



**FUNDRAISING AND DISTRIBUTION ACTIVITIES BASED ON  
MUDHARABAH CONTRACTS AT BANK NAGARI  
CABANG SYARIAH PADANG**

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**ABSTRACT**

*The purpose of the study was to determine the collection and distribution activities based on the mudharabah contract of, Pt. Bank Nagari Padang Syariah Branch. This Study uses a qualitative method and describes, descriptively with observation and interviews methods. Regarding the collection and distribution of funds at PT. Bank of the Republic of Syariah Branch. The Result of the study at PT. Bank Nagari Padang, Syariah Branch experienced fluctuations during the 2022-2024 period. Mudharabah or qirad is the transfer of certain assets to someone to be cultivated. The profit is divided in two according to the agreed provisions while the loss is only borne by the capital owner. While the implementer only bears the loss of energy (effort) and time. Collection in the process of distributing funds from who have excess funds such as current, accounts, savings, and time deposits. Distributions of funds is the process of distributing funds from banks to people who lack funds. Fund collection and distribution at Bank Nagari Padang, Syariah Branch based on Mudharabah Contract, Form Of Funds Distributions based on mudharabah contract, mudharabah savings, mudharabah deposits, and current accounts. Financing transactions aimed at obtaining services carried out on the principle of rent, financing transactions for business cooperation aimed obtaining goods and services as well as the principle of profit sharing.*

**Keywords:** *Fund Collections And Distribution Based On Mudharabah Contract*

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**INTRODUCTION**

The development of the Islamic economy in a country is influenced by various factors, such as banking by carrying out its main function as an institution that collects and distributes funds to the community. Such as Islamic Economics by offering sharia-based solutions to improve justice, togetherness, and equitable distribution of daily life.

Along with the development of Islamic banking during the reform period until now, the existence of Islamic banks offers advantages and fair distribution and guarantees the openness of the amount of profits they manage. Sharia banking includes everything related to Islamic banks, including the organizational structure, as

well as the methods and processes used to carry out its business activities. In its operational system, Islamic banks implement a Non-Interest system through transactions involving distribution *profit and lost sharing* that is, the profit sharing and loss that occurs is borne by both parties between the two parties. *Mudharib and Shahibul Maal*.(Rahma, 2019)

Law No. 21 of 2008 on Islamic Banking Law No. 21 of 2008 concerning Islamic banking and Government Regulation of the Republic of Indonesia No. 72 of 1992 concerning banks based on the principle of profit sharing and the issuance of the fact of illegal interest from the Indonesian Ulema Council (MUI) in 2003. Many banks operate on sharia principles with the introduction of a type of bank based on profit sharing. Thus, the Indonesian banking system in addition to the commercial banks that have been known so far, can also have business activities based on the profit sharing system.

The difference between the principles of conventional banking and profit-sharing banks lies in the interest system. Profit-sharing banks in carrying out their operations do not use the interest system in their operations as a basis for determining the rewards that will be obtained for the financing services provided. Likewise, rewards are given to customers for funds deposited to banks. The determination of the desired and the rewards to be given is solely based on the principle of profit sharing.(Wahyuna & Zulhamdi, 2022)

**Table 1**  
**Fundraising at Bank Nagari Padang Sharia Branch**  
**Year 2022-2024**  
**(In Rp)**

<b>Year</b>	<b>Savings</b>	<b>Deposits</b>	<b>Giro</b>
2022	24.900.939.000	28.640.769.000	2.962.167.461
2023	24.678.198.146	34.766.680.000	2.098.333.498
2024	29.339.208.181	94.503.483.000	1.998.170.115
Total	78.918.345.327	157.910.932.000	7.058.671.074

Source: Bank Nagari Padang Sharia Branch

From the table above, it can be seen that the process of raising funds carried out by the Padang Sharia branch of the Nagari Nagari branch fluctuates every year, meaning that there are fluctuations. The collection of savings funds at Bank Nagari Padang sharia branch can be seen to increase by 0.08% in 2022-2023 and in 2024 savings have increased again from the previous year by 18.8%. The growth of deposits at the Padang branch of the nagari sharia bank in 2022-2023 has increased by 21.3% and in 2024 the deposits of the Padang sharia branch of the nagari nagari branch will decrease by 1.71%. Meanwhile, current account growth at Bank Nagari Sharia Padang Branch from 2022-2023 is 29.1% and in 2024 Bank Nagari Padang Sharia Branch Current Account has decreased by 4.7%. This means that the people of Padang prefer deposit products rather than savings and current accounts, this is due to



the desire of the community to get blessings on the profit sharing rate given and set by Islamic banks, so that the total collection of funds in the form of deposits is large.

