

## **Analysis of the Implementation of the Profit-Sharing System in Mudharabah Financing at KSPPS Bakti Huria Syariah Makassar**

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### **Abstract**

*This study aims to analyze the implementation of the profit-sharing system in mudharabah financing at KSPPS Bakti Huria Syariah Makassar. The research employs a descriptive qualitative approach with data collected through interviews, observations, and documentation. The findings indicate that the determination of the profit-sharing ratio (nisbah) is established through mutual agreement between the cooperative, acting as the shahibul maal, and the customer, acting as the mudharib, at the time of contract execution. The constraints encountered include incomplete submission of required application documents and delays by customers in repaying financing that has reached maturity. In addition, the study recommends adopting the revenue-sharing method, as this mechanism is considered to provide more balanced benefits for both the cooperative and the customers. Overall, the implementation of the profit-sharing system has been functioning appropriately, although improvements are still needed in administrative procedures and repayment discipline. In conclusion, the application of the mudharabah profit-sharing system at KSPPS Bakti Huria Syariah Makassar is fundamentally in accordance with sharia principles, although enhanced supervision is required to optimize its effectiveness.*

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

## **INTRODUCTION**

Economic activity is an inevitable aspect of human life, as individuals, being social beings, are unable to fulfill all of their needs independently. Consequently, economic interaction with others becomes essential in supporting various business endeavors. Nevertheless, business progress does not always align with existing capacities, particularly for individuals who require additional funding for business expansion or initiation.

The underlying rationale for developing banks based on a profit-sharing principle is to provide financial services to segments of the Indonesian population that cannot be accommodated by conventional banking institutions, which operate using an interest-based system. In their operations, Islamic banks do not recognize the concept of interest or money lending; instead, they employ partnership-based contracts, such as mudharabah and musyarakah, which adhere to the profit-sharing principle. Lending money is only permissible for social purposes and without any form of compensation. Consequently, Islamic banks offer several products grounded in these principles, including mudharabah and musyarakah. The mudharabah principle is implemented by establishing a mutually agreed profit-sharing ratio (nisbah) on the expected returns, whereas any losses are borne by the capital provider unless there is evidence of misconduct by the manager (Wahyuningsih, 2019).

Islamic financial institutions emerged within society using a profit-sharing system as an effort to avoid the interest-based mechanism, as bank interest constitutes riba, and Allah SWT prohibits all forms of transactions containing elements of riba. Thus, Islam offers an alternative to avoid riba-based transactions through the establishment of Sharia Rural Banks (Bank

Pembiayaan Rakyat Syariah—BPRS) for communities requiring business capital through profit-sharing schemes. Profit sharing is a mechanism of fund management in Islamic economics involving the distribution of business profits between the capital provider (shahibul maal) and the manager (mudharib) (Beni et al., 2021).

Profit sharing refers to the distribution of returns from business activities carried out by parties engaged in a contractual agreement—namely the customer and the Islamic bank. In this arrangement, since two parties enter into a business partnership, the returns generated by either or both parties are distributed according to the proportion agreed upon in the contract. In Islamic banking, the division of profits is determined using the nisbah ratio (Beni et al., 2021).

Integrated data from institutions such as Statistics Indonesia (BPS), the Financial Services Authority (OJK), and Bank Indonesia indicate that Islamic cooperatives experienced substantial growth in 2014, 2019, and 2020. During 2012–2013, the growth in the number of Islamic cooperatives was relatively moderate. However, in 2014, a significant surge occurred, with the number increasing from 1,591 to 2,173 units—an addition of approximately 582 cooperatives. Although 2015 witnessed a considerable decline, the figures recovered in subsequent years, reaching their peak in 2022. On average, the number of Islamic cooperatives between 2012 and 2022 was around 2,695 units. Annual variations were noticeable, with notable increases occurring in 2013–2014, 2018–2019, and 2019–2020 (Syahputra et al., 2023).

Islamic cooperatives are established to enhance the collective welfare of their members and society at large, while simultaneously contributing to the development of an economic system founded on humanitarian and justice-based values. When a cooperative operates a productive savings-and-loans unit, all products and activities must comply with the guidelines issued by the National Sharia Council (DSN) and the Indonesian Ulema Council (MUI), specifically DSN-MUI Decree No. 141/DSN-MUI/VIII/2021, which regulates the establishment and operational procedures of Islamic cooperatives. Islamic cooperatives are viewed as an extension of conventional cooperatives, which are deemed insufficiently aligned with sharia principles. As such, Islamic cooperatives are prohibited from engaging in activities containing elements of riba, speculation (maysir), or uncertainty (gharar).

Islamic cooperatives differ from Islamic banks or Islamic business units, resulting in their relatively limited economic scale. This is partly due to their reliance on equity or internal capital derived from principal savings, mandatory savings, and voluntary savings. Another contributing factor is the low level of public awareness regarding investment in Islamic cooperatives. Currently, many individuals prefer investing their funds in Islamic banks or even conventional banks. This trend poses a challenge for KSPPS in developing their products, given their limited capital resources. The relatively small economic scale of Islamic cooperatives also causes the prices of their financial products to be comparatively high. However, within a membership-based framework, price is not necessarily a major concern, as higher costs ultimately return to members in the form of the Cooperative's Net Income (Sisa Hasil Usaha—SHU). This is an important point that needs to be understood by the public, as higher costs in conventional banking do not necessarily translate into returns for customers (Sobarna, 2021).

As an Islamic financial institution, Koperasi Bakti Huria Syariah is also required to implement accounting standards based on sharia principles. The distinction between this study and previous research lies in its focus; while the study published in the Scientific Journal of Islamic Banking Students (JIMPA) examined the implementation of the profit-sharing system in mudharabah financing at PT BPRS Al-Falah Banyuasin (2021), the present study concentrates

specifically on the profit-sharing system within mudharabah financing. The researcher's interest in this topic stems from observed discrepancies in the practical application of profit-sharing systems in modern Islamic financial institutions. More specifically, differing perceptions between the shahibul maal and the mudharib often arise regarding the determination of the profit-sharing ratio at the outset of the agreement. These discrepancies typically occur because each party tends to prioritize personal interests, and opportunities for misconduct may also arise. Therefore, it is crucial for the public to understand the implementation of profit-sharing systems, including the key aspects of determining the nisbah and ensuring transparency in contractual terms to prevent profit manipulation by either party.

#### Profit Sharing

The term *profit sharing* in an economic context refers to the distribution of profits or gains generated from business activities. In Islamic finance, profit sharing entails the distribution of both profits and losses among the parties involved. This means that if risks arise within the joint business venture, both parties participate in bearing them. The capital provider (*shahibul maal*) may incur losses on the invested capital, while the fund manager (*mudharib*) may experience losses in the form of effort, time, and labor expended.

#### Mudharabah Financing

Mudharabah financing refers to the provision of funds or financial claims equivalent to monetary value, based on an agreement between the bank and another party, in which the recipient of the financing is obligated to return the funds or claims after a specified period, accompanied by compensation or profit sharing. This represents one of the primary functions of financial institutions, which is to supply the necessary capital to parties experiencing a financial deficit. According to the Banking Act No. 10 of 1998, financing is defined as the provision of funds or claims equivalent to monetary value, based on an agreement between the bank and the customer, which obligates the customer to return the funds or claims within a designated period, with compensation or profit sharing (Ilmiah, 2013).

#### Legal Foundations

##### a. *Al-Qur'an*

اللّٰصِفٰتِمَنُوْا غَنِيْبِيْنَ لَّا يَفْنُوْنَ بِرُضِيْنُوْرٍ خَاُوْ

#### Translation:

“And among you are those who travel throughout the land seeking some of Allah's bounty.”

(Al-Muzzammil: 20)

The relevant indication (*wajh ad-dilalah*) from Surah Al-Muzzammil (20) lies in the word “*yadhribun*,” which shares the same root as *mudharabah*, meaning “engaging in a business journey.”

##### b. *Al-Hadith*

Ibn Majah narrates that the Prophet (peace be upon him) said: “There is blessing in three transactions: deferred sales, *mudharabah*, and mixing wheat with barley for household consumption, not for trade.”

