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IMPLEMENTATION OF THE WADIAH YAD DHAMANAH CONTRACT FOR STUDENT SAVINGS ACCOUNTS (SIMPEL iB) AT PT BANK SUMUT SYARIAH, MARELAN RAYA SUB-BRANCH OFFICE

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Abstract

This study is motivated by the number of customers of the Student Savings product (SimPel iB) at PT Bank Sumut Syariah KCPsy Marelan Raya, recorded at 106 in 2016 and 90 in 2017, but only 1 in 2018 and 1 in 2026, with no data recorded for 2019 to 2025. This raises questions about how the product, which uses the Wadiah Yad Dhamanah contract, is implemented at the branch level and whether its implementation complies with sharia principles and DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 concerning Savings. This research employs a descriptive qualitative approach. Data were collected through semi-structured interviews with the Deputy Branch Head and a Customer Service officer, complemented by observation and documentation, then analyzed using the interactive model of Miles and Huberman and checked through source triangulation, technique triangulation, and member checking. The results show that accounts are opened by parents or guardians using the parent's identity card, the child's birth certificate or family card, and a school recommendation letter; customers are not promised profit sharing but are entitled to a voluntary bonus (' athaya) whose amount is not fixed in advance; and withdrawals are capped at IDR 500,000 per day. Based on informant statements and available documents, the implementation of the contract generally complies with sharia principles and DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000. The obstacles identified are technical-operational, namely incomplete applicant documents and limited promotion, rather than deviations from the contract. The study suggests that contractual compliance does not automatically translate into growth in product outreach, making stronger promotion and school partnerships a key priority.

Keywords: Wadiah Yad Dhamanah ; Simple iB ; Islamic Bank; DSN-MUI Fatwa; Student Savings

INTRODUCTION

Islamic banks according to Constitution Number 21 of 2008 concerning Sharia Banking is a bank that runs activity his business based on sharia principles , which include justice and balance (' adl wa tawazun), benefit (maslahah), universalism (alamyah), as well as No contain gharar , maysir , usury , injustice , and forbidden objects . One of them form principle the is trust in management of entrusted funds , as ordered in QS. An-Nisa' [4]: 58 and QS. Al-Baqarah [2]: 283, which become runway contract wadiah on the product Islamic bank fundraising .

Savings Deposits Students iB (Simple iB) is savings For published students in a way national by Islamic banks in frame education and inclusion finance For grow culture save since early (Yunita , 2021). At PT Bank Sumut Syariah, this product uses contract wadiah yad dhamanah , namely deposit whose funds may managed by the bank; customers No promised reward , but can receive a voluntary bonus (' athaya) that is not agreed upon at the beginning , with deposit beginning starting from IDR 1,000 (PT Bank Sumut , 2026). Terms normative contract wadiah on the product savings poured out in the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No. 02/DSN-MUI/IV/2000 concerning Savings, which in This research is used as gauge measuring main sharia compliance .

PT Bank Sumut Syariah Marelan Raya Sharia Branch Office (KCPsy) markets... Simple iB to students around office branch and run all over stages its operations , starting from opening accounts , deposits and withdrawals of funds, up to bonus giving , with referring to the provisions office center . Success implementation something product Islamic banking does not only determined by the provisions normative , but also by consistency practice in the field . Problems at the level branch shown in Table 1.

Table 1. Total SimPel Savings Customers iB at PT Bank Sumut Syariah KCPsy Greater Marelan

Year	Amount customers Recorded
2016	106
2017	90
2018	1
2026	1

Source : PT Bank Sumut Syariah KCPsy Greater Marelan (2026).

The data show a very sharp decline after the initial period launch products in 2016–2017, if compared to with potential amount students around branch (this potential has not been counted in this research). This condition indicates existence problem implementation at the level branches , both in the mechanism operational and effectiveness socialization to students and parents . On the other hand , not yet known in a way Certain whether Wadiah Yad Dhamanah contract at SimPel iB in this branch has executed in accordance with sharia principles and DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000, especially in matter management of entrusted funds , transparency information to customers , and the provision of bonuses that are not promised , and to what extent are the obstacles operational follow influence condition the .

Study previously about Simple generally focus on implementation and marketing strategies product (Kurniawati , 2018; Kulsum & Rachmawati , 2022; Sudrajat & Juwitaningrum , 2023; Gunawan et al ., 2024), or on the principle justice and appropriateness agreements at other banks (Susanto, 2020; Hilalia et al ., 2021). Throughout search author , not yet found a study that examines implementation Wadiah Yad Dhamanah contract in a way operational on SimPel iB at a time test its suitability with DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 at PT Bank Sumut Syariah KCPsy Marelan Raya. Emptiness this is what it is gap research gap. The novelty of this research lies in three thing : first , study carried out at the level operational implementation at the branch , not just a marketing strategy ; second , practice the tested in a way special against DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000; third , this study provides empirical data new from PT Bank Sumut Syariah KCPsy Marelan Raya in North Sumatra.

Based on description this research is formulated to in two Question : (1) How? implementation Simple Savings product iB with Wadiah Yad Dhamanah contract at PT Bank Sumut Syariah KCPsy Marelan Raya; and (2) whether implementation the in accordance with applicable sharia principles and DSN-MUI Fatwas . The results expected become material evaluation for banks in increase quality service , transparency agreement and understanding customers , as well as become addition literature for study contract wadiah on the product savings Islamic banking .

2. Literature Review

2.1 Sharia Savings and Wadiah Contracts

Sharia savings are customer savings that can be withdrawn at any time and executed based on sharia principles . According to DSN-MUI (2000) , permitted savings is savings based on principle mudharabah and wadiah , whereas savings based on calculation flower No justified . Wadiah means deposit , namely handover treasure to other parties to guarded and returned whenever the owner to wish . In Islamic jurisprudence muamalah , harmony wadiah consists of on depositor (muwaddi '), recipient deposit (mustauda '), object deposit , and contract (sighat), with condition parties to the contract mature and sane as well as object deposit in the form of property that can be stored and valued . In Indonesia, the contract wadiah arranged among others in Constitution Number 21 of 2008 concerning Islamic Banking , which defines it as contract care goods or money between owners and trusted parties For guard safety , security and integrity , as well as in DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000. In general normative , QS. An-Nisa' [4]: 58 commands fulfillment trust to the owner , while QS. Al- Ma'idah [5]: 1 commands fulfillment contract . In the context of Simple iB , second This verse means that banks are required return savings in accordance agreement and all provision contract must filled second party .

Contract wadiah divided become wadiah yad amanah and wadiah yad dhamanah (Ascarya , 2008). On yad amanah , recipient deposit No may utilise treasure deposