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COMPARATIVE ANALYSIS SYSTEM TO CALCULATE PROFIT-SHARING DEPOSITS MUDHARABAH WITH CONVENTIONAL DEPOSIT INTEREST CALCULATION SYSTEM (CASE STUDY ON PT. BANK SYARIAH MANDIRI AND PT. BANK MANDIRI)

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ABSTARCT

The development of Islamic bank today has began to improve, this condition is marked by the development of banks with Islamic principle base of operation, in addition many branches of Islamic bank are spreading to all region. One of the product of Islamic bank is banks deposit mudharabah.

These bank deposit uses profit sharing (bagi hasil) system, in contrast to conventional bank which is using interest system.

These research aims to compare return of deposit mudharabah Bank Syariah Mandiri depend on all revenue of BSM.

Key words: interest, profit sharing, syariah bank, conventional bank.