

## **ABSTRACT**

*Analysis of the implementation of psak number 105 ccounting for mudharabah financing in bmt nurul ummah bojonegoro.*

*This study aims to find out: (1) the suitability of the application of PSAK No. 105 on the Recognition of Mudharabah Financing at BMT Nurul Ummah Bojonegoro, (2) conformity to the application of PSAK No. 105 on Measuring Mudharabah Financing at BMT Nurul Ummah Bojonegoro. (3) compliance with the application of PSAK No. 105 for the presentation of Mudharabah Financing to BMT Nurul Ummah Bojonegoro, (4) conformity to the application of PSAK No. 105 for Disclosure of Mudharabah Financing to BMT Nurul Ummah Bojonegoro.*

*This research is a qualitative descriptive study. Data collection techniques using documentation techniques and interviews. Analysis of the data used is descriptive qualitative analysis by comparing the guidelines of PSAK No. 105 with the accounting treatment of Mudharabah Financing.*

*The results of the study show that the accounting treatment of Mudharabah Financing at BMT Nurul Ummah Bojonegoro which includes: (1) The accounting treatment regarding Recognition of Mudharabah Financing is not fully in accordance with PSAK No. 105. The discrepancy is due to BMT not recording when the customer is late in paying installments of Mudharabah Financing. BMT records with the cash basic method, so take notes only when cash is received. (2) The accounting treatment regarding Measurement of Mudharabah Financing is in accordance with PSAK No. 105. (3) The accounting treatment regarding the presentation of Mudharabah Financing is in accordance with PSAK No. 105. (4) The accounting treatment regarding Disclosure of Mudharabah Financing is in accordance with PSAK No. 105.*

*Keywords: Mudharabah Financing, PSAK No. 105, BMT*

## ABSTRAK

Analisis Penerapan Psak Nomor 105 Akuntansi Pembiayaan Mudharabah pada Bmt Nurul Ummah Bojonegoro

Penelitian ini bertujuan ingin mengetahui: (1) kesesuaian penerapan PSAK No. 105 atas Pengakuan Pembiayaan Mudharabah pada BMT Nurul Ummah Bojonegoro, (2) kesesuaian penerapan PSAK No. 105 atas Pengukuran Pembiayaan Mudharabah pada BMT Nurul Ummah Bojonegoro . (3) kesesuaian penerapan PSAK No. 105 atas Penyajian Pembiayaan Mudharabah pada BMT Nurul Ummah Bojonegoro, (4) kesesuaian penerapan PSAK No. 105 atas Pengungkapan Pembiayaan Mudharabah pada BMT Nurul Ummah Bojonegoro.

Penelitian ini merupakan penelitian deskriptif kualitatif. Teknik pengumpulan data menggunakan teknik dokumentasi dan wawancara. Analisis data yang digunakan yaitu analisis deskriptif kualitatif dengan membandingkan pedoman PSAK No. 105 dengan perlakuan akuntansi Pembiayaan Mudharabah.

Hasil penelitian menunjukkan bahwa perlakuan akuntansi Pembiayaan Mudharabah pada BMT Nurul Ummah Bojonegoro yang meliputi: (1) Perlakuan akuntansi mengenai Pengakuan Pembiayaan Mudharabah belum sepenuhnya sesuai dengan PSAK No. 105. Ketidaksesuaian tersebut karena BMT tidak melakukan pencatatan pada saat nasabah terlambat membayar angsuran Pembiayaan Mudharabah. BMT melakukan pencatatan dengan metode cash basic, jadi melakukan pencatatan hanya pada saat kas diterima. (2) Perlakuan akuntansi mengenai Pengukuran Pembiayaan Mudharabah telah sesuai dengan PSAK No. 105. (3) Perlakuan akuntansi mengenai Penyajian Pembiayaan Mudharabah telah sesuai dengan PSAK No. 105. (4) Perlakuan akuntansi mengenai Pengungkapan Pembiayaan Mudharabah telah sesuai dengan PSAK No. 105.

*Kata kunci: Pembiayaan Mudharabah, PSAK No. 105, BMT*