

CHAPTER 5

CONCLUSION

5.1 Conclusions

Based on the discussion and the results of analysis of the data obtained from BMT AL Muthiin and the discussions conducted by the researchers, it can be concluded that:

1. The accounting treatment applied by AL MUTHIIN BMT regarding the recognition of mudharabah financing accounting is fully in accordance with PSAK No. 105. Recognition of investments, profits, loss recognition, recognition of receivables and recognition of expenses at Al Muthiin BMT are in accordance with accounting standards PSAK No.105.
2. The accounting treatment regarding accounting measurements for mudharabah financing applied by Al Muthiin's BMT is in accordance with PSAK No. 105.
3. The accounting treatment regarding the presentation of accounting for mudharabah financing applied by BMT Al Muthiin is in accordance with PSAK No.105.
4. The accounting treatment regarding the disclosure of accounting for mudharabah financing applied by BMT ALmuthiin is in accordance with PSAK No. 105.

5.2 Limitations

In this paper there are several limitations. The limitations of this thesis are:

1. There are difficulties from the researcher in obtaining, and collecting data because the BMT management has a busy life so it is difficult to find and invited to conduct interviews by researchers.

2. When researchers conducted data collection and observation BMT Al Muthiin did not understand PSAK 105 about financing, so researchers needed to provide detailed explanations in advance to the BMT management regarding the application of PSAK 105 Mudharabah at Al Muthiin BMT

5.3 Suggestions

Based on the conclusions above, the writer can give some good suggestions for BMT Al Muthiin and for the next researcher for further research, it is necessary to look for data sources from BMT Managers who already know and understand about Islamic accounting standards for each financing available at Al Muthiin BMT so that the information obtained is more accurate and easier to understand.

For BMT Parties, it is necessary to recruit and place employees who are competent in accounting management, especially in terms of the funding available at AL Muthiin BMT, so that the information that will be obtained in the next research that will be conducted at AL Muthiin BMT will get more detailed results and can develop and advance the BMT itself from the information that will be obtained by the next research.