Clear evidence of the legitimacy of *mudharabah* can be found in the actions of the Prophet Muhammad (peace be upon him), who initially worked as a *mudharib* for Khadijah. Implicit evidence is also found in the following case: Ibn ‘Abbas narrated that whenever his father, Al-‘Abbas ibn ‘Abd al-Muttalib, entrusted money for *mudharabah*, he stipulated conditions prohibiting the *mudharib* from transporting the funds across the sea, traveling to rural areas, or using weak animals. If the *mudharib* violated these conditions, he was held liable. When

the Prophet became aware of this practice, he approved it (Al-Bayhaqi, *Al-Sunan Al-Kubra*, 6/184, No. 11611) (Andiyansari, 2020).

c. Ijma' (Scholarly Consensus)

Another basis for the legitimacy of *mudharabah* is the consensus (*ijma'*) of the Companions. Zayd ibn Aslam narrated from his father that 'Abdullah and 'Ubaydullah, the sons of 'Umar ibn al-Khattab, once traveled with the army to Iraq and visited Abu Musa al-Ash'ari, the governor of Basra. Abu Musa welcomed them warmly and offered assistance by giving them funds from the state treasury to conduct trade. They were permitted to retain the profits while returning the principal amount to the Caliph.

Upon returning to Madinah, they informed Caliph 'Umar, who became displeased and questioned whether such an opportunity was given to all soldiers. Upon learning that it was not, he considered the arrangement unjust, as the privilege seemed tied to their status as the Caliph's sons. 'Ubaydullah argued that they would have been liable if any loss occurred. However, 'Umar ruled that the profits must be returned to the *bayt al-mal* (state treasury). After consultation, it was suggested that the transaction be restructured as *qiradh* (another form of profit-sharing contract). 'Umar accepted this solution and ultimately reclaimed the original capital and half of the profits for the treasury, while the remaining half was divided between 'Abdullah and 'Ubaydullah (Andiyansari, 2020).

d. Qiyas (Analogy)

The fourth legal basis for *mudharabah* is *qiyas*. *Mudharabah* can be viewed as a form of social cooperation between individuals. As social beings, collaboration to improve economic conditions, fulfill basic needs, or manage other life necessities is inevitable. At times, individuals may possess capital but lack the ability to manage it productively, while others may have the skills and expertise to operate a productive enterprise but lack sufficient capital. Given these realities, cooperation between capital owners and capital-deficient individuals becomes essential. Through such arrangements, those lacking capital benefit from access to funding, while the capital owners are not disadvantaged, as their funds are safely managed by capable parties (Fransiska et al., 2024).

e. Principles of Fiqh

"In principle, all forms of transactions are permissible unless there is evidence that prohibits them."

Islam permits the *mudharabah* contract to facilitate cooperation between individuals who possess wealth but lack managerial capability and those who have expertise but lack capital. Thus, sharia enables this mutual arrangement so both parties benefit: the capital owner benefits from the manager's expertise, while the manager benefits from the capital made available to them. This creates a partnership combining capital and effort. This principle underscores that every contract legislated by Allah aims to realize benefit (*maslahah*) and prevent harm (*mafsadah*) (Maruta, 2016).

## RESEARCH METHODS

This study employs a qualitative approach, which is a research method that utilizes qualitative data and describes it in a descriptive manner. The type of qualitative descriptive data analysis used is commonly applied to analyze events, phenomena, or social conditions, and it

also represents a combination of data analysis techniques within qualitative research. Data collection in this study was conducted through interviews and documentation. The interviews were carried out with employees of Bakti Huria Syariah or other parties related to this research. The interview technique used was the semi-structured interview method.

This study applies several data analysis techniques, including: Data collection, in which the researcher objectively records all data through interviews and examines transaction evidence in the field. Data reduction, where the researcher selects key points relevant to the research focus. Data reduction is a form of analysis that classifies, directs, eliminates unnecessary information, and organizes the reduced data to provide a clear overview of the observations made and to make it easier for the researcher to retrieve the data when needed. Data presentation, which involves organizing a set of information in a structured form that allows for conclusion drawing and decision-making. This presentation may take the form of matrices, networks, or graphics so that the data can be more easily understood. The data obtained will later be presented in a narrative format with supporting schemes to facilitate better comprehension. Conclusion drawing or verification, meaning that after the data is presented, conclusions are drawn or verification is carried out. Verification may be conducted when the data obtained by the researcher does not support the research being conducted.

## RESULTS AND DISCUSSION

Requirements and Mechanisms of Mudharabah Financing at KSPPS Bakti Huria Syariah Makassar

In submitting a financing application at KSPPS Bakti Huria Syariah Makassar, each prospective customer is required to fulfill the predetermined requirements based on the financing products available at KSPPS. As stated by Mr. Andi Idham Baji during an interview conducted on 29 August 2025 at 10:30 WITA:

“The requirements for applying for financing at KSPPS Bakti Huria Syariah Makassar first include having a source of income and possessing complete documentation such as an Identity Card (KTP), Family Card (KK), Marriage Certificate for married applicants, and a Business License.”

Financing Application Requirements at KSPPS Bakti Huria Syariah Makassar The requirements for submitting a financing application at KSPPS Bakti Huria Syariah Makassar are as follows:

1. Must be a registered member of KSPPS Bakti Huria Syariah Makassar.
2. Husband's and wife's Identity Cards (KTP).
3. Marriage Certificate.
4. A photocopy of the most recent one-month bank statement (for civil servants).
5. Business Certificate.
6. Demonstrating honesty, trustworthiness, and responsibility.
7. Having an established business or permanent employment.
8. Willingness to be surveyed at home or at the business location.
9. Willingness to provide collateral.
10. Completing the financing application form.

Standard Operating Procedures (SOP) for Mudharabah Financing Applications at KSPPS Bakti Huria Syariah Makassar

The Standard Operating Procedures (SOP) for mudharabah financing applications at KSPPS Bakti Huria Syariah Makassar, as explained by Mr. Andi Idham Baji during the interview on 29 August 2025, are as follows:

*“For the Standard Operating Procedures (SOP), applicants must have an income source, complete data documentation, and must first identify whether they are civil servants, entrepreneurs, or MSME actors.”*

Mudharabah Financing Application Process at KSPPS Bakti Huria Syariah Makassar The steps in the mudharabah financing application process are as follows:

- a. Prospective customers visit KSPPS Bakti Huria Syariah Makassar to complete the financing application form and fulfill all required documentation.
- b. Applicants then submit all required financing-related documents.
- c. After completing the form, an analysis is conducted based on the 5C principles:

Character, This relates to the customer’s personality. KSPPS Bakti Huria Syariah Makassar evaluates the applicant’s background and lifestyle habits through surveys of their workplace, residence, and neighbors. This assessment aims to determine the applicant’s honesty and reliability in ensuring that future financing repayments will not be problematic.

Capacity, This assesses the applicant’s capability to repay financing, including whether the applicant has previously experienced financial difficulties. This principle evaluates the customer’s ability to meet installment obligations to KSPPS Bakti Huria Syariah Makassar.

Capital, This concerns the applicant’s business capital. KSPPS Bakti Huria Syariah Makassar evaluates the feasibility of granting financing according to the amount proposed by the applicant.

Collateral, This principle concerns the security provided by the applicant. KSPPS assesses whether the collateral is adequate relative to the financing amount. This serves as a guarantee for fulfilling repayment obligations.

Condition, This relates to the economic, social, and environmental conditions that may influence the applicant’s business. Based on the assessment, the basic commodities (sembako) business is considered promising, as it fulfills essential needs with relatively stable demand. The business location in a traditional market provides additional advantages due to its proximity to densely populated areas and a loyal customer base. Although competition with modern minimarkets exists, the applicant maintains advantages such as more flexible pricing and stronger social relationships with customers. As such, the business is deemed sufficiently stable and eligible for financing.

Once all procedures have been fulfilled, the applicant’s documents are collected at the branch office and forwarded to the head office for verification and SLIK screening. After receiving approval from the head office, the documents are returned to the branch office for further processing and financing disbursement. This process adheres to sharia principles, wherein a mudharabah contract must be free from riba, unlawful elements, and any form of injustice to either party.

Implementation of the Profit-Sharing System in Mudharabah Financing at KSPPS Bakti Huria Makassar The implementation of sharia governance contributes significantly to the effectiveness and credibility of Islamic banks and non-bank financial institutions. Based on interviews conducted at KSPPS Bakti Huria Makassar, mudharabah financing is one of the most preferred products among customers. The mudharabah financing implemented at KSPPS Bakti Huria Makassar is a cooperation contract between two parties, in which the first party provides capital (*shahibul maal*) and the second party acts as the manager of the capital (*mudharib*), applying a profit-sharing system mutually agreed upon. The primary objective of KSPPS Bakti Huria Makassar is to help improve the economic welfare of the community by enabling business growth through mudharabah financing. As part of its implementation mechanism, KSPPS Bakti Huria Makassar facilitates an easy financing application process for prospective customers. As stated by Mr. Andi Idham Baji in an interview on 29 August 2025:

