

## **ABSTRAKSI**

Penelitian ini bertujuan untuk mengetahui mekanisme Simpanan Masa Depan serta kendala apa saja yang dihadapi dalam penerapan mekanisme simpanan masa depan yang digunakan **KSPPS BMT FOSILATAMA**. Hal ini dilatar belakangi oleh banyaknya kendala mekanisme Simpanan Masa Depan terhadap akad *Wadi'ah Yad Amanah* yang dialami oleh **KSPPS BMT FOSILATAMA**.

Penelitian ini dilakukan dengan menggunakan metode deskriptif, metode pengumpulan data melalui observasi atau pengamatan dan wawancara terhadap objek penelitian serta pengumpulan informasi dari berbagai sumber seperti buku, brosur, jurnal ilmiah, internet, dan data-data dari **KSPPS BMT FOSILATAMA**.

Berdasarkan hasil penelitian ini dapat disimpulkan bahwa mekanisme yang diterapkan **KSPPS BMT FOSILATAMA** kurang efektif. Hal ini dapat dilihat dari kendala pada mekanisme **KSPPS BMT FOSILATAMA** seperti halnya mekanisme Simpanan Masa Depan, kurangnya karyawan yang mengakibatkan per orang terbebani banyak tanggungan.

**Kata Kunci :** Simpanan Masa Depan, DSN-MUI, Mekanisme Simpanan, Akad

*Wadi'ah Yad Amanah*, Bagi Hasil.

## **ABSTRACTION**

*This study aims to determine the mechanism of Future Deposits and what obstacles are faced in the implementation of the future savings mechanism used by **KSPPS BMT FOSILATAMA**. This is motivated by the many constraints of the mechanism of the Future Deposits against the contract of Wadi'ah Yad Amanah experienced by **KSPPS BMT FOSILATAMA**.*

*This research was conducted using descriptive methods, methods of collecting data through observation or observation and interviews with the object of research as well as gathering information from various sources such as books, brochures, scientific journals, the internet, and data from **KSPPS BMT FOSILATAMA**.*

*Based on the results of this study it can be concluded that the mechanism applied by **KSPPS BMT FOSILATAMA** is less effective. This can be seen from the constraints on the mechanism of **KSPPS BMT FOSILATAMA** as well as the Future Savings mechanism, the lack of employees which resulted in many people being burdened with many dependents.*

**Keywords:** *Future Savings, DSN-MUI, Savings Mechanism, Akad Wadi'ah Yad Amanah, Revenue Sharing.*