ABSTRAK

MUS FACHRY GILANG. 2025. Analisis Penerapan Sistem Bagi Hasil Pada Pembiayaan Mudharabah Di Bakti Huria Syariah Makassar. Skripsi. Jurusan Akuntansi Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing Oleh: Amril dan Wa Ode Rayyani.

Penelitian ini bertujuan untuk menganalisis penerapan sistem bagi hasil pada pembiayaan mudharabah di KSPPS Bakti Huria Syariah Makassar. Penelitian menggunakan pendekatan kualitatif deskriptif dengan pengumpulan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa penentuan nisbah bagi hasil dilakukan melalui kesepakatan bersama antara pihak koperasi sebagai shahibul maal dan nasabah sebagai mudharib, yang disepakati pada saat akad pembiayaan. Hambatan yang ditemui meliputi kelengkapan berkas persyaratan pengajuan yang sering tidak terpenuhi serta keterlambatan nasabah dalam pengembalian pembiayaan yang telah jatuh tempo. Selain itu, hasil penelitian menyarankan penggunaan metode revenue sharing, karena mekanisme ini dapat memberikan manfaat yang lebih seimbang bagi koperasi maupun nasabah. Secara keseluruhan, penerapan sistem bagi hasil sudah berjalan baik, namun masih memerlukan peningkatan pada administrasi dan disiplin pengembalian pembiayaan. Kesimpulannya, penerapan sistem bagi hasil mudharabah di KSPPS Bakti Huria Syariah Makassar pada dasarnya sudah sesuai prinsip syariah, meskipun perlu peningkatan dalam pengawasan agar lebih optimal.

Kata kunci: *Mudharabah, Bagi Hasil, Revenue Sharing, KSPPS Bakti Huria Syariah*

ABSTRACK

MUS FACHRY GILANG. 2025. Analysis of the Implementation of the Profit-Sharing System in Mudharabah Financing at Bakti Huria Syariah Makassar. Thesis. Accounting Department, Faculty of Economics and Business, Muhammadiyah University of Makassar. Supervised by: Amril and Wa Ode Rayyani.

This study aims to analyze the implementation of the profit-sharing system in mudharabah financing at KSPPS Bakti Huria Syariah Makassar. The study used a descriptive qualitative approach with data collection through interviews, observation, and documentation. The results showed that the determination of the profit-sharing ratio was carried out through a mutual agreement between the cooperative as the shahibul maal and the customer as the mudharib, which was agreed upon at the time of the financing contract. Obstacles encountered included the often incompleteness of the application requirements and delays in customers in repaying financing that had matured. In addition, the results of the study suggested the use of the revenue sharing method, because this mechanism can provide more balanced benefits for both the cooperative and the customer. Overall, the implementation of the profit-sharing system has been running well, but still requires improvements in administration and discipline in repayment of financing. In conclusion, the implementation of the mudharabah profit-sharing system at KSPPS Bakti Huria Syariah Makassar is basically in accordance with sharia principles, although improvements in supervision are needed to be more optimal.

Keywords: *Mudharabah, Profit Sharing, Revenue Sharing, KSPPS Bakti Huria Syariah*