**Distribution of Funds Based on the Concept of Mudharabah Contract**

**Table 2**  
**Distribution of Funds at Bank Nagari Padang Sharia Branch**  
**Year 2022 – 2024**  
**( In Rp)**

<b>Year</b>	<b>Investment Mudharabah</b>	<b>Working Capital Mudharabah</b>
2022	12.946.518.000	26.715.215.000
2023	14.343.256.000	32.763.346.000
2024	23.365.862.000	89.365.281.000
Total	50.655.636.000	148.843.842.000

Source: Bank Nagari Padang Sharia Branch

From the table above, it can be concluded that the activity of distributing mudharabah contract funds at Bank Nagari Padang Sharia Branch has increased from year to year. In 2022-2023, the distribution of mudharabah investment funds for Bank Nagari Syariah Padang Branch was 10.7% and in 2024 it increased from the previous year by 62.9%. Meanwhile, the distribution of Mudharabah working capital funds grew from 2022-2023 by 22.6% and in 2024 the distribution of Mudharabah working capital funds at Bank Nagari Padang sharia branch decreased from the previous year by 17.2%, meaning that the process of distributing funds ran smoothly.

The concept of mudharabah is a collaboration agreement where the fund provider (shahibul maal) gives all 100% capital to the business manager (mudharib) to obtain business results in accordance with the division of business results based on the portion (ratio) agreed upon at the beginning of the contract. Theoretically, the funding process carried out by Islamic banks does not have a high risk of bad financing because financing is carried out under sharia law, but often in the implementation of this system it still contains the risk of bad financing caused by customers who apply for financing that are not worthy of financing. Thus, information is needed to support supervision and analysis in the financing procedure for granting financing. The principle of profit sharing is a common characteristic and is the basis for the operation of Islamic banks as a whole. In the sharia view, this principle is based on the rule of Al mudharabah, which based on this principle, sharia banks will act as partners, both with savers and with entrepreneurs who need funds. (Study et al., 2010)

With a saver, the bank will act as a mudharib (manager), while the saver acts as a shohibul maal (funder). Between the two parties, a mudharabah agreement is held that regulates the distribution of profits of each party, on the other hand, entrepreneurs or borrowers of sharia bank funds will act as shohibul maal (funders), both from savers or deposits as well as the bank's own funds in the form of shareholder capital. On the other hand, entrepreneurs or borrowers act as mudharib

(managers) because they are responsible for running a business by managing and investing funds from banks. Therefore, an effort is needed to achieve the target that has been planned by the bank in accordance with the established procedures.

## **RESEARCH METHODS**

### **Data Collection Methods**

Field research is direct research on the object concerned by examining the results of the data obtained. This research can help the author in completing the necessary data, with activities carried out to interview the parties concerned.

#### **Library Research**

This is a research study conducted by referring to and studying previous research sources available in the library.

### **Data Analysis Methods**

In data analysis, the author applies a qualitative data analysis approach as a research method that descriptively explains the collection and distribution of funds based on the mudharabah contract at Bank Nagari Syariah Padang Branch.

## **ANALYSIS AND DISCUSSION**

### **Definition of Sharia Bank**

Based on Law No. 21 of 2008 concerning Sharia Banking, Islamic banks are banks that carry out business activities based on sharia principles or Islamic law principles. The principles of Islamic sharia in question include the principles of justice and balance ('adl wa tawazun), benefits (maslahah), universalism (alamiyah), and do not contain gharar, maysir, usury, tyranny and haram objects, as stipulated in the fatwa of the Indonesian Ulema Council.

In addition, the Sharia Banking Law also entrusts Islamic banks to always carry out social functions as well as carry out functions such as baitul mal institutions. The baitul mal institution is an institution that receives funds from zakat, infaq, alms, grants, or other social funds and distributes them to the manager waqf (nazhir) according to the wishes of the waqf giver (waqf). (Meranti & Yazid, 2021)

### **Functions of Sharia Banks**

1. Investment management, in this case Islamic banks play the role of mudharib, which is the party that manages the investment of funds from customers.
2. As investors, Islamic banks have the ability to invest both their own capital and the funds of customers entrusted to them in compliance with sharia principles.
3. In its role as a financial service provider, and payment transaction arrangements, Islamic banks can carry out various banking service activities that are generally recognized.
4. As a characteristic inherent in Islamic financial institutions, Islamic banks also have the responsibility to collect, manage and distribute zakat and other social funds. (Irawan et al., 2021)



