

AN ANALYSIS OF THE MANAGEMENT OF THE 'TASBIH' HAJJ SAVINGS PRODUCT AT BANK SUMSEL BABEL BASED ON THE WADI'AH PRINCIPLE IN THE PERSPECTIVE OF DSN-MUI FATWA NO. 02/DSN-MUI/IV/2000

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Abstract

Hajj savings is a Sharia-compliant financial product designed to facilitate Muslims in preparing for and financing the pilgrimage to Mecca. This product allows customers to open a special savings account, make an initial deposit, and settle the Hajj Travel Cost (BPIH). The funds in this account are not withdrawable at any time, but are subject to specific regulations. This study aims to analyze the management of the "Tasbih" (Tabungan Siap Beribadah Haji) savings product at Bank Sumsel Babel based on the *wadi'ah* principle, as outlined in the DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000. The Tasbih product is a type of Hajj planning savings account that uses the *wadi'ah yad dhamanah* contract, which refers to a safekeeping agreement whereby the bank is permitted to utilize the deposited funds while guaranteeing full return to the customer. This study adopts a descriptive qualitative approach through literature review and interviews with relevant stakeholders at Bank Sumsel Babel. The findings indicate that the management of the Tasbih product complies with Sharia principles, particularly those stipulated in the aforementioned fatwa. While the bank does not promise bonuses, it voluntarily provides *hibah* (gifts) based on financial performance, and the customers' funds are managed with integrity and trust. Thus, the Tasbih savings product is deemed to fulfill Sharia compliance and serves as a financial solution for individuals planning their Hajj journey in a gradual and well-organized manner.

Keywords: *Wadi'ah*, Hajj Savings, TASBIH, Islamic Bank, DSN-MUI Fatwa

INTRODUCTION

Islamic banking in Indonesia continues to experience significant growth, in line with the increasing awareness among Muslim communities about the importance of managing finances in accordance with Sharia principles. According to Amir Machmud and Rukmana (2010), the existence of Islamic banking reflects the need for a financial system that is not only economically stable but also aligned with Islamic values. In addition to serving as an alternative to the conventional system, the Islamic banking industry also responds to the public demand for a financial system that is fair, transparent, and free from *riba* (usury).

As the country with the largest Muslim population in the world, Indonesia holds great potential for the development of Islamic banking. Within the framework of the national economy, Islamic economics has been integrated into the broader financial system. The establishment of Sharia-based financial institutions marked a pivotal milestone in the development of Islamic economics in Indonesia (Karim, 2009). Today, Islamic banking has become one of the key pillars in the dual banking system and has expanded its market share across various regions throughout the country.

One of the main functions of Islamic banking is to serve as a financial intermediary, tasked with collecting and distributing public funds. Based on this function, Islamic banking products are generally classified into three categories: fund-raising products, fund-disbursement products, and service-based products (Aravik & Hamzani, 2021). Among these categories, fund-raising products such as savings accounts, play a strategic role in supporting the financial needs of the public, including for religious planning purposes such as the Hajj pilgrimage.

Hajj is the fifth pillar of Islam and is obligatory for every Muslim who is physically and financially capable. This obligation is affirmed in the Qur'an and is considered a lifelong aspiration for most Muslims to fulfill at least once in their lifetime (Hamzani et al., 2018). However, the high cost associated with performing the Hajj requires individuals to save specifically for this purpose. Saving funds independently tends to be risky, as they may be diverted to cover unexpected needs. Therefore, Hajj savings accounts offered by Islamic financial institutions serve as a safe, well-structured, and Sharia-compliant solution for individuals planning their pilgrimage.

One of the flagship services offered by Islamic banking is the Hajj savings account, including the "Tabungan Siap Beribadah Haji" (Tasbih) product by Bank Sumsel Babel. This product is specifically designed to assist customers in systematically planning and accumulating funds for the Hajj pilgrimage. Through the Tasbih savings account, individuals can open a

dedicated account, make an initial deposit to obtain a Hajj registration number (nomor porsi), and later complete the payment for the Hajj Travel Costs (*Biaya Penyelenggaraan Ibadah Haji* or BPIH). However, Hajj savings accounts are governed by specific regulations, such as restrictions that prohibit the withdrawal of deposited funds at will, except under certain conditions as stipulated by relevant regulations (Burhanuddin, 2022).

