

ANALISIS PERLAKUAN AKUNTANSI SIMPANAN BERJANGKA MUDHARABAH BERDASARKAN PSAK NO. 105 PADA KJKS/BMT DI KABUPATEN PEMALANG

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Abstract

There were several research objectives: (1) to explain the accounting treatment on time deposits mudharabah that made by KJKS/BMT Artha Amanah, Al Fatah dan El Ikhlas 338, (2) to compare the compatibility of accounting treatment to time deposits mudharabah that conducted by those KJKS/BMT with PSAK No. 105 about mudharabah accounting. Among 27 BMTs about 3 of them were chosen as research sample that was taken purposively. The analysis method was describing the mudharabah accounting treatment among 3 BMT samples and then comparing them with PSAK No. 105 procedure. The analysis result found that some of accounting treatments of time deposits mudharabah in those three KJKS/BMT in Pemalang not yet appropriate with PSAK No. 105 procedure therefore it's needs some of accounting corrections.

Keywords: Accounting Treatment, Time Deposits Mudharabah, PSAK No. 105, KJKS, BMT

Abstrak

Penelitian bertujuan: pertama, menjelaskan perlakuan akuntansi pada simpanan berjangka mudharabah yang dilakukan di KJKS/BMT Artha Amanah, Al Fatah dan El Ikhlas 338. Kedua, membandingkan kesesuaian perlakuan akuntansi simpanan berjangka mudharabah dengan PSAK No. 105 tentang akuntansi mudharabah. Sampel penelitian sebanyak tiga dari 27 BMT yang diambil secara purposive. Metode analisis dilakukan dengan melakukan perbandingan antar ketiga BMT dan perbandingan antara PSAK no. 105 dengan pelaksanaan di ketiga BMT. Berdasarkan hasil analisis, diperoleh kesimpulan bahwa ada beberapa perlakuan akuntansi terhadap simpanan berjangka mudharabah di ketiga KJKS/BMT di Pemalang tersebut yang belum sesuai dengan PSAK No. 105, sehingga terdapat perlakuan akuntansi yang masih perlu dikoreksi.

Kata Kunci : Perlakuan Akuntansi, Simpanan berjangka mudharabah, PSAK No. 105