### **Objectives of Sharia Banks**

1. Guiding the economic business of the community that transacts according to Islamic principles so that it is as far away from the practice of usury.
2. To overcome the dependence of the Muslim community on non-Islamic (Conventional) banking institutions that control Muslims.
3. Carrying out business and business activities based on obtaining halal profits according to Islam.
4. Avoid banking interest applied by conventional banks.
5. Educate and guide the community to think economically, behave business in improving their quality of life. (Hidayat & Surahman, 2017)

### **Sources of Bank Funds**

The sources of bank funds in the top three sections are:

1. First Party Funds  
First-party funds are those obtained from shareholders and investors.
2. Second Party Funds  
Second-party funds are an additional option if banks face obstacles in finding other sources of funding, this type of fund is generally more expensive and temporary, these funds are obtained through several channels such as liquidity funding from Bank Indonesia, interbank loans, repurchase agreements, discount facilities, loans from non-bank institutions, and other sources.
3. Third-Party Funds  
This source of funds is a source of funds from the community such as current accounts, savings, and deposits. (Kresna Riady et al., 2023)

### **Name of Savings Product of Bank Nagari Padang Sharia Branch**

1. Mudharabah Savings  
Another principle used by the Padang branch Islamic bank in raising funds is to use the principle of investment. An agreement that is in accordance with this principle is *mudharabah*. Mudharabah-based savings refer to the management of deposits that are carried out with reference to the *mudharabah* contract. In this case, Bank Nagari Syariah Padang Branch plays the role of *Mudharib* (fund manager) and the customer acts as *Shahibul Maal* (Fund Owner).
2. Sikoci Syariah Savings  
Sikoci Syariah Savings is a third-party deposit in the bank as a wadiah and mudharabah loan for individuals, business entities or laws whose withdrawal can only be made under certain conditions that have been agreed, but cannot be withdrawn with a Check, Bilyet Giro, or other means of payment that can be equated with it.
3. Sharia Tahari Savings  
Tahari Syariah Savings is a third-party fund deposit in a bank based on the principle of wadiah and *Mudharabah* For individuals (Muslims and Muslim

women) who carry out the Hajj pilgrimage whose withdrawal cannot be made at any time except in the context of account withdrawal.(Ungusari, 2015)

4. *Mudharabah Deposit*

*Mudharabah Deposits* are third-party deposits at banks with *the principle of mudharabah* for individuals, usagha bodies or government laws whose deposits are only carried out at certain times in accordance with the customer's agreement with the bank. This deposit has the main characteristics that the withdrawal period is fixed, and the foam is poured at the maturity time by the party whose name is listed in the deposit bill, because the deposit is a term deposit in the name.

5. *Mudharabah Giro*

What is meant by giro *Mudharabah* is a current account that is carried out with the principle of *Mudharabah*. *Mudharabah* has two forms, namely, *Mudharabah Mutlaqah* and *Mudharabah Muqayadah*, where the main difference between the two is whether or not there are requirements given by the owner of the fund to the bank in managing their assets, both in terms of place, time, and investment object.(Fadilah et al., 2022)

### **Form of Mudharabah Financing**

1. *Mudharabah Investment Financing*

*Mudharabah investment financing* at Bank Nagari Syariah Padang Branch is financing provided by the bank as the owner of funds that is given to customers as fund managers who are needed as investment managers, meeting the needs of capital goods and facilities that are closely related to their own investment.

2. *Mudharabah Working Capital Financing*

*Mudharabah working capital financing* at bank nagari syariah padang branch, namely, financing to meet working capital needs aimed at increasing production and for trade purposes where the bank as the owner of the funds provides full funds to the customer as a manager.

3. Sharf (Buying and Selling Foreign Exchange)

In principle, buying and selling foreign exchange is in line with the Sharf principle. Buying and selling of this type of currency is carried out at the same time. Banks take advantage of these foreign exchange trades.

4. Ijarah (rent)

Types of *ijarah* activities include the rental of a deposit box (Safe deposit Box) and a service of carrying out document administration, the bank can be rewarded for rent from these services.(Irvan Muhamad Rizky & Azib, 2021)

Buying and selling transactions can be distinguished based on the form of payment and the form of delivery, which are as follows:

1. *Murabahah Financing*

*Murabahah Buying and Selling* In terminology, it is mutual financing that is carried out by the bidder with the needy party through a purchase and sale transaction with a surplus value which is a profit or profit for the bidder.

