

## ABSTRAK

Selviana, Meisya, Aulia. NIM. 2010921002. 2024. *Implementasi Profit Sharing Akad Mudharabah Pada Produk Tabungan Easy Mudharabah (Studi Kasus PT Bank Syariah Indonesia KCP Banyuwangi Rogojampi 1)*. Skripsi. Program Studi Ekonomi Syariah, Fakultas Agama Islam Universitas Muhammadiyah Jember. Pembimbing: (I) Miftahul Hasanah, M.E.I, (II) Muhammad Syafi'I, M.E.I.

**Kata Kunci:** *Profit Sharing, Akad Mudharabah, Tabungan Easy Mudharabah*

Penelitian ini bertujuan untuk mengetahui bagaimana implementasi *profit sharing* Akad Mudharabah pada produk tabungan *Easy Mudharabah* Bank Syariah Indonesia KCP Banyuwangi Rogojampi 1. Penelitian ini menggunakan jenis penelitian kualitatif dengan pendekatan studi kasus. Penelitian ini fokus membahas tentang implementasi *profit sharing* serta keunggulan dan juga kelemahan dari produk tabungan *easy mudharabah* pada Bank Syariah KCP Banyuwangi Rogojampi 1. Metode pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi. Sedangkan analisis data menggunakan analisis data kualitatif. Hasil penelitian mengetahui bahwasanya implementasi *profit sharing* akad *mudharabah* pada produk tabungan *easy mudharabah* pada Bank Syariah Indonesia KCP Banyuwangi Rogojampi 1 telah dilaksanakan sesuai dengan ketentuan yang ditentukan PT Bank Syariah Indonesia dan juga sesuai dengan ketentuan syariat islam yang berpedoman pada Alquran, Hadist, Fatwa DSN MUI, dan Undang-undang Perbankan Syariah dan juga diketahui bahwasanya keunggulan dan juga kelemahan dari produk tabungan *easy mudharabah* yakni dari keunggulan utamanya yaitu bagi hasil setiap bulan yang akan didapatkan oleh nasabah dan juga pihak Bank Syariah Indonesia KCP Banyuwangi Rogojampi 1 dan kelemahannya hanya pada biaya admin perbulan.

## ABSTRACT

Selviana, Meisya, Aulia. NIM. 2010921002. 2024. *Implementasi of Profit Sharing Mudharabah Agreements in Easy Mudharabah Savings Products (Case Study of PT Bank Syariah Indonesia KCP Banyuwangi Rogojampi 1)*. Thesis. Sharia Economics Study Program, Faculty of Islamic Religion, Muhammadiyah University of Jember. Supervisors: (I) Miftahul Hasanah, M.E.I, (II) Muhammad Syafi'I, M.E.I.

**Keyword:** *Profit Sharing, Mudharabah Agreement, Easy Mudharabah Savings*

This research aims to find out how the profit sharing of the mudharabah agreement is implemented in the easy mudharabah savings produk of Bank Syariah Indonesia KCP Banyuwangi Rogojampi 1. This research uses a qualitative type of research with a case study approach. This research focuses on discussing the implementation of profit sharing as well as the advantages and disadvantages of the easy mudharabah savings product at Bank Syariah Indonesia KCP Banyuwangi Rogojampi 1. Data collection methods were carried out through observation, interviews and documentation. Meanwhile, data analysis uses qualitative data analysis. The results of the research reveal that the implementation of the profit sharing mudharabah agreement on the easy mudharabah savings product at Bank Syariah Indonesia KCP Banyuwangi Rogojampi 1 has been implemented in accordance with the provisions determined by PT Bank Syariah Indonesia and also in accordance with the provisions of Islamic law which is guided by the Koran, Hadist, Fatwa DSN MUI, and the Sharia Banking Law and it is also known tah the advantages of the easy mudharabah savings product are the main advantage, namely the profit sharing every month which will be obtained by the customer and also Bank Syariah Indonesia KCP Banyuwangi Rogojampi 1 ad the only weakness is the admin fee per month.