

ABSTRACT

Sharing system in Islamic banking is one of the use of Islamic principles as interest contrary to Islamic law . Islamic banks may engage the services of banking services such as non - Islamic banks is not contrary to the principles of Sharia . This study aims to determine how the implementation of Islamic accounting services for the products of sharia PT Bank Muamalat Indonesia Tbk and determine the suitability of the implementation of Islamic accounting services for the products of sharia PT Bank Muamalat Indonesia Tbk with SFAS No. 59. This study includes a qualitative research approach that aims descriptive analysis gives an overview of the state of the object based on the fact that it looks and provide comparative analysis of the implementation of the financial statements between research and SFAS No. object . 59. The results showed that the implementation of Islamic accounting services for the products of sharia PT Bank Muamalat Indonesia , Tbk Jember branch using contract services with the following products : Qardh : bailout funds Haj , export and import , Wakalah : L / C Export and Import , Transfer , Hawalah : Bank Guarantee , import , standby L / C , and Kafalah : Export and import and Implementation of Islamic accounting services for the products of sharia PT Bank Muamalat Indonesia , Tbk Jember branch has been in accordance with SFAS No. 59.

Keywords: *wakalah, kafalah, PSAK No. 59*