### **Fundraising and Distribution...(Dona, Dewi)**



The pillars of Murabahah are:

- a) There are sellers
- b) There is a buyer
- c) Objects that are traded
- d) There is a price
- e) Contract

Murabah Conditions:

- 1) Buyers and sellers are within the legal framework
- 2) Items are not included in the prohibited
- 3) Goods according to the specifications of the reverser
- 4) The goods were initially owned by the seller

Example:

*Murabahah with repayment at the end of the period*

Purchase Price : IDR 50,000,000-  
Selling Price : IDR 62,000,000-  
Profit : IDR 12,000,000-  
Duration : 3 Months  
Installment : Rp 4,000,000-./month (Salary Only)  
Redemption : IDR 54,000,000-./month (at the end of the 3rd month)

*Murabahah With Installment Repayment*

Purchase Price : IDR 50,000,000-  
Selling Price : IDR 60,000,000-  
Profit : IDR 10,000,000-  
Duration : 12 Months  
Installment : IDR 5,000,000-./month ( principal + profit )

Based on the composition of the bank's share of capital in the customer's business, there are two payment patterns, namely:

1. *Mudharabah*

Financing/investment agreement from the fund owner ( *Shahibul maal* ) to the fund manager ( *Mudharib* ) to carry out certain activities in accordance with sharia principles, where the business results between the two parties are in accordance with the previously agreed ratio.

Based on the authority given to the manager ( *mudharib* ), this partnership contract is divided into two types:

- a) *Mudharabah Mutlaqah* where the owner of the capital gives full rights to the manager to utilize the capital in a business that is considered good and profitable.
- b) *Mudharabah Muqayyad* where the owner of the capital sets the conditions and limits for the manager in using the capital, including the duration of the location, type of business and so on. (Ungusari, 2015)

The Pillars of Mudharabah according to the Safi'iyah scholars:

1. Goods Owner
2. Workers (people who are in charge)
3. Mudharabah Contract
4. Maal, Cost of Goods or Capital
5. Charity, the work of wealth management that generates profits
6. Advantage

The general provisions of *the mudharabah* financing scheme are as follows

1. The capital handed over to the customer as the capital manager must be done in cash, and can be in the form of money or goods.
2. The results of capital management from mudharabah financing can be calculated by:
  - a) Profit from Project Revenue
  - b) Revenue from project profits
3. Business Results are divided according to the Approval Results in the contract. The bank as the owner of capital bears all losses except for the negligence and irregularities of the customer such as misuse of funds.
4. The bank has the right to supervise the company, but does not have the right to interfere in the work or business affairs of the customer who makes the promise intentionally, for example not wanting to pay obligations or delaying the payment of obligations, which may be subject to administrative sanctions

## 2. *Musyarakah*.

*Musharakah* is a term that is often used in the context of sharia financing schemes. This term has a more limited notation than the term *shirkah* which is more commonly used in Islamic fiqh. *Syirqah* means sharing "sharing" and in Islamic fiqh terminology it is divided into two types:

- a. *Syirkah Amlik* or *Syirkah Amlik* or Syirkah Ownership is the joint ownership of two or more parties of a property and
- b. *Shirkah Al-Aqd* or *Shirkah 'Ukud* or *Shirkah Akad*, which means a partnership that occurs due to a joint contract, or joint commercial venture, *Shirkah Al-Aqd* has four (Madhhab Hambali includes *Shirkah Mudharabah* as the fifth *Shirkah Al-Aqd*), one that is agreed upon and three that is disputed:
  - a. *Syirkah al-amval* or *Syirkah 'inam* is a commercial business when all partners take part in including capital and labor, which does not have to be the same portion in the company. The scholars agreed that this form *of Shirkah* was permissible.
  - b. *Syirkah al-mufawadhah*, which is commercial along with the condition that there is similarity in the time of capital participation, profit sharing, management, work, and people. The Hanafi and Maliki schools allow this form *of shirkah*. Meanwhile, the Safi'i and Hambali schools prohibit it because in reality it is difficult to have equality for all its elements, and many contain elements *of gharar* or ambiguity.



