

ABSTRAK

Rahmawati, 2024 : *“Pemahaman Masyarakat Tentang Prinsip Mudharabah di Perbankan Syariah Studi Kasus Kelurahan Sumarambu Kecamatan Telluwanua Kota Palopo”*. Skripsi Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Palopo. Dibimbing Oleh Suci, S.E., M.Ak.

Skripsi ini tentang Pemahaman Masyarakat Tentang Prinsip Mudharabah di Perbankan Syariah Studi Kasus Kelurahan Sumarambu Kecamatan Telluwanua Kota Palopo. Penelitian ini bertujuan untuk mengetahui bagaimana pemahaman masyarakat Kelurahan Sumarambu Kecamatan Telluwanua Kota Palopo tentang prinsip mudharabah di perbankan syariah. Penelitian ini menggunakan Metode pendekatan deskriptif kualitatif. Sumber datanya meliputi data primer dari enam subjek penelitian dan data sekunder yang diperoleh dari artikel, buku, atau dokumen resmi yang berkaitan dengan penelitian. Penelitian dilakukan di Kelurahan Sumarambu Kecamatan Telluwanua Kota Palopo. Teknik pengumpulan data meliputi observasi, wawancara, dan dokumentasi.

Hasil penelitian menunjukkan bahwa pemahaman Masyarakat tentang mudharabah masih bervariasi. Meskipun banyak yang memiliki pengetahuan dasar tentang konsep mudharabah sebagai bentuk kerjasama usaha antara pemodal dan pengelola usaha dengan pembagian keuntungan berdasarkan kesepakatan, tetapi detail operasional dan aspek hukum dari mudharabah kurang dipahami secara mendalam. Sumber informasi utama yang didapatkan Masyarakat adalah dari ceramah agama, media, sementara sosialisasi dari pihak perbankan syariah masih dianggap kurang menjangkau seluruh kalangan Masyarakat. Masyarakat menunjukkan sikap positif terhadap mudharabah karena kesesuaiannya dengan ajaran Islam, namun terdapat keraguan terkait implementasi praktisnya.

Kata Kunci : Mudharabah, Perbankan Syariah, Pemahaman

ABSTRACT

Rahmawati, 2024: *"Community Understanding of Mudharabah Principles in Sharia Banking. Case Study, Sumarambu Village, Telluwanua District, Palopo City."* Sharia Banking Study Program Thesis, Faculty of Islamic Economics and Business, Palopo State Islamic Institute. Supervised by Suci, S.E., M.Ak.

This thesis is about Community Understanding of Mudharabah Principles in Sharia Banking. Case Study of Sumarambu Village, Telluwanua District, Palopo City. This research aims to find out how the people of Sumarambu Village, Telluwanua District, Palopo City understand the principles of mudharabah in sharia banking. This research uses a qualitative descriptive approach method. Data sources include primary data from six research subjects and secondary data obtained from articles, books or official documents related to the research. The research was conducted in Sumarambu Village, Telluwanua District, Palopo City. Data collection techniques include observation, interviews and documentation.

The research results show that people's understanding of mudharabah still varies. Although many have basic knowledge of the concept of mudharabah as a form of business collaboration between investors and business managers with profit sharing based on an agreement, the operational details and legal aspects of mudharabah are less understood in depth. And the main sources of information for the community are religious lectures, mass media, while socialization from sharia banking is still considered to not reach all levels of society. The public shows a positive attitude towards mudharabah because of its conformity with Islamic teachings, but there are doubts regarding its practical implementation.

Keywords: Mudharabah, Sharia Banking, Understanding