In line with the growing enthusiasm of the public to perform the Hajj pilgrimage, Islamic financial institutions are competing to develop Hajj savings and financing products that are not only technically competitive but also compliant with Sharia principles (Aminah, 2022). The Indonesian government has supported this effort through Law Number 13 of 2008 concerning the Organization of Hajj, which stipulates that services, guidance, and protection for pilgrims must be carried out professionally, fairly, and accountably, based on a non-profit principle.

In early 2018, the Hajj Financial Management Agency (BPKH) officially mandated that only fully qualified and selected Islamic Commercial Banks (*Bank Umum Syariah*, BUS) and Islamic Business Units (*Unit Usaha Syariah*, UUS) may be appointed as Hajj Fund Receiving Banks (*Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Haji*, BPS-BPIH). The banking function in the context of Hajj funds encompasses six roles: receiving bank, operational bank, liquidity bank, fund placement bank, value-added bank, and investment partner bank (Zainul et al., 2019).

Bank Sumsel Babel, as a regional development bank with a Sharia Business Unit, actively supports this system by offering the Tasbih savings product as one of its flagship services for Hajj preparation. The Tasbih product is based on two main contracts: *murabahah* and *wadi'ah yad dhamanah*. This study focuses on the *wadi'ah* contract, which is a trust-based safekeeping agreement permitted under DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 concerning savings. The fatwa stipulates that savings based on the *wadi'ah* principle are permissible as long as they comply with Sharia provisions, including not promising a fixed return, avoiding use in non-halal activities, and being managed transparently (Muhammad Noval, n.d.).

Although the *wadi'ah* contract has been widely accepted as one of the instruments in Islamic banking practices, its implementation in the field still faces a number of complex challenges. One of the recurring issues concerns the mechanism by which entrusted funds (*dana titipan*) are managed by the bank. In this context, there remains debate over the extent to which Islamic banks are permitted to utilize these funds for operational purposes, given that *wadi'ah*-based funds are, in principle, a trust (*amanah*) that must be safeguarded and returned to the depositor upon request. Moreover, the practice

of granting bonuses or *hibah* on a discretionary basis and without prior agreement raises further concerns, as it may create a fixed return expectation among customers—contradicting the voluntary nature of *hibah* in Sharia (Wadiah & Sulistiowati, n.d.).

Another challenge involves the level of transparency in communicating with depositors about the use of funds and the inherent risks involved. If not properly addressed, this issue may undermine public trust in the Islamic banking system. Furthermore, the use of *wadi'ah* funds for productive activities without clear legal boundaries also raises doubts regarding the validity of the contract from the perspective of *fiqh muamalah* (Islamic commercial jurisprudence). For this reason, there is a pressing need to strengthen regulations, operational guidelines, and continuous education for all stakeholders to ensure that the implementation of *wadi'ah* contracts not only adheres to Sharia principles but also provides legal certainty and protection for depositors (Sari et al., 2025).

Accordingly, an in-depth study of the management of the Tasbih Hajj Savings product at Bank Sumsel Babel is essential to assess the extent to which its practices align with Sharia principles as outlined in the relevant DSN-MUI fatwa. This research is expected to contribute to the improvement of Sharia financial product governance and offer insights for enhancing service quality, accountability, and Sharia compliance in the management of Hajj funds.

METHODOLOGY

This study employs a descriptive qualitative research design. Qualitative research is a descriptive and analytical method that adopts an inductive approach, aiming to understand the meaning, patterns, and processes that occur in depth within a specific context (Noor, 2016). Descriptive research itself seeks to systematically describe facts or characteristics of the object under study based on actual conditions at the time the research is conducted. Through this qualitative approach, the researcher attempts to describe the substance and implementation of Sharia principles—particularly those stipulated in DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 on Savings—which serve as a benchmark to assess the degree of conformity of the "Tabungan Siap Beribadah Haji" (Tasbih) product with the *wadi'ah* contract applied by Bank Sumsel Babel Syariah, KCP Palembang. This study does not solely focus on formal procedures, but also explores how Sharia values are implemented in the actual banking practices.

RESULTS AND DISCUSSION

Management of the 'Tasbih' Hajj Savings Product at Bank Sumsel Babel Based on the Wadi'ah Principle

The development of the Islamic banking industry in Indonesia not only reflects the growth of an inclusive financial sector but also highlights the increasing spiritual awareness among the Muslim population. People today seek financial institutions that are not only secure and modern but also aligned with Islamic principles. One of the flagship products that responds directly to this need is the Sharia-compliant Hajj savings account, a financial instrument that helps Muslims systematically plan and manage their funds in preparation for performing the Hajj in accordance with Sharia guidelines.

