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Research Article

Implementation Of Wadiah Agreements In Indonesian Hajj Savings Products At Bank Syariah Indonesia KCP Cinunuk

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Abstract. The purpose of this research is to find out how the wadiah contract is implemented in Indonesian Hajj savings products at Bank Syariah Indonesia KCP Cinunuk. The method of this research uses descriptive qualitative methods. From the results of research that has been carried out, the wadiah contract that will be used in the Indonesian Hajj savings product at Bank Syariah Indonesia KCP Cinunuk is the wadiah yad adh-dhamanah contract. With the provisions, customers must reach the Hajj savings target of twenty-five million rupiah, if they do not reach this target then the customer cannot withdraw the money entrusted to the bank. As a deposit recipient, the money that the customer deposits with the bank can be managed by the bank and distributed back to the community in the form of a loan. From the results of the distribution of funds, profits obtained by the bank will be

returned to the customer (the depositor) in the form of a bonus that has not been previously agreed upon.

Keywords: Hajj Savings, Akad, Wadiah

Abstrak. Penelitian ini dilakukan untuk mengetahui manajemen pemasaran produk tabungan haji yang dilakukan Bank Syariah Indonesia pada kantor cabang KCP Bandung Majalaya. Tujuannya agar tahu bagaimana manajemen pemasaran yang dilakukan untuk membuat masyarakat di sekitar kantor cabang tersebut Tujuan dibuatnya penelitian ini untuk mengetahui bagaimana implementasi akad wadiah pada produk tabungan haji Indonesia pada Bank Syariah Indonesia KCP Cinunuk. Metode dari penelitian ini menggunakan metode kualitatif deskriptif. Dari hasil penelitian yang telah dilakukan bahwa akad wadiah yang akan digunakan pada produk tabungan haji Indonesia di Bank Syariah Indonesia KCP Cinunuk yaitu akad wadiah yad adh-dhamanah. Dengan ketentuan, nasabah harus mencapai sasaran tabungan haji sebesar dua puluh lima juta rupiah, jika tidak sampai sasaran tersebut maka nasabah tidak dapat menarik uang yang ditiptkan ke bank. Sebagai penerima titipan, uang yang nasabah setorkan kepada pihak bank dapat dikelola oleh bank dan disalurkan kembali kepada masyarakat bentuknya yaitu pinjaman. Dari hasil penyaluran dana keuntungan yang diperoleh oleh pihak bank akan dikembalikan kepada nasabah (pihak penitip) dalam bentuk bonus yang belum disepakati pada sebelumnya.

Kata Kunci: Tabungan Haji, Akad, Wadiah

INTRODUCTION

As we know, the sharia economic system is a system developed based on sharia values . In throughout the world, sharia economics has become a global trend. Meanwhile, in In recent years in Indonesia, the sharia economy has grown significantly with its establishment many sharia banking . The implementation of sharia economics in Indonesia was carried out in 1992, at that time the development of sharia finance (both bank and non-bank) was increasing increase. Sharia banking is one of the sharia financial institutions. With the emergence of Islamic banking over the last few decades, its contribution to Indonesia's economy has grown, as evidenced by its ability to survive from the 1997 economic crisis.

To meet people's daily needs, especially in the current digital era, it is closely related to banking. In carrying out business activities, banking basically has two principles, namely sharia and conventional principles. According to Law number 21 of 2008 article 1 paragraph (7), it explains that sharia banking is banking that operates in accordance with sharia principles which consists of BUS (Sharia Commercial Bank) and BPRS (Sharia People's Financing Bank). Apart from that, according to Law number 21 of 2008 article 1 paragraph (8), it is stated that those who provide banking services are BUS, while those who do not provide banking services are BPRS.

The world of banking is currently developing very rapidly, especially in sharia banking. Of course, the many sharia banks that have emerged were founded by regional governments. So the banking world has become very competitive. In this competitive competition, of course there will be several banks that can be trusted as BPS (Deposit Receiving Banks). The BPIH (Hajj Organizing Costs) is found at PT BSI (Bank Syariah Indonesia) Tbk.

On February 21 2021, there was a merger of three banks, namely BSM (Bank Syariah Mandiri), BRI Syariah and BNI Syariah which is currently named BSI (Bank Syariah Indonesia). BSI is currently the largest sharia bank in Indonesia. The presence of BSI helps to meet the expectations of interest organizers regarding sharia banking. It can be seen that the Muslim population in Indonesia is very large, even reaching 87% of the total population.

In the 5th pillar of Islam, namely the Hajj pilgrimage, which can be carried out by every Muslim as long as they have fulfilled the mandatory requirements. To carry out the Hajj pilgrimage, Muslims in the world must be prepared financially as well as physically and scientifically by carrying out and visiting various activities in Saudi Arabia at the specified or scheduled time, namely in the month of Zulhujah.

