

iB Dhuha Saving Product Analysis with Wadiah Contract at Bank Riau Kepri Bengkalis Branch

Revita Sari¹, Nur Azlina², Mistari Br Harianja³, Norpatiha⁴, Khotimatul Anisa⁵, Zulfikar Hasan⁶

^{1,2,3,4,5,6} Department of Islamic Banking STAIN Bengkalis Riau

E-mail: revitasari@gmail.com¹, nurazlina@gmail.com², mistari@gmail.com³, norpatiha@gmail.com⁴, khotimatulanisa@gmail.com⁵, zulfikarhasan61@gmail.com⁶

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***Abstract:** The goal of this study is to figure out how to make the first deposit of Hajj iB savings. Dhuha with the system for implementing a wadiah contract on iB hajj savings and a wadiah contract. Dhuha at the Bengkalis Branch of Bank Riau Kepri. The qualitative research method was used to examine the Hajj iB savings product. Dhuha at the Bengkalis Branch of Bank Riau Kepri. This kind of research is field research that uses methods like interviews and documentation to collect data; Customers of the iB Dhuha hajj savings product at the Bank Riau Kepri Bengkalis Branch served as the study's subjects. Initial deposit funds for potential iB Dhuha savings customers at the Bank Riau Kepri Bengkalis Branch were the subject of this study. The Bank Riau Kepri Bengkalis Branch is the population, the Bank Riau Kepri Bengkalis Branch's customer service is the sample, and a structured interview guideline is the measurement scale used in this study. Descriptive qualitative analysis was used in data analysis. The study's conclusions were as follows: in the initial deposit made by customers of iB Hajj savings. Dhuha customers make an initial deposit of at least Rp 50,000,000, and the customer is free to make additional deposits of a minimum of Rp 20,000, - 25,000,000- The use of the wadiah contract to save money in iB Dhuha at the Bank Riau Kepri Bengkalis Branch, specifically through the use of a wadiah contract. Customers who are required to complete an account opening form and provide personal identification, such as a KTP or other identity, are required to make an initial Rp deposit. 50,000,000, and the customer is free to choose their next deposit up to Rp. 25,000,000, and have received their portion of the hajj and are awaiting their scheduled departure*

INTRODUCTION

Islamic banks are financial institutions that adhere to the tenets of sharia law. The establishment of Islamic banks in Indonesia was motivated by the desire of the populace, particularly the Muslim community, which views bank interest as illegal. The MUI Fatwa, which represents the views of Indonesian scholars and states that bank interest is the same as usury, which is against Islamic law, lends credibility to banking (Suharto, 2018). Occasionally, Islamic banking in Indonesia experiences rapid growth. Contracts for Muslim banking products in Indonesia also vary (Aldoseri & Worthington, 2016). The wadiah contract is the agreement that is used a lot in Islamic banking products. A Wadiah contract is a straightforward agreement between the customer and the bank. Because there is no interest or profit sharing, the Wadiah contract is written in accordance with Islamic sharia (Harkati et al., 2020).

Two guiding principles apply when raising funds in Islamic banks: the contract for wadiah and the contract for mudharabah. The wadiah principle is used by nearly all Islamic banks in Indonesia to raise money (Solihin, 2020). A deposit that can be withdrawn at any time is a wadiah contract. As a result, demand deposits and savings, which are included in liabilities, are Islamic banking products that can be used in accordance with this principle. During its development, the wadiah contract was less popular with the general public (Dewi, 2019). Only a select few are aware of what a wadiah contract is and how to take advantage of one in an Islamic banking setting (Fernandes et al., 2020). As a result, more public education about the benefits of sharia banking products to the economy and society is necessary (HASAN, 2022).