According to Law Number 10 of 1998, a bank is a business entity that collects funds from the public in the form of savings and redistributes them in the form of credit or other financial services to improve the welfare of society (Simatupang, 2019). Within this framework, an Islamic bank is a financial institution that operates based on Sharia principles, and it is generally categorized into two types: Islamic Commercial Banks (*Bank Umum Syariah*, BUS) and Islamic Rural Banks (*Bank Pembiayaan Rakyat Syariah*, BPRS).

In carrying out its operations, an Islamic bank applies various contracts that comply with Islamic teachings, such as sales contracts (*murabahah*) and profit-sharing contracts (*mudharabah* and *musyarakah*), while strictly avoiding transactions that involve *riba* (usury), *maysir* (gambling/speculation), *gharar* (uncertainty), and *jahalah* (ignorance). These principles are derived from the Qur'an and Hadith, and are further reinforced by the fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), which acts as the authoritative national body for Sharia rulings (Muhammad, 2010; Antonio, 2011).

One of the Sharia-based products that has gained considerable public interest is the *Tasbih* Hajj Savings account offered by Bank Sumsel Babel Syariah. This savings account is an individual deposit product specifically designed for Hajj planning. It incorporates two main Sharia contracts, namely:

- 1) *Mudharabah* (profit-sharing): a partnership between the customer and the bank to generate profit, which is then shared according to a mutually agreed ratio (profit-sharing portion).
- 2) *Wadi'ah* (safekeeping): the customer entrusts funds to the bank without any promise of return. The bank is obligated to return the funds when needed. The bank may utilize the funds as long as it does not violate Sharia principles, and it may provide a voluntary *hibah* (gift) at its discretion.

The *Tasbih* Hajj Savings Account offered by Bank Sumsel Babel is one of its flagship Sharia-based products, specifically designed to help Muslims

systematically plan their Hajj pilgrimage in accordance with Islamic principles. One of the key advantages of this product is its online integration with the Integrated Hajj Information System (Sistem Komputerisasi Haji Terpadu – SISKOHAT) managed by the Ministry of Religious Affairs of the Republic of Indonesia. Through this integration, customers can easily carry out various essential Hajj-related transactions, such as registration and seat booking, payment of the Hajj Travel Cost (Biaya Penyelenggaraan Ibadah Haji – BPIH), cancellation of Hajj registration, and other administrative procedures involved in the pilgrimage process (Hakim, 2021).

The *Tasbih* Hajj Savings Account is accessible through all Bank Sumsel Babel branch offices, both conventional and Sharia units, providing flexibility for customers to open an account at their nearest location. Specifically for savings accounts based on the *wadi'ah* contract, customers are exempted from monthly administrative fees, which adds to the product's appeal. Additionally, this savings product includes insurance coverage and offers a free Hajj orientation program (*manasik haji*), serving as both education and preparation for prospective pilgrims. Another key benefit is the ease of opening an account, requiring only a minimal initial deposit of IDR 100,000, making the product accessible to various segments of the community (Hakim, 2021).

To open a *Tasbih* Hajj Savings Account, customers are required to complete basic administrative requirements, such as filling out an account opening form, submitting copies of their ID card (*KTP*) and Family Card (*KK*), and making the initial deposit. This process is carried out through the Bank Sumsel Babel Syariah branch office located in the same region as the customer's registered domicile. Once the account is active, customers may deposit funds either in cash or through non-cash methods gradually until the required minimum balance set by the Ministry of Religious Affairs is met to obtain a Hajj registration number, which is currently IDR 25,100,000 (Hakim, 2021).

In certain departure years—such as in 2019—the total Hajj cost (BPIH) could reach approximately IDR 35,235,602, which customers may also save gradually. Once the savings requirement is fulfilled, the bank will assist the customer in obtaining a validation number and an official payment receipt, which are then used to register with the local office of the Ministry of Religious Affairs. Prior to opening the account, customer service officers will provide detailed information about the product terms and conditions, including minimum balances, deposit requirements, and registration procedures with SISKOHAT (Hakim, 2021).

Although technically similar to general savings accounts, the *Tasbih* Hajj Savings Account includes specific adjustments due to its direct connection

with the Hajj pilgrimage, which requires structured financial and administrative readiness. Through this mechanism, the *Tasbih* savings product from Bank Sumsel Babel Syariah serves not only as a financial planning tool but also as a manifestation of the Muslim community's spiritual commitment to fulfilling the fifth pillar of Islam "Hajj" in a safe, orderly, and Sharia-compliant manner.

A Review of DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 on the Implementation of the Management of the 'Tasbih' Hajj Savings Product at Bank Sumsel Babel Based on the Wadi'ah Principle

DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 on Savings serves as a primary reference in the development of deposit products in Islamic financial institutions, including Hajj savings accounts. This fatwa provides a legal foundation for the application of the *wadi'ah* (safekeeping) contract in savings products, which is defined as a pure deposit from the customer to the bank, with the obligation of the bank to safeguard and return the funds upon request. The fatwa clearly states that the deposited funds must not be promised any return; however, the bank may voluntarily offer a gift (*hibah*) or bonus, provided that it is not pre-agreed. Additionally, fund management by the bank must be transparent and may not involve any activity contrary to Sharia principles (Gani, 2023).

In practical implementation, Bank Sumsel Babel Syariah, through its *Tabungan Siap Beribadah Haji* (Tasbih) product, has applied the *wadi'ah yad dhamanah* principle in several of its variants. This contract allows the bank to manage the deposited funds while remaining fully responsible for their security. Although the bank is not obliged to provide returns on the deposit, it may grant *hibah* as a token of appreciation, as long as it is not predetermined. This provision has been accommodated in the Tasbih product policy, which states that returns will only be granted if feasible and are not considered a customer's absolute right. This aligns with the prohibition of *riba* (usury) and *gharar* (uncertainty) in Sharia (Bashori, 2008).

However, the implementation of the *wadi'ah* contract requires a strong commitment to the principles of transparency and trust (*amanah*), particularly in fund usage and reporting to customers. In practice, several challenges remain in Islamic financial institutions generally, including ensuring that customers fully understand the differences between *wadi'ah* and *mudharabah* contracts, and do not expect fixed returns as in conventional systems. Therefore, customer education is a crucial component in maintaining the Sharia compliance of the Tasbih product implementation.

Furthermore, in its technical execution, the Tasbih Hajj Savings product must also meet other Sharia requirements as stipulated in the fatwa, including:

- 1) A mutual agreement between the bank and the customer regarding the safekeeping nature of the deposit.
- 2) The placement of funds only in activities that do not involve *haram* elements or violate Islamic principles.
- 3) A guarantee that the customer's funds will be returned in full, except in cases of *force majeure* recognized under Sharia law.

In this regard, Bank Sumsel Babel Syariah has also demonstrated compliance with these principles by ensuring that customer funds are exclusively allocated for Hajj purposes, integrated with the Ministry of Religious Affairs' SISKOHAT system, and providing a clear refund scheme in case of cancellation or postponement of departure. Additionally, oversight by the Sharia Supervisory Board (DPS) and the Financial Services Authority (OJK) strengthens the Sharia compliance aspect in managing Hajj savings funds.

Therefore, from a normative perspective, the Tasbih Savings product of Bank Sumsel Babel has fulfilled the provisions outlined in DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000, particularly regarding contract structure, fund management, and transparency. Nevertheless, continuous evaluation and periodic supervision are essential to ensure that the implementation not only meets administrative standards but also reflects the values of *maqashid syariah*, such as trustworthiness (*amanah*), justice, and protection of customer rights.

CONCLUSION

The Tasbih Hajj Savings product of Bank Sumsel Babel Syariah is one of the Islamic financial products designed to assist Muslims in planning their pilgrimage in a safe and Sharia-compliant manner. This product utilizes both *mudharabah* (profit-sharing) and *wadi'ah* (safekeeping) contracts, and is integrated with the SISKOHAT system of the Ministry of Religious Affairs, thereby facilitating the registration process up to the payment of the Hajj Travel Expenses (BPIH). With a low initial deposit, no administrative fees (for *wadi'ah* accounts), and free Hajj guidance (*manasik*) services, this product serves as an effective means to support the orderly and Sharia-compliant fulfillment of the fifth pillar of Islam.

The Tasbih savings product that applies the *wadi'ah yad dhamanah* contract is generally in accordance with the provisions of DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000. This compliance is reflected in the transparency of fund management, the absence of a guaranteed return, and the use of funds in line with Sharia principles. However, challenges remain in educating

customers and supervising implementation, which must be continuously strengthened to ensure that the product genuinely reflects the principles of *amanah* (trust), justice, and the objectives of Sharia (*maqashid syariah*) in practice.

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