Indonesia has the largest Muslim population in the world. Therefore, DSN (National Sharia Council) provides the opportunity for LKS (Sharia Financial Institution) to provide whatever is needed by the community with a variety of products, in this case BSI has the opportunity to launch a Hajj savings product to make it easier for prospective Hajj pilgrim customers. want to perform the Hajj pilgrimage. At Bank Syariah Indonesia (BSI), a bank that produces products is of course based on sharia law. The Indonesian Syariah Hajj Savings Bank is a savings product which will be useful for paying Hajj travel expenses which will be managed properly and correctly based on sharia principles which are divided into two contracts, namely the Wadiah contract and the Mudharabah contract. If in a wadiah contract, the customer only entrusts the deposit to the bank and there is no profit sharing between the customer and the bank, whereas in a murabahah contract the customer will get a profit of 8% and 92% for the bank. Indonesian Hajj Savings has joined a service that is easily accessible to anyone, namely the Integrated Hajj Coordination System (SISKOHAT) online service. This service allows customers or pilgrims to obtain information from the Ministry of Religion if their savings account meets the specified requirements.

Sharia Commercial Bank offers credit restructuring to customers who need economic difficulties due to the Covid-19 pandemic. However, Bank Syariah Indonesia customers who have wadiah savings accounts will be greatly helped. In the current situation, opening a Hajj Savings Account with a Wadiah contract is also very suitable because it offers many conveniences and conveniences for its users, one of which is waiving various fees and sharing profits with the bank. Therefore, the author is interested in conducting this research with the title "Implementation of the Wadiah Agreement on Indonesian Hajj Savings Products at Bank Syariah Indonesia (Research at Bank Syariah Indonesia KCP Cinunuk)".

RESEARCH METHODS

The object of this research is the implementation of Wadiah contracts in savings products Indonesian Hajj at Bank Syariah Indonesia KCP Cinunuk . Research methods used is a descriptive method with a qualitative approach. Researchers obtained data by means of interviews, observation and documentation. Interviews conducted with several respondents are referred to as primary data, while data obtained from scientific articles, books, journals related to the research topic is often

referred to as secondary data. The method of collecting data is through interviews, observation and documentation. Interview data was collected through direct contact with the main respondents, an activity carried out for data collection.

This research was conducted at Bank Syariah Indonesia (BSI) KCP Cinunuk whose address is Jln. Raya Tagog Cinunuk No. 105, Cinunuk, Cileunyi, Bandung, West Java . The time of this research starts from January 30 until the date February 24 , 2023. Primary data and secondary data are the data sources used in this research. Primary data according to Hassan (2002; 82) is data collected or obtained directly from the field by the person conducting the research and the person concerned, apart from that the primary data for this research comes from interviews with BSI KCP Cinunuk employees. Meanwhile, secondary data is data collected or obtained from existing sources. This secondary data is a means of supporting primary information that has been obtained, in terms of library materials, books, previous research and so on. Secondary data in this research was obtained from the official BSI KCP Cinunuk website.

In this data presentation, narrative text is used. The implementation of the wadiah contract in the Indonesian Hajj savings product at Bank Syariah Indonesia KCP Cinunuk was discovered through interviews, observation and documentation, as well as by presenting the data provided by this researcher, the data reduced to narrative form will become information to facilitate understanding in this research. After being reduced and presented, followed by a conclusion and verification, this is certainly able to answer the phenomenon being researched in this case, namely the Implementation of Wadiah Agreements in Indonesian Hajj Savings Products at Bank Syariah Indonesia KCP Cinunuk.

RESULTS AND DISCUSSION

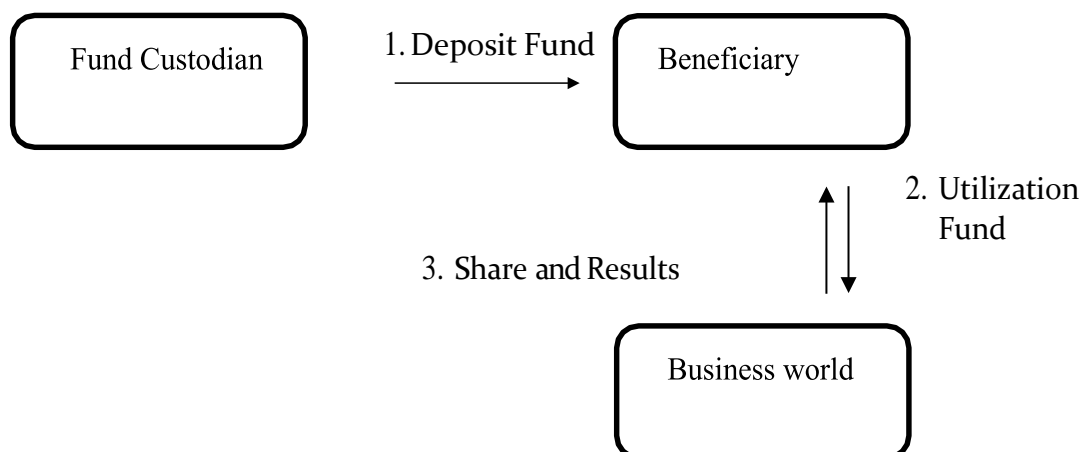
In general, implementation is the implementation or action of a plan made to achieve certain goals. Implementation will be carried out if a plan is considered perfect.