Hajj savings are one of the savings options offered by Islamic banking. A product called Hajj Savings allows a person to save money in a bank for the pilgrimage. The Indonesian Muslim community planning the pilgrimage is the target audience for this product. The expedition is mentioned in Islam's fifth pillar (Mutmainah et al., 2021). A local government has made the trip a requirement for physically and materially able Muslims. The current circumstances will undoubtedly result in fierce competition in the banking industry (Tongkong, 2012). PT is one of several banks that have earned the trust of customers as Banks for Accepting Deposits for Hajj Pilgrimage Implementation Fees (BPS BPIH) in this fierce competition (Schoon Natalie, 2016). Bank Riau Kepri Syariah, also known as the Riau Regional Development Bank Bank Riau Kepri Syariah is authorized to issue banking products in the form of iB.Dhuha Savings in each branch, such as the Riau Regional Development Bank (Bank Riau Kepri) Bengkalis Branch, in order to provide services for receiving BPIH deposits because it is a member of the BIPH BPS (Hariyanti & Utari, 2013).

How to use the wadiah contract to save for the hajj There are two choices for Dhuha at the Bengkalis branch of Bank Riau Kepri: The first option requires the customer to meet the identity requirements and complete a form. A wadiah contract in the amount of Rp is then deposited by the customer as the initial deposit (Figana et al., 2022). 50,000 - the subsequent deposit. If the customer has paid Rp, he or she can choose a small amount based on their ability and immediately take the pilgrimage portion. 25,000,000,-. Customers can also immediately receive a portion of the pilgrimage and pay off a fee of IDR 25,000,000 in the second option.

LITERATURE REVIEW

Islamic Bank

Islamic banks are non-interest-bearing financial institutions. Islamic banks can also be thought of as financial or banking institutions whose strategies and offerings are derived from Hadith and the Qur'an (Akhter, 2015). A type of national banking based on the application of

Islamic law (shariah) is known as Islamic banking (Nurhasibah & Sukmana, 2019). Islamic banks are sharia-compliant financial institutions whose primary function is to provide credit for other services related to payment traffic and money circulation (Hasan, 2019). Because Islamic banks are present amid conventional banking developments and practices that have taken root in people's lives, the development of Islamic banks around the world and in Indonesia is still experiencing difficulties (Nastiti & Kasri, 2019). The purpose of Islamic banks was to develop Islamic banking principles, raise funds, and distribute funds to the general public (Akram Laldin, 2008).

There are three types of third-party fund collectors in conventional and Islamic banks (Hasan & Syahira, 2022) :

1. Current Accounts

Banking Regulation No. Current accounts are deposits that can be withdrawn at any time using a check, demand deposit slip, other payment methods, or book transfer. This law was enacted on November 10, 1998 (F., 2020). Customers will receive interest or demand deposits from conventional banks, the amount of which will vary from bank to bank. In the meantime, Islamic banks use a contract known as an *al-wadiah* (deposit) in a checking account. The two kinds of *wadiah* are: In *wadiah amanah*, the bank is not responsible for the money that is deposited and cannot use the customer's own funds. For current accounts, Islamic banks use the *wadiah yad-dhamanah* contract.

2. Saving

Current accounts are examples of savings that are more well-known to the general public. Additionally, holders of savings have specific terms and conditions. In Indonesia, banks currently offer a variety of savings options. The facilities that customers can use make the difference (Al-Smadi, 2012).

3. Time Deposit.

Deposits in accordance with No. 10 of 1998 is a deposit that, according to the agreement between the depositor and the bank, can only be withdrawn at a specific time (Simatupang et al., 2019).

Akad Theory

According to the Shari'a, the contract is a bond or agreement between a customer and a bank. It consists of an agreement (declaring a bond) and a qabul (a statement of acceptance of a bond) that affects the bond's object, such as a contract for opening a savings account or a payment agreement (Hasan, 2022). The arrangement makes it easier for everyone to pursue their interests and lives, which they can't do on their own without the help of others. As a result, human civilization developed the contract as a social tool to support its existence as a social being. In the Al-Qur'an and the Sunnah of the Prophet Muhammad SAW, the Islamic religion provides a number of principles and foundations for the arrangement of agreements (Akhter, 2015).

