

ABSTRAK

Siti Hardina. 2022. Analisis Investasi Dana *Mudharabah* Pada PT. Asuransi Jiwa Syariah Bumiputera Syariah Cabang Banjarmasin. Skripsi, Program Studi Asuransi Syariah, Fakultas Ekonomi dan Bisnis Islam UIN Antasari Banjarmasin. Pembimbing: Lutpi Sahal, S.H.I, M.S.I

Kata Kunci: *Mudharabah*, Investasi, Asuransi Jiwa Syariah Bumiputera

Sehari-hari dihadapkan masalah ekonomi karena itu, harus pandai mengatur ekonomi terutama mengelola keuangan, seperti menabung, berhemat dan berinvestasi. Penelitian bertujuan untuk menjelaskan investasi dana *mudharabah*, apakah investasi dana *mudharabah* sesuai syariah, bagaimana pembagian keuntungan investasi dana *mudharabah*. Produk Mitra BP-Link Syariah.

Jenis penelitian digunakan adalah penelitian kualitatif. Metode pengumpulan data dengan wawancara langsung kelapangan yang dilakukan penulis dalam penelitian ini, dengan Karyawan PT. Asuransi Jiwa Bumiputera Syariah Cabang Banjarmasin.

Hasil penelitian menjelaskan Mitra Bp-Link syariah pada Investasi dana *mudharabah* di Bumiputera Syariah cabang Banjarmasin sesuai syariah karena menggunakan akad sesuai dengan syariat Islam seperti akad *Tabarru'*, akad *Wakalah bil ujah* serta akad *Mudharabah* dan terhindar dari unsur yang diharamkan seperti mengandung *maisir*, *gharar*, *riba*. Pembagian keuntungan dalam investasi dana Mitra BP-Link Syariah pada akad *Mudharabah* yakni dengan nisbah hasil 70% untuk nasabah dan 30% untuk pengelola perusahaan.

ABSTRACT

Siti Hardina. 2022. Analysis of *Mudharabah* Fund Investment at PT. Bumiputera Syariah Life Insurance Banjarmasin Branch. Thesis, Sharia Insurance Study Program, Faculty of Economics and Islamic Business UIN Antasari Banjarmasin. Supervisor: Lutpi Sahal, S.H.I, M.S.I

Keywords: *Mudharabah*, Investment, Bumiputera Sharia Life Insurance

Every day, they are faced with economic problems, therefore, they must be good at managing the economy, especially managing finances, such as saving, thrifting and investing. This study aims to explain the investment of *mudharabah* funds, whether the investment of *mudharabah* funds is in accordance with sharia, how to share the profits of the investment of *mudharabah* funds. BP-Link Syariah Partner Products.

The type of research used is qualitative research. Methods of data collection with direct field interviews conducted by the author in this study, with employees of PT. Bumiputera Syariah Life Insurance Banjarmasin Branch.

The results of the study explain that the Bp-Link Syariah Partners in investing *mudharabah* funds in the Banjarmasin branch of Bumiputera

Syariah are in accordance with sharia because they use contracts according to Islamic law such as the *Tabarru'* contract, *Wakalah bil ujah* contract and *Mudharabah* contract and avoid forbidden elements such as containing *maisir*, *gharar*, usury. Profit sharing in the investment of BP-Link Syariah Partner funds in *Mudharabah* contracts, with a yield ratio of 70% for customers and 30% for company managers.