- c. *Syirkah al-a'mal* or *Syirkah Abdan*, which is a joint commercial venture when all business partners take part in providing services to customers. *The majority* of scholars, namely from the Hanafi and Maliki schools, allow this form of *shirkah*. Meanwhile, the Shafi'i school prohibits it because this school only allows *the shirkah* of capital and is not allowed *the shirkah* of work.
- d. *Syirkah al-Wujud* is a joint commercial entity when the partners have no investment at all. They buy commodities with tough payments and sell them in cash. The Hanafi and Hambali schools allow the form of *Shirkah*. This is the case, while the Maliki and Shafi'i schools prohibit it. (Melina, 2020)

### **Fundraising Based on the Mudharabah Agreement**

#### **1. Mudharabah Savings**

Mudharabah savings are deposits whose savings can only be made according to certain conditions that have been agreed, but cannot be withdrawn with checks or tools that can be equated with it.

#### **2. Mudharabah Deposit**

Deposits are investment funds based on mudharabah contracts that do not conflict with sharia principles whose withdrawal can only be made at certain times based on the customer contract, the contract between the customer (depositor) and the sharia bank (Sharia Business Unit), the difference with conventional deposits is seen in the contract and the profit sharing system offered. (Mughni Sulubara & Gayo Simpang Bireun Nomor, 2024)

**Table 3**  
**Fundraising at Bank Nagari Padang Sharia Branch**  
**Year 2022-2024**

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Sharia Branch Current Account has decreased by 4.7%. This means that the people of Padang prefer deposit products rather than savings and current accounts, this is due to the desire of the community to get blessings on the profit sharing rate given and set by Islamic banks, so that the total collection of funds in the form of deposits is large.

#### **Distribution of Funds Based on the Concept of Mudharabah Contract**

**Table 4**  
**Distribution of Funds at Bank Nagari Padang Sharia Branch**  
**Year 2022 – 2024**

<b>Year</b>	<b>Investment Mudharabah</b>	<b>Working Capital Mudharabah</b>
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Distribution of Funds At the Nagari Bank Padang Sharia Branch, in general, sharia financing products are grouped into three categories that are different based on the purpose of their use, namely:

- 1) Financing transactions aimed at acquiring goods using the principle of buying and selling.
- 2) Financing transactions aimed at obtaining services by adopting the principle of leasing.
- 3) Financing transactions carried out through cooperation that aim to obtain goods and services at once, by applying the principle of profit sharing.

In the first and second categories, the bank's profit rate is determined based on the price share of the price of the goods or services sold. Products included in this group are those that use the principle of business transactions such as *murabahah*, *salam*, and *istishna* as well as products that apply the principle of rent, namely *ijarah*. Meanwhile, in the third category, the profit level is determined by the principle of profit sharing that was agreed upon in advance. Banking products that are included in this group are *musharakah* and *mudharabah*.

In particular, at Bank Nagari Padang Sharia Branch there is a type of *musharakah* that is famous in Islamic banking products, namely *mudharabah*. *Mudharabah* is a form of collaboration between two or more parties where the fund



holder (*Shahibul Maal*) hands over a certain amount of funds to the manager (*mudharib*) based on an agreement to share the profits. This type of cooperation emphasizes the full participation of *Shahibul Maal* and in terms of capital and expertise on the *part of the Mudharib*.

This type of transaction does not require the presence of a representative or *Shahibul Maal* in project management. As an appointed person, *Mudharib* needs to act carefully and be responsible for any losses that occur as a result of negligence. Meanwhile as a representative of the capital owner, he is expected to be able to manage the funds in a certain way that can generate maximum profits

The main difference between *musharakah* and *mudharabah* lies in how much they contribute to management and finances or one of them. In *mudharabah*, capital only comes from one party, while in *musharakah*, capital comes from two or more individuals. *Musharakah* and *mudharabah* in the study of *fiqh* are a form of trust agreement (*Uqud Al Amanah*) that requires a high level of honesty and supports the principle of justice. Therefore, each party must maintain integrity for the sake of the common good, and any attempt by the individuals involved for the party to commit deficiencies and injustices in the distribution of revenue is biased against the principles of Islamic teachings. (Bawono et al., 2016)

Below is an illustration of the operational flow in the process of distributing funds based on the *mudharabah* contract from the fund owner to the capital management customer with a profit sharing system.