Wadiah Contract in Products

Antonio Al-Wadiah, according to Muhammad Syafi'i, can be viewed as a straightforward deposit between individuals and legal entities that must be maintained and developed at any time the depositor desires. The National Sharia Council's Fatwa, Fatwa Number 02/DSN-MUI/IV/2000, governs Islamic savings (Desminar, 2019). It was explained that sharia permits or justifies savings products based on *mudharabah* and *wadiah* principles. Because savings are considered deposits, agreed-upon deposits can be taken at any time or based on a bank's voluntary gift. When dealing with the *wadiah* principle, the following principles must be adhered to (Rodiyah & Hadi, 2008):

1. Deposited items.
2. people who make deposits.
3. The individual who will be receiving the deposit.
4. Qabul Ijab

There are two categories of wadiah contracts and their characteristics :

1. *Wadiah yad-amanah*

Wadiah yad-amanah is a deposit where the recipient can only use the item entrusted once the depositor returns it (Lutfi, 2020). The characteristics are :

- a. It is a pure deposit
- b. Items deposited may not be used (benefited) by the depositor.
- c. When the deposit is returned, it must be intact in value and physical terms.
- d. If there is damage during the deposit, then the party receiving the deposit is not responsible.
- e. As compensation for maintenance responsibilities, a safekeeping fee may be charged

2. *Wadiah yad-dhamanah*

A *wadiah yad-dhamanah* is a deposit in which the item given to the recipient can be used as long as it is not returned to the depositor. All of the depositor's rights are acquired if profits are made from the utilization results (Febriliana & Riza, 2021). To provide an overview, straightforward examples from everyday life were provided. The traits are as follows:

- a. It is an adaptation of wadiah yad amanah for use in business endeavors.
- b. The deposit recipient is entitled to the deposit's benefits.
- c. In the event of loss or damage, the depositor should be held accountable.
- d. The deposit acquires the right to all profits made from it.
- e. In exchange, the owner of the goods or funds may receive a bonus, which was not required previously.

Saving

A savings product is one in which a person saves money in a bank and can withdraw the money at any time. No, in law (Ariff, 1988). Savings are deposits based on a wadiah contract or investment funds based on a *mudrabah* contract or other contracts that do not conflict with sharia principles and whose withdrawals can only be made according to agreed-upon terms and conditions, as explained in Article 1 of Law 21 of 2008 regarding Sharia Banking (Usman, 2017).

By putting aside a portion of one's income for the future, savings is a type of investment. At the same time, Hajj is a form of worship that involves going to Baitullah and fulfilling the obligatory conditions and pillars. Therefore, the savings for the Hajj are planning savings made by individuals who intend to make the pilgrimage. This planning can be accomplished through investing, either in Sharia Banks or other types of investments (Hasan et al., 2021). Regarding savings, there are two types of DSN MUI fatwa (Lutfi, 2020):

1. Savings based on interest calculations, which do not meet shariah's requirements for justification.
2. Justified savings, also known as savings that are based on the wadiah and mudharabah principles.
 - a. The following are the general savings provisions based on Mudharabah (Priyadi & Hidayat, 2016) :
 - 1) The customer is the "shahibul mal," or owner of the funds, and the bank is the "mudharib," or manager of the funds, in this transaction.

- 2) A bank can act as a *mudharib* and engage in a variety of non-sharia-compliant transactions, including *mudharabah*, with third parties.
 - 3) Capital must be disclosed in cash, not as receivables.
 - 4) The contract for opening an account must include a ratio for profit sharing.
 - 5) As *mudharib*, the bank uses the profit ratio to cover the savings' operational costs. That's correct.
 - 6) Banks cannot lower a customer's profit ratio without first obtaining the customer's consent.
- b. The following are the general guidelines for *wadi'ah*-based savings (Febriliana & Riza, 2021):
- 1) It is a deposit.
 - 2) Deposits can be taken at any time (on call) or by agreement.
 - 3) There is no required reward, except in the form of a voluntary gift (*'athaya*) from the bank.

Hajj Savings

Hajj Savings is a banking service that provides sharia-compliant services and makes it simpler for the general public to save for a pilgrimage. In terms of the contract as well as other operational factors. Every Muslim who can afford it is obligated to make the pilgrimage. The personal and general skills that are required to complete the voyage can be divided into two categories (Akbar, 2019). Regulation of the National Sharia Council Concerning Hajj Savings Related to the Execution of Hajj DSN also issued regulations in the form of a fatwa, specifically concerning the Authority of Hajj Management by the National Islamic Financial Institution of the Indonesian Ulema Council No 29/DSN-MUI/IV/2002, Concerning Funding of Hajj Management for Islamic Financial Institutions in the First General Stipulation Number One that managing Hajj as a Customer, LKS Can 09/DSN-MUI/IV/2000 (Rachman & Syariah, 2022).

