

## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.1 Location of research

This research was conducted at BMT al Muthiin, Banguntapan, Bantul, Yogyakarta.

#### 3.2 Type of Research

This research is qualitative descriptive research that is a research procedure that uses descriptive data in the form of written and oral words from the people and actors observed and to examine data in depth, where data is collected and then described and expressed in easy sentences understood (Dharmawati, 2011: 40).

#### 3.3 Research Subjects and Objects

The subject of this research is Islamic banks while the object of the research is the notes and documents relating to Mudharabah Financing in Baitull Maal.

#### 3.4 Research Variables

The analysis of Mudharabah Financing transactions in this study uses the PSAK No. guideline. 105. The research variable used is PSAK No. 105. PSAK No. 105 namely sharia financial accounting standards governing Recognition, Measurement, Presentation, and Disclosure of mudharabah transactions:

1. Process Recognition is carried out by stating the post both in words and in the amount of money and listing it in the balance sheet or income statement.
2. The measurement process is carried out by determining the amount of money to recognize and include each element of the financial statements into the balance sheet and profit and loss report.
3. The Process of Presentation relates to how a transaction is presented in a financial report consisting of the financial recording stage.
4. The Disclosure Process relates to things that must be disclosed related to a transaction.

### **3.5 Data Collection Techniques**

Data collection techniques in this study used the method of documentation and interviews. The Documentation method is a method of collecting data originating from records or documentation in the form of financial statements on certain year's Mudharabah Financing as well as company profiles of Islamic banks. The interview method is to do a question and answer to get information directly to the responsible party, namely to ask questions about the transaction on Mudharabah Financing to the financial part of the baitul maal.

### **3.6 Data Analysis Techniques**

The data analysis technique of this research uses descriptive qualitative. This technique analyzes the data by describing and comparing Recognition, Measurement, Presentation, and Disclosure of Mudharabah Financing accounting

to BMT. Recognition, measurement, Presentation Process, and Disclosure of Mudharabah Financing accounting on PSAK No. 105. The research method in this thesis using the qualitative method and analysis method used by the writer is descriptive, which is analysis which try to give description mudharabah accounting application, arrange or clarify its character, analyze and interpret. In this case after the authors get an overview of mudharabah accounting application and mudharabah financing mechanism in Islamic Bank, the author will analyze all forms of accounting treatment of mudharabah financing at Baitul Maal on PSAK 105.

1. Analyzing mudharabah financing starting from filing procedure, licensing process, mudharabah contract process, to accounting arrangement.
2. Analyzing all accounting treatment for mudharabah financing process at BMT al muthiin which will be adjusted to PSAK. 105 as a predetermined standard.

### **3.7 Types and Data Sources**

The source of this research can obtain data according to the title of Analysis of PSAK 105 Application on Mudharabah Financing in Islamic banks ". This data source is described as follows:

#### **1. Primary data**

Primary Data is obtained directly from interviews and observations of the parties concerned. In this case, the authors obtained interviews for data material of this study from various sources who have the competence and accurate data associated with Baitul maal.

## 2. Secondary data

Secondary data is a data source that does not directly provide data to the data collector. Data obtained from literature libraries such as books, papers, newspapers, magazines, articles, journals, and other sources related to the material of thesis writing.

### Techniques for Data Collection

Data collection techniques that will be used to obtain research data include:

1. The Interview that is data retrieval technique with some question and answers with someone who needed to be questioned or opinion to be written in the research report. . In the study, the authors will conduct interviews with the leadership of the financing mudharabah and various parties associated with the study.
2. Library study is an attempt to obtain secondary data. It is important to get theories and data to strengthen the argument. Furthermore, literature research is done by reading, studying, recording, and summarizing the theories that are related to the subject matter of the research.
3. Documentation or collection of evidence and information such as drawings, quotations, newspapers, and other reference materials. The author will attach various forms of documentation as evidence of research reports. It contains data from Baitul maal.