*“In the implementation of mudharabah financing at KSPPS Bakti Huria Makassar, we do not make the process difficult for our prospective customers. To apply for mudharabah financing, they simply need to submit the required documents, namely photocopies of the husband’s/wife’s Identity Card (KTP), Family Card (KK), vehicle registration certificate (STNK), and the original BPKB as collateral if the pledged asset is a motorcycle. These documents must be complete and submitted to the cooperative’s teller section.”*

The next stage is the disbursement process for customers whose financing application has been submitted. Mr. Andi Idham Baji further explained the procedures established by KSPPS Bakti Huria Makassar in serving mudharabah financing applicants:

*“There are several stages in applying for mudharabah financing at KSPPS Bakti Huria Makassar. First, the prospective customer must visit the KSPPS office in person. Second, KSPPS will inform them of the procedures and requirements for the financing application. The customer then returns with the necessary documents, including two copies of the Identity Card (KTP), two copies of the vehicle registration certificate (STNK), and the original BPKB as collateral. Third, the manager analyzes the applicant regarding the purpose of financing, financing amount, collateral, identity, and economic condition through a direct survey conducted by KSPPS field officers and reported verbally to the manager. Fourth, if the applicant is deemed eligible and all requirements have been fulfilled, the customer is invited back to receive an explanation regarding the financing details and repayment period. At this stage, the financing contract (*akad*) is prepared and signed by the applicant.”*

The implementation of the profit-sharing system in mudharabah financing at KSPPS Bakti Huria Syariah Makassar involves determining the *nisbah* (profit-sharing ratio) using a percentage, for example, 25% : 75% (25% for KSPPS and 75% for the customer). The *nisbah* is determined at the time of the contract to prevent misunderstandings between KSPPS and the customer. Regarding the *nisbah*, an employee from the KSPPS staff explained:

*“We determine the profit-sharing ratio at the beginning of the mudharabah contract based on mutual agreement. In determining the nisbah, we also assess the customer’s business and household economic condition to minimize risks to the cooperative through prior surveys. The profit-sharing nisbah we set is 1.5% of the principal amount of the mudharabah financing applied for. This nisbah may be negotiated if the customer objects, but with careful consideration to avoid financial losses for the cooperative.”*

### Constraints and Challenges in Applying the Profit-Sharing System in Mudharabah Financing at KSPPS Bakti Huria Syariah Makassar

In an interview regarding the constraints and challenges encountered in implementing mudharabah financing, Mr. Andi Idham Baji, the Risk Management Officer at KSPPS Bakti Huria Syariah Makassar, explained:

*“One of the most frequent issues that occurs when customers apply for mudharabah financing is the incompleteness of the required documents, such as photocopies of Identity Cards, Family Card, photocopy of collateral documents, and the original BPKB if the collateral is a motorcycle. Because of this, we cannot immediately approve the application until all documents are complete.”*

Furthermore, Mr. Andi Idham Baji added:

*“Some prospective customers may not know about the required documents because we display information only at the service counter and the main entrance. Usually, applicants ask about the requirements and then return the next day with the necessary documents.”*

If any of the administrative requirements cannot be fulfilled by the applicant, the financing process cannot proceed in accordance with the regulations set by KSPPS Bakti Huria Syariah. In addition to the challenges mentioned above, the researcher also found other obstacles faced by the cooperative in implementing mudharabah financing. One of the issues arises when customers are late in paying their installments. As further explained by Mr. Andi Idham Baji:

*“Some customers at Bakti Huria Syariah fail to make payments by the due date. Many of them are farmers whose harvest cycle is every three to four months. If they have no funds available or face issues with their business, they usually request an extension of the due date. This affects the cooperative’s profit margins.”*

Based on the interview findings, the constraints in implementing the profit-sharing system in mudharabah financing at KSPPS Bakti Huria Syariah Makassar can be summarized as follows: **Incomplete documentation**, which makes it difficult for the cooperative to process financing applications according to established procedures. **Late installment payments**, which do not align with the agreed-upon due dates, resulting in delays in generating cooperative profits or margins.

### Recording of Losses in the Profit-Sharing System of Mudharabah Financing at Koperasi Bakti Huria Syariah Makassar

#### a) Direct Recognition of Losses

According to the regulations at KSPPS Bakti Huria, when a loss occurs, the cooperative will recognize and record the loss in the period in which it occurs. The loss is recognized by reducing the mudharabah financing balance. However, prior to this, KSPPS Bakti Huria conducts an assessment to identify the cause of the loss, whether it is due to natural disaster or personal factors (negligence of the fund manager). If the loss is caused by a natural disaster, the fund manager is only required to repay the principal installment without any profit-sharing obligation. The journal entry is as follows:

Dr. Mudharabah Financing	xxx
Cr. Mudharabah Profit-Sharing Loss	xxx

This was conveyed by Mr. Andi Idham Baji during the interview:

*“Bakti Huria does not recognize expenses related to the mudharabah financing contract as a loss. Losses arising from negligence or errors committed by the fund manager will be fully borne by the manager and will not reduce the mudharabah financing value.”*

**b) Indirect (Provision-Based) Recognition of Losses**

The journal entry used for this method is as follows:

Dr. Allowance for Impairment Losses           xxx

Cr. Mudharabah Financing

    (with the written-off account number)   xxx

Furthermore, Mr. Andi Idham Baji, as the Risk Management Officer at Bakti Huria Syariah, added:

*“Bakti Huria recognizes impairment of investment value that is not caused by negligence, intentional misconduct, or breach of contract by members, as well as losses occurring within a period before the mudharabah contract ends, as losses that reduce the mudharabah investment balance. If a loss occurs, it is covered by the profit generated. However, if the mudharabah contract produces no profit at all or results in a loss, the fund manager is not entitled to receive remuneration for their work, and the shahibul maal (capital owner) has no right to claim losses from the mudharib, provided that the loss is not caused by the mudharib’s error.”*

Before disbursing mudharabah financing, KSPPS Bakti Huria conducts a survey by assessing the business condition, collateral, and personal circumstances of the customer (fund manager). If the partner’s business collapses but still has the potential to recover, the repayment period may be extended, provided that Bakti Huria can still provide assistance. However, if the business collapses completely with no possibility of recovery, Bakti Huria will write off the account using the aforementioned journal entry. If the cause of the loss is unclear, the cooperative will investigate the underlying reasons while providing guidance to the fund manager.

KSPPS Bakti Huria implements a collateral system for mudharabah financing. The collateral functions to secure the cooperative’s capital when the fund manager (*mudharib*) is late in paying mudharabah installments beyond the due date. Before confiscating the collateral, Bakti Huria issues a notification letter. If the notification is ignored, a warning letter is issued. If the warning is still disregarded, the cooperative then issues a final warning letter.

## CONCLUSION

Based on the results of the research on the implementation of the profit-sharing system in mudharabah financing at the Bakti Huria Syariah Cooperative Makassar, the analysis shows that the application of the profit-sharing system in mudharabah financing at Bakti Huria Syariah Makassar has simplified the procedures and requirements for becoming a member or customer. Bakti Huria Syariah does not complicate the submission procedures or requirements for mudharabah financing; applicants only need to submit two photocopies of their ID card (KTP), two photocopies of their family card (KK), two photocopies of their vehicle registration (STNK), and the original BPKB as collateral.

The determination of the profit-sharing ratio (*nisbah*) is made at the time of the financing contract based on mutual agreement between the capital provider (*shahibul maal*), in this case, the Bakti Huria Syariah Cooperative, and the fund manager (*mudharib*), namely the customer. The source for calculating profit-sharing uses the revenue-sharing method, where income or sales proceeds become the basis for calculating the profit share, using gross revenue before deducting

expenses; the profit-sharing ratio is then divided according to the agreement between the shahibul maal and the mudharib.

The implementation of the mudharabah profit-sharing financing system at KSPPS Bakti Huria Syariah Makassar indicates that the profit-sharing system is essentially the management of funds in the best possible way to generate profit. The profit distribution between Bakti Huria and the customer is agreed upon as 25% for Bakti Huria and 75% for the customer, based on the initial agreement between KSPPS Bakti Huria and the customer.

Based on the analysis of the obstacles and challenges in implementing the mudharabah profit-sharing system at the Bakti Huria Syariah Cooperative Makassar, the challenges include incomplete submission of required documents and delays by customers in repaying mudharabah financing past the due date. These challenges hinder the operational implementation of the mudharabah profit-sharing system at the Bakti Huria Syariah Cooperative Makassar. Meanwhile, the analysis of the impact of the implementation of the mudharabah profit-sharing system on customers shows that it provides significant positive effects, as mudharabah financing helps support the advancement and development of the community's economy.

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