The general provisions of the fatwa for Islamic financial institutions' management of Hajj financing are as follows (Kamilah & Nada, 2021):

1. According to the DSN-MUI/IV/2000 Fatwa, LKS can use the *al-ijarah* principle to collect service fees (*ujrah*) when managing Hajj for customers.
2. In accordance with DSN-MUI fatwa number 19/DSN-MUI/IV/2001, if necessary, LKS can assist in rescuing customer BPIH payments by utilizing the *al-qardh* principle.
3. Providing hajj bailouts may not necessitate the use of LKS's management services.
4. It's possible that the amount of *al-ijarah* service fees paid by LKS to its customers is not the same as the amount of *al-qardh* bailouts.

According to Fatwa No. Regarding Hajj Funding for Islamic Financial Institutions, 29/DSN-MUI/VI/2002 specifically, if one party fails to fulfill its obligations or there is a dispute between the parties, a sharia arbitration body settles the matter after no agreement is reached through discussion, resolving problems with financing Hajj arrangements (Tho'in & Prastiwi, 2016). Contract for *Ijarah*, as outlined in DSN-MUI using a *mudarabah* contract can be interpreted as a form of an ordinary savings contract in which the customer is *shahibul mal*, whereas 09/DSN-MUI/IV/2000 can be applied to a *wadi'ah bil ujarah* contract (Rakhmanita, 2018). The *mudharib* sharia bank clearly includes profit sharing. Customers who are determined to be capable of successfully completing the pilgrimage may receive these bailout funds. However, the bank can help it out if Islamic banks use a *qardh* contract because of fluctuations in the value of money and increases in Hajj costs, both of which reduce the value of Hajj savings (Huda & Haeba, 2021).

IB Hajj Savings Dhuha

Every Muslim certainly aspires to carry out the pilgrimage and Umrah. Akad, but only some have the opportunity to make it happen because of the high cost and because it is a waiting list system. In this regard, Bank Riau Kepri Syariah provides a chance to realize this dream by giving *iB Savings Dhuha*. *iB Savings Dhuha* Bank Riau Kepri Syariah is a form of renewal of the previous hajj product specifically designed to help customers plan the Regular Hajj pilgrimage (through the Integrated Hajj Computer System or SISKOHAT), Hajj plus and Umrah. Previously, *iB Savings* the new Dhuha is in the form of a *wadiah* scheme (Janros, 2019). The hajj/umrah savings product has been developed in a new skin, *mudharabah*. So that *iB Savings Dhuha* is now present in two sharia schemes, *wadiah* and *mudharabah*. Deposits that are entrusted or *wadiah* in nature (*Dhuha Bebas*) so that customers can plan Hajj or Umrah departure times and can determine the nominal deposit based on ability (Saputra & Alwie, 2015).

The advantage of the *iB Savings* product, this Dhuha customer is free to determine the amount of a minimum savings deposit of Rp. 20,000,- in addition to *iB Savings* products. Dhuha is in the form of life insurance and accident protection up to a certain amount of savings, as well as getting a free bereavement compensation program. Purpose of *iB Savings*. Dhuha is to help customers to plan Regular pilgrimage (as long as it is still available). Hajj plus and Umrah. And provide benefits for customers by delivering profit sharing and planning the expedition.

RESEARCH METHODOLOGY

This type of research uses field research (Field Research). Field research (Field Research) collects data and information obtained directly from the field. This type of research is used to determine the initial deposit of prospective pilgrims' funds at *iB Hajj Savings*. Dhuha and Wadiah contract procedures on *iB Hajj Savings* (Firdaus et al., 2020). Dhuha at Bank Riau Kepri Bengkalis Branch. This approach uses a qualitative descriptive approach. Namely, this study describes the conditions that will be observed in the field in more specific and in-depth. This research was located at the Bengkalis Branch of the Bank Riau Kepri Office, namely collecting data directly to obtain accurate data. The research time is when the research process is carried out. The period for this research is three months, from March to June 2022. The research subjects are individuals or things that are used as a place to obtain data for research variables and problems. The issues of this research are customers of *iB Savings* Products. Dhuha Hajj at Bank Riau Kepri Bengkalis Branch. The object of study is the problem that is the main focus of research. The research object is a problem formulated in the research problem formulation. The thing is something that is examined in a study. The object of this study is the deposits of *iB Savings* prospective customers. Dhuha Hajj at Bank Riau Kepri Bengkalis Branch.