Figure 1



General Conditions:

- 1) The capital provided to the customer as a fund manager must be handed over in cash, which can be in the form of money or goods whose value is expressed in the form of money. If the capital is handed over in stages, there must be clarity about the stages and be approved by all parties.
- 2) The results of fund management in *mudharabah* financing are calculated using two methods:
  - a) Calculation based on project revenue (Revenue Sharing)
  - b) Calculation based on project profit (Profit Sharing)
- 3) The distribution of business results is carried out according to the agreement in the contract, either monthly or at a time that has been mutually agreed. The

Bank as a fund provider is responsible for the total loss unless there is negligence or irregularities committed by the customer, such as misappropriation, fraud, and improper use of funds.

The bank has the right to monitor the work but is not allowed to interfere in the operational affairs of the customer. If the customer violates the agreement intentionally, for example refusing to pay obligations or delaying payment, sanctions may be imposed. In principle, Al-Mudharabah is a collaboration agreement between two or more parties where one party provides capital and the other party provides manpower or expertise. Antonio explained *al-mudharabah* as a cooperation agreement between two parties where one party (the owner of the capital or *shahibul maal*) bears all capital activities, while the other party is the managing partner (*mudharib*).

The profits obtained from the business will be divided according to the agreement or agreement. On the other hand, if the business suffers losses caused not by the fault or negligence of the management (*Mudharib*), the loss is the responsibility of the capital owner (*Shahibul Maal*). Siamat stated that the principle of *al-mudharabah* can be classified into two types, namely, *Al-Mudharabah Muthlaqah* and *Al-Mudharabah Muqayyadah*.

The implementation of the concept of the *Al-Mudharabah Muthlaqah* contract in Islamic banking is regulated as follows:

1. The amount of capital handed over to the customer as the capital manager must be in the form of cash. Regardless of the capital being handed over in stages, the stages must be clear and mutually agreed.
2. The results of *mudharabah* financing management capital are calculated by:
  - a) Calculation of project revenue (*Revenue Sharing*)
  - b) Calculation of project profit (*Profit Sharing*)
  - c) The business is divided according to the agreement in the contract in each month or agreed time. The Bank as the owner of capital bears all losses except for the consequences of negligence and irregularities on the part of the customer, such as misappropriation, fraud, and misuse of funds.
  - d) The Bank has the right to supervise the work but does not have the right to interfere in the affairs of the business/customer's work. If the customer intentionally violates the promise, for example, refuses to pay the obligation, or delays the payment of the obligation, it may be subject to administrative sanctions.(Sharia, 2007)

## CONCLUSION

Based on the results of the research that the author has conducted on Bank Nagari Syariah Padang Branch, the following conclusions can be drawn

1. The collection of funds with the concept of mudharabah carried out by Bank Nagari Syariah Padang Branch has increased, so we see the collection of funds and the distribution of funds at Bank Nagari Syariah Padang Branch. It is more popular with Padang residents, with a much higher ratio than conventional bank 9. Here it can



be concluded that the people of Padang collect more and collect funds with the concept of mudharabah.

2. The distribution of funds with the concept of mudharabah at Bank Nagari Padang sharia branch has increased from year to year. This means that the process of distributing funds is running smoothly. The distribution of mudharabah funds in the form of investment financing and working capital is the main task to get profits. The more financing provided, the more profits will be obtained by Bank Nagari Syariah Padang Branch.

3. The fundraising process carried out by Bank Nagari Syariah Padang Branch fluctuates every year, meaning that there are fluctuations. So the collection of savings funds of Bank Nagari Syariah Padang Branch in 2022-2023 was 0.08% and the collection of savings funds in 2023-2024 increased by 18.8%. For the collection of deposit funds of Bank Nagari Sharia Padang Branch in 2022-2023 it was 21.3% and the deposit collection of Bank Nagari Sharia Padang Branch deposits in 2023-2024 decreased by 1.71%. Meanwhile, the current account of the Padang branch of the nagari sharia bank in 2022-2023 was 29.1% and the collection of the Padang branch of the sharia nagari in 2023-2024 decreased by 4.7%. So the distribution of mudharabah investment funds at Bank Nagari Padang sharia branch from 2022-2023 is 10.7%, in 2023-2024 it has increased by 62.9%. Meanwhile, the distribution of mudharabah working capital funds from 2022-2023 was 22.6%, and in 2024 it decreased by 17.2%.

4. From the data above, it can be concluded that the activity of distributing the concept of mudharabah at Bank Nagari Padang sharia branch has increased from year to year. This means that the process of distributing funds is running smoothly. Because the distribution of funds is in the form of financing, both investment financing and working capital are the main tasks to get profits. The more financing that is provided, the more profits that Bank Nagari Syariah Padang Branch gets.

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