

PUBLIC UNDERSTANDING OF THE WADI'AH AGREEMENT AND THE DECISION TO SAVE AT INDONESIAN SHARIA BANK

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ABSTRAK

Tujuan penelitian ini untuk mengetahui bagaimana pemahaman masyarakat tentang akad wadi'ah pada Bank Syariah Indonesia Cabang Lampung Tengah. Untuk mengungkapkan persoalan tersebut secara mendalam dan menyeluruh, peneliti menggunakan pendekatan deskriptif kualitatif dengan teknik pengumpulan berupa observasi, wawancara, dan dokumentasi. Data yang diperoleh dianalisis dengan menggunakan model analisis dan Spradly. Dari hasil penelitian ditemukan bahwa tingkat pemahaman nasabah Bank Syariah Indonesia cabang Lampung Tengah. Adalah Paham, Tingkat paham dapat diartikan sebagai tingkat pengetahuan yang sudah dapat digunakan untuk menjelaskan apa yang diketahui dengan benar. Meskipun begitu, dalamtingkatan pengetahuan ini, orang yang paham biasanya belum bisa mengaplikasikan apa yang dipahaminya dipermasalahan yang sesungguhnya (di dunia nyata). Jadi dapat disimpulkan bahwa pemahaman nasabah Bank Syariah Indonesia cabang Lampung Tengah sudah paham, karena dari 15 informan semuanya sudah paham tentang akad wadi'ah pada Bank Syariah Indonesia cabang Lampung Tengah.

Kata kunci: Analisis, Pemahaman, Akad Wadi'ah

ABSTRACT

This research aims to understand how the community comprehends the wadi'ah contract in the Indonesian Shariah Bank, Central Lampung Branch. The researcher employed a qualitative descriptive approach with data collection techniques, including observation, interviews, and documentation, to explore this issue comprehensively. The acquired data was analyzed using the analysis model and Spradly. The research findings revealed that the level of understanding among Indonesian Shariah Bank Central Lampung Branch customers is proficient. Proficiency can be interpreted as a level of knowledge that can be effectively used to explain what is known accurately. However, at this level of expertise, proficient individuals may only sometimes be able to apply what they understand in real-world situations. Therefore, it can be concluded that the Indonesian Shariah Bank, Central Lampung Branch customers, have a proficient understanding, as all 15 informants demonstrated a solid comprehension of the wadi'ah contract in the bank.

Keywords: *Analysis, Understanding, Wadi'ah Contract*

BACKGROUND

Sharia banks have different principles from conventional banks. The most basic difference is in how to obtain profits, where in conventional banks it is known as an interest device, while in Sharia banks prohibits interest, namely by using the principle of profit sharing.¹

In Indonesia, bank financial institutions are divided into two types, namely conventional banks and Sharia banks. Conventional banks are banks whose operational activities use an interest system, while Sharia banks are banks whose operational activities do not rely on interest, but whose operational activities and products are developed on the basis of the Al-Qur'an and Al-Hadist. In other words, a Sharia bank is a financial institution whose main business is providing financing and other services in payment traffic and money circulation whose operations are adjusted to Sharia principles.²

The development of Sharia banks in Indonesia is growing quite rapidly. However, the number of banks and bank offices is quite large, but the total assets of Sharia banks are still small compared to conventional banks. Sharia banking in Indonesia, which is still young, is required to compete with conventional banking.³ Furthermore, as a financial intermediation institution, Sharia banking is also required to play a very vital role in moving the wheels of the nation's economy, such as banking based on profit sharing.

Sharia Bank is a financial or banking institution whose operations and products are developed based on the Al-Qur'an and Hadith of the Prophet SAW.⁴ This Sharia Bank was born as an alternative solution to the problem of the conflict between bank interest and usury. Usury means charging interest or excessively increasing the principal amount of the loan in a false manner, and according to some scholars, usury is haram.

Sharia Banks are also directed to play an active role in driving the wheels of national economic development by providing alternative financing facilities for productive businesses and constructive investments to the lower middle class.

¹ Antonio, M. Syafi'i. *Bank Syariah Dari Teori Ke Praktek*. (Jakarta: Gema Insani. 2000) h. 22

² Ghozali, Mohammad, Mulyono Jamal, Anwar Fatoni, and Hendri Setyo Wibowo. 2021. "Realita Penerapan Sistem Ekonomi Syariah Di Negara Minoritas Muslim." *Ijtihad: Jurnal Hukum Dan Ekonomi Islam* 15 (2).

³ Annisaa, Alifia, Nurizal Ismail, and Iman Nur Hidayat. 2019. "Sejarah Hukum Perbankan Syariah Di Indonesia." *Jurnal Hukum* 13 (2): 247–63.

⁴ Muhammad. *Manajemen Bank Syariah, Edisi Revisi Ke-2*. (Yogyakarta: UPP STIM YKPN. 2011) h. 201

Bank Syariah Indonesia was established with the aim of promoting and developing the application of Sharia principles in its transactions. The next question is how the people of Central Lampung district respond to the existence of Sharia banking and whether they are interested in implementing the Sharia concept. If you look at the status of the people of Central Lampung district, they study a lot of religious knowledge and fiqh. So the greater the opportunity for Bank Syariah Indonesia to promote its products to them. But the problem here is that the concept of conventional banking is increasingly embedded among residents and among the people of Central Lampung district, resulting in many residents using conventional banking services.

In Sharia banking, the products offered are divided into three major parts, namely: funds collection products (funding), funds distribution products (financing), and service products (services). Those that fall into the fund collection category include savings, deposits and current accounts. In Sharia Banks, the collection of funds from the public does not differentiate between product names, but looks at the principle. In fund collection products, Sharia banks use two principles, namely the wadi'ahyaddhamanah principle which is applied to wadi'ah demand deposits and wadi'ah savings and the mudharabahmutlaqah principle which is applied to mudharabah deposit products and mudharabah savings (Antonio 2000).⁵

In savings using wadi'ah contracts, Sharia Bank accommodates regular wadi'ah savings transactions and wadi'ah savings in the form of current accounts. Wadi'ah savings (non-remunerated deposit or savings account) is a product sourced from customers which is often called third party deposit in the form of savings.

The legal basis for wadi'ah savings refers to the Fatwa of the National Sharia Council No: 02//DSN-MUI/IV/2000, which states that savings that are justified are savings based on the principles of mudharabah and wadi'ah. Bank Indonesia Regulations, Explanation of Article 3 of Bank Indonesia Regulation Number 9/19/PBI/2007, wadi'ah is a transaction of entrusting funds or goods from the owner to the depositor of the funds or goods with the obligation for the depositor to return the deposited funds or goods at any time .

Article 1 number 21 of Law No. 21 of 2008 concerning Sharia Banking: Savings are savings based on wadi'ah contracts or investment of funds based on mudharabah contracts or other contracts that do not conflict with Sharia principles, withdrawals of which can only be

⁵ Antonio, M. Syafi'i. *Bank Syariah Dari Teori Ke Praktek*. (Jakarta: Gema Insani. 2000) h. 82

made according to certain terms and conditions specified agreed, but cannot be withdrawn by check, giro bill or other means (Bank Indonesia 2008).⁶

RESEARCH METHODS

This research uses a descriptive method with a qualitative approach. The research approach used by the author in this research is qualitative research. To obtain the required data, the author will collect data by obtaining two data sources. Techniques are carried out using observation, interviews, documentation. In qualitative data analysis, the process of systematically searching and compiling data obtained from interviews, field notes and other materials so that it is easy to understand and of course can be shared with other people. The data analysis technique used in this research is the interactive model.

Research informants were taken using purposive sampling, targeting 15 customers in Central Lampung Regency regarding Community Understanding of the Wadi'ah Agreement and Saving Decisions at Bank Syariah Indonesia, Central Lampung Regency.⁷

From initial observations, the researcher conducted an interview with Mr. Tatus, a resident of Yukum Jaya on September 3 2022, he stated that the people of Central Lampung district are Islamic and their religious routines are still very strong, seen from the recitation of the mothers and their children who are still active, thus the routine should be The community is in accordance with Islamic law, as well as in banking activities, many people in Central Lampung district should use conventional banking services. As stated by Mr. Tatus, he himself still uses conventional banking services.

The public's lack of understanding about Sharia banking means that people cannot understand it based on Sharia principles by assuming that Sharia banks operate the same as conventional banks, using interest or usury. So that Sharia Banks are less attractive to the general public, especially in Central Lampung district. This inability is especially in terms of collecting funds from the lower middle economic class.