The research sample was taken from 1 bank employee to be interviewed. Data in research consists of all information or materials researchers must seek, collect and select. Data can be found in everything, whatever happens in the field and research objectives. This study uses primary data, which is obtained directly from the main source. The preliminary data in this study were obtained from the *iB Hajj Savings* fund manager (Orhan, 2018). Dhuha at Bank Riau Kepri Bengkalis Branch. The data obtained is adjusted to the problems studied. Secondary data in this study were obtained from data that previous researchers, such as journals, books, theses and other supporting sources, had previously processed. Observational Data Collection Techniques This data collection was carried out by observing the exact location of the research to get an accurate description of the object of study. On March 31, 2022, observations were made at the Bank Riau Kepri Bengkalis Branch Office. This data was collected through direct and directed/structured question and answer, namely by emphasizing detailed dialogue and in-depth problems to stay focused on the issues in

this study. The interviews used by researchers are guided free consultations, namely interview methods carried out by bringing guidelines that only outline the matters to be asked. Regarding this matter, the researcher asked questions about Sri Handayani's sister at the Customer Service Unit of the Sharia Services at Bank Riau Kepri, Bengkalis Branch, which was held on April 6, 2022.

Documentation comes from the word document, which means written items. The documentation method means how to collect data by recording existing data. This documentation method complements observation and interview methods in qualitative research. This study used the documentation method to obtain information or documents about iB Hajj Savings Products. Dhuha at Bank Riau Kepri Bengkalis Branch. Data analysis techniques in this study, namely qualitative research data, were carried out in three stages: data reduction, data presentation, and conclusion (Hasan, 2021). Data reduction is the process of selecting or simplifying data. Data reduction means summarizing and grouping important data. In this way, the data obtained can be translated into a clear picture, making it easier for researchers to collect further data. Data Presentation. In presenting data, the type of data can be used as graphs, charts and tables, which aim to provide clear information that readers can understand. The process of presenting this data is arranged neatly and systematically to produce accurate data. Concluding, the conclusions from this research can be a research report and are usually located in the closing part of this research. The finishing process is carried out after all the data obtained has been simplified and neatly arranged so that it can be understood easily (Nurwahyudi & Rimawan, 2021).

RESULT AND DISCUSSION

Procedure for Making an Initial Deposit at the Bank Riau Kepri Bengkalis Branch of the iB Dhuha Hajj Savings

The iB Dhuha Savings product is a form of individual savings or savings in the rupiah currency created by public fund services for customers who want to save money for regular, pilgrimage plus, or umrah pilgrimages.

Customers can use the iB Dhuha Savings to plan their Regular, Hajj Plus, and Umrah pilgrimages. Regular Hajj Savings members can use SISKOHAT to initiate the initial deposit process for the iB Dhuha Hajj Savings at the Bank Riau Kepri Bengkalis Branch. Who uses a wadiah contract for opening a Hajj savings account with a minimum deposit of Rp? 50,000, and the customer can choose a minimum of Rp for the subsequent guarantee. 20,000 - through cash, transfer, or overbooking deposits. With a minimum balance of Rp, this procedure grants the customer free administration fees for savings. 50.000, and there is no limit on the maximum balance. The bonus system for hajj savings is not required, but the bank can choose to use it for a Rp account closing fee. 20.000, and there is no time limit on how long you can save. The iB Dhuha Hajj Savings is designed to assist customers in planning Regular Hajj, Hajj Plus, and Umrah, as well as to provide customers with benefits by offering profit sharing in addition to planning Hajj.