Pure deposits or deposits from one party to another, both from individuals and from legal entities which must be safeguarded and returned at the specified time, that is the meaning of Wadiah. The wadiah contract is divided into 2 parts, namely wadiah yad al-amanah and wadiah yad adh-dhamanah. It can be seen from these two parts of the product that the BSI KCP Cinunuk is using a wadiah yad dhamanah contract, because the depositor entrusts or saves his funds to the bank, and the bank can use these funds to distribute them back to the community, therefore the bank Sharia in Indonesia of course uses the wadiah yad Adh-dhamanah type. Wadiah yad dhamanah is a contract between two parties, one party as the customer and the bank. Items entrusted by the recipient can be used, while the recipient must return the items entrusted in good or intact condition. The recipient of the deposit can provide compensation in the form of a bonus, but this is not agreed beforehand.

In the 5th pillar of Islam, the Hajj pilgrimage is mandatory for Muslims if they are physically and financially able to visit the house of Allah SWT. Hajj savings are intended for anyone who has sufficient funds to finance a trip to the holy land. The Indonesian Hajj savings product is a product owned by Bank Syariah Indonesia, of

course BSI KCP Cinunuk also has a Hajj savings product. This Hajj savings product can make it easier for customers to save so they can go to the holy land.

The following is the scheme of the wadiah yad dhamanah contract for the Indonesian Hajj savings product at Bank Syariah Indonesia (BSI) KCP Cinunuk.



The description:

- Customers or fund depositors visit Bank Syariah Indonesia KCP Cinunuk or the nearest bank to entrust their funds as Hajj savings.
- Bank Syariah Indonesia KCP Cinunuk accepts deposits of funds from customers or depositors and is allowed to channel these funds to other customers for business use.
- For customers who receive funds from this distribution, they will be charged a margin payment to Bank Syariah Indonesia KCP Cinunuk.

In the procedure, to open a Hajj savings account, the customer first comes to the nearest bank, then registers with customer service by bringing certain requirements, such as an ID card and an initial account opening balance of IDR. 100,000. When registering to make Hajj savings, customers do not get an ATM card because the debit going into savings is only intended as Hajj deposit funds. If the customer's Hajj savings balance has reached the target, namely IDR. 25,000,000 then customers are allowed to register with the Ministry of Religion. After the customer registers, he will receive a Hajj application letter (SPPH) and of course a portion number. Before registering at the Ministry of Religion office, customers must prepare the necessary documents. There are several documents that must be brought, namely; health certificate, copy of valid KTP, copy of family card, copy of Hajj savings book, copy of birth certificate, 10 3x4 color photos. If all the documents are complete, just give them to the Ministry of Religion office to register to go on the Hajj pilgrimage. There the customer will be given an SPPH form. Customers need to fill in the form according to their personal data. In this form, there are several columns that need to be filled in, such as the Hajj Savings Account Number, KTP number, blood type, and the customer's personal data. Next, Ministry of Religion officers will provide 3 printed SPPHs. After getting 3 SPPH sheets, then go to the bank where the customer made the deposit, bringing the SPPH to be given. Give it to customer service, then say that you want to get the portion number for

the Hajj departure. But first make sure the money in your savings has reached IDR. 25,000,000, because if it is less than that nominal then you are not entitled to get a portion number. The next step is to report to the Ministry of Religion Office with the following files;

- a. Proof of initial BPIH deposit;
- b. 1 SPPH sheet;
- c. Pas photograph: color, 80% face, white background (no glasses) 3X4 (10 sheet), 4X6 (2 sheets);
- d. Photocopy of KTP (according to domicile);
- e. Photocopy of birth certificate/marriage book/diploma (2 sheets);
- f. Photocopy of Family Card (2 sheets);
- g. Photocopy of Health Certificate from Community Health Center/Hospital.

CONCLUSION

The purpose of this research is to find out how the wadiah contract is implemented in Indonesian Hajj savings products at Bank Syariah Indonesia KCP Cinunuk. The method of this research uses descriptive qualitative methods. From the results of research that has been carried out, the wadiah contract that will be used in the Indonesian Hajj savings product at Bank Syariah Indonesia KCP Cinunuk is the wadiah yad adh-dhamanah contract. With the provisions, customers must reach the Hajj savings target of twenty-five million rupiah, if they do not reach this target then the customer cannot withdraw the money entrusted to the bank. As a deposit recipient, the money that the customer deposits with the bank can be managed by the bank and distributed back to the community in the form of a loan. From the results of the distribution of funds, profits obtained by the bank will be returned to the customer (the depositor) in the form of a bonus that has not been previously agreed upon.

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