The data analysis steps in this qualitative descriptive research are: data reduction, data presentation, verification (conclusion). Data reduction means summarizing, sorting out the main things and focusing on the important things according to the research focus.

⁶ Bank Indonesia. 2008. "Undang-Undang Republika Indonesia Nomor 21 Tahun 2008 Tentang Perbankan Syariah."

⁷ Sugiyono. 2009. *Metode Penelitian Pendidikan (Pendekatan Kualitatif)*. Bandung: Alfabeta.

Presentation of data in the form of data that has been obtained from data reduction is arranged into a relationship pattern so that it is easy to understand what is happening. Verification is intended to lead to conclusions and search for the meaning of the data collected by looking for relationships, similarities or differences by comparing the suitability of statements with the intentions contained in the basic research concepts.

RESULTS AND DISCUSSION

Based on the results of research conducted by the author using purposive sampling techniques and a structured interview system directly with customers of Bank Syariah Indonesia, Central Lampung Branch. Of all the customers of Bank Syariah Indonesia, Central Lampung Branch, the author took a sample of 15 informants, determined based on purposive sampling by interviewing customers of Bank Syariah Indonesia, Central Lampung Branch.

Wadi'ah Agreement

The Wadi'ah contract is a contract used to open savings at Bank Syariah Indonesia, namely a deposit contract where we can entrust money and the money can be withdrawn whenever we need it. The explanation from Mrs. Yasni and Mr. Sofyan understands the Wadi'ah contract, because Mrs. Yasni and Mr. Sofyan are already customers of Bank Syariah Indonesia, Central Lampung Branch and opened a savings account with a wadi'ah contract. So the level of knowledge of Mrs. Yasni and Mr. Sofyan is knowledge that refers to recalling material that has been studied and can be measured with the verbs to mention, describe, identify, or state.

Mrs. Anik's experience is that almost every prospective customer who opens an account book at this bank is given two savings options. They are also familiar with the wadi'ah contract. Some of them received explanations from other customers who had previously saved at this bank.

Mr. Zola, Olan Gusti, Ado Fitrah, and AninPurnama are some of those who have chosen the wadi'ah contract. Their reasons are the same, namely because there are no deductions for administration fees or other fees. They believe that with the wadi'ah contract, their money will be kept intact and can be withdrawn whenever needed.

Through the preferences of these customers, it can be concluded that the wadi'ah contract is the dominant choice at Bank Syariah Indonesia Central Lampung Branch. They prefer it because here their money is stored without any administrative fees, and can be

accessed easily as needed. With this, customers feel more comfortable in saving and withdrawing their money at Bank Syariah Indonesia.

Anin Purnama, a loyal customer at Bank Syariah Indonesia Central Lampung Branch, firmly stated, "The reason I took the wadi'ah contract was because there were no deductions for fees such as admin fees and account maintenance." From this statement, it is clear that Anin understands the benefits of the wadi'ah contract, where there are no additional costs that reduce the value of her savings.

The results of interviews with other customers also indicated the same thing. Most of them already know about the wadi'ah contract, although their understanding is still limited. Mr. Zola, Olan Gusti, Ado and Fitrah admitted, "Yes, I know, but a little and don't really understand." Even though their knowledge is only limited to a general overview, this is enough to be a strong reason for choosing to save with a wadi'ah agreement at Bank Syariah Indonesia Central Lampung Branch.

Not only that, the process of opening an account at this bank was also carried out well. Bank Syariah Indonesia employees provide further explanation to customers before they decide to open a savings account. This gives customers more trust and confidence in choosing the wadi'ah contract as their savings option. Thus, it can be concluded that customers are familiar with the wadi'ah contract in general, and they have used it as a strong reason to save at Bank Syariah Indonesia Central Lampung Branch.

Wadi'ah Contract Process

Mrs. Anik explained clearly, "The wadi'ah contract process is that we save/entrust money to the bank which we can withdraw at any time and the money is intact without any fees being charged." From this explanation, it is clear that Mrs. Anik has a basic understanding of the wadi'ah contract. For him, the wadi'ah contract is a process where money can be saved or entrusted to the bank. The advantage is that the money can be withdrawn at any time without any deductions. Even though Mrs. Anik already understands the general process of wadi'ah contracts, her understanding is still not very detailed. It is possible that there are technical aspects or other details related to the wadi'ah contract that Mrs. Anik does not yet know. But, at least, Mrs. Anik has understood the essence of the main benefit of the wadi'ah contract, namely the ease of withdrawing money without any additional costs.

Benefits of the Wadi'ah Agreement

Aswati, Anik, Yasni, and Septi agreed, "The advantage of taking a wadi'ah contract is that there are no fee deductions and the money can be taken whenever needed." This statement clearly shows that they have understood the main benefits of the wadi'ah contract. For them, choosing a wadi'ah contract means ensuring that their money will be kept intact without any additional fees, and more importantly, can be accessed whenever they need it. Thus, the results of this interview imply that the informants understand how beneficial it is to use the wadi'ah contract in managing their finances.

Difference between Wadi'ah Agreement and Mudharabah

Mr. Agus gave a very informative explanation regarding wadi'ah contracts and mudharabah contracts. According to him, the wadi'ah contract is a deposit system where customers entrust money to the bank and the money is kept intact without any additional fees. However, customers will not get a fee from their savings. On the other hand, the mudharabah contract is a yield system where the customer gives money to the bank to manage, and the profits will be divided according to the ratio. However, customers are required to pay administration fees to the bank.

From the explanation given by Mr. Agus, it appears that he has a clear understanding of the differences between wadi'ah contracts and mudharabah contracts. Apart from being a customer of Bank Syariah Indonesia Central Lampung Branch, he is also an alumni of the sharia banking study program at IAIN class of 2014. This shows that MrAgus has in-depth knowledge in the field of sharia banking, so he can provide a comprehensive explanation regarding wadi'ah contracts. andmudharabah contracts.

Wadi'ah Agreement at Bank Syariah Indonesia, Central Lampung

Customers from Bank Syariah Indonesia Central Lampung Branch show a strong understanding of the wadi'ah contract, which makes them choose to save using this system at the bank. MrSofyan, one of the loyal customers, expressed his opinion clearly, "In my opinion, the wadi'ah contract at Bank Syariah Indonesia Central Lampung has been said to be good because customers who save at this bank on average choose the wadi'ah contract over the mudharabah." This indicates that customers generally prefer wadi'ah contracts to mudharabah contracts at the bank.

Thus, it can be concluded that wadi'ah contracts at Bank Syariah Indonesia Central Lampung are very popular with customers. This is not only because there are no

administration fees charged, but also because money can be withdrawn at any time according to need. On the other hand, mudharabah contracts use a profit sharing system, but customers have to pay administration and account maintenance fees every month.

Public Understanding of the Wadi'ah Agreement at Indonesian Sharia Bank

Bank Syariah Indonesia Central Lampung Branch is considered to have a good understanding of wadi'ah contracts. Of the 15 informants interviewed, all of them had a general understanding of the concept of the wadi'ah contract. Mrs. Yasni, one of the loyal customers of this bank, said, "I know that the Indonesian Sharia Bank is a financial institution whose activities and implementation are in accordance with Islamic law and in making profits using a profit sharing system that does not use interest." This statement shows that Mrs. Yasnirah has a fairly deep understanding of the wadi'ah contract at Bank Syariah Indonesia Central Lampung Branch.

Thus, it can be concluded that customers at this branch have a good understanding of the concept of wadi'ah contracts and appreciate the sharia approach implemented by Bank Syariah Indonesia. This shows that this bank has succeeded in conveying information about wadi'ah contracts clearly and ensuring that its customers understand it well.

CONCLUSIONS AND RECOMMENDATIONS

The public's understanding of the wadi'ah contract and the decision to save at the Indonesian Sharia Bank in Central Lampung district is good because from the research results, 15 informants already know in general about the wadi'ah contract. After conducting research, customers of Bank Syariah Indonesia Central Lampung Branch already understand about the wadi'ah contract. The level of understanding can be interpreted as the level of knowledge that can be used to explain what is known correctly. However, at this level of knowledge, people who understand are usually unable to apply what they understand to actual problems (in the real world).

So it can be concluded that the customers of Bank Syariah Indonesia Central Lampung already understand, and when opening a savings account, employees of Bank Syariah Indonesia Central Lampung branch explain the contract and the system first. So the customer decided to choose the wadi'ah contract to save at Bank Syariah Indonesia Central Lampung Branch.

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