The benefits of the iB Dhuha Gratis Savings product determine the initial savings deposit amount, which must be at least Rp. 20.000,- (Free Dhuha) (Planned Dhuha) Free to choose a saving period of at least one year and a maximum of five years. Protection up to a certain savings limit is provided by life and accident insurance. Monthly administration fee is free. ease of depositing money in all of the branch offices. PT Capem. Bank of Riau. The source account is automatically debited for monthly deposits. Competitive profit sharing is required to be profitable. Guidance on Bank Riau Syariah's pilgrimage rituals (special for Regular Hajj). At the time of departure, purchase souvenirs (only for Regular Hajj). Two sharia characteristics appear in the IB Dhuha Hajj Savings' characteristics:

1. Customers who intend to carry out regular Hajj pilgrimages without specifying the time of departure or the amount of the deposit should use wadiah (entrusted) contracts for their Hajj savings.
2. Savings plans for the Hajj that use a Mudharabah contract so that customers who want to do the Hajj Plus and Umrah Pilgrimage can choose their own departure time and installment amount (fixed).

Implementation of the Wadiah Agreement for IB Dhuha Hajj Savings at Bank Riau Kepri, Bengkalis Branch

There are two types of Wadiah contracts: Both Wadiah Yad Amanah and Dhamanah The Wadiah Yad Dhamanah contract is used by the iB Dhuha Hajj Savings at the Bank Riau Kepri Bengkalis Branch, which is a contract for depositing goods or assets to another party (a bank) for maintenance. They can be used by other people with the owner's permission and guarantees that they will return the deposit whenever the owner wants. The following are the characteristics of *Wadiah Yad Dhamanah*:

1. The person receiving the deposit may and may utilize the assets and items deposited.
2. Because they are used, the deposited goods and assets may result in benefits. Nevertheless, the depositor must receive benefits from the deposit recipient.
3. Products that meet this requirement will.

An iB Dhuha Hajj Savings account can be opened in a variety of ways, with two options. A photocopy of the customer's identity (KTP/Passport) and an initial deposit of Rp for a wadiah contract are required before the customer can begin using the service. After that, the customer is free to choose the next deposit amount up to Rp. 50,000. 25,000,000. The customer can immediately take the portion of the Hajj and wait for the schedule of the Hajj's departure after paying the fees. Second, the pilgrim can take a cut right away by paying the Rp pilgrimage fee. 25 million so that people can wait for the Hajj's departure time.

The customer is directed to the Ministry of Religion (Kemenag) office after completing validation at the bank. There, they must bring an electronic BPIH letter and other documents in order to obtain an SPPH (Declaration of Going on Hajj) by receiving a portion of the pilgrimage. The estimated release period for the expedition, which ranges from 21 to 23 years, varies depending on the year of departure.

According to this statement, most customers have used iB Dhuha Hajj Savings with a wadiah contract. This is because a wadiah contract has a number of advantages, including:

1. When an account is opened, Wadiah's contract is not charged.
2. The customer's ability and a minimum of Rp determine the subsequent deposits for Hajj savings. 20.000,-
3. The customer won't have to worry that the money they deposit will be used for bad things because the bank will only use the money they deposit.
4. Customers can withdraw their funds at any time.
5. The customer can choose his or her own departure time. There is no set period of time.

The existence of a wadiah contract on the iB Dhuha Hajj Savings can assist customers in determining the desired deposit amount themselves and allow them to withdraw their savings if desired due to the changing financial conditions of the customer.

CONCLUSION

The first contract in the iB Dhuha Hajj savings account at the Bengkalis Branch of the Riau Kepri

Bank is the wadiah contract. The customer makes a minimum initial deposit of Rp as part of the wadiah contract procedure for the Hajj iB Dhuha savings. According to the customer's capacity to pay off the hajj portion of Rp, the customer is free to deposit amounts as high as 50,000, and so forth. 25.000.000,- There are two options for the wadiah contract in the iB Dhuha hajj savings at the Bengkalis branch of Riau Kepri Bank: The first option requires the customer to meet the identity requirements and complete a form. The customer then makes a Rp-1,000 initial deposit along with a wadiah contract. 50,000 - the subsequent deposit. If the customer has paid Rp, he or she can choose a small amount based on their ability and immediately take the pilgrimage portion. 25,000,000,-. Customers can also immediately receive a portion of the pilgrimage and pay off a fee of IDR 25,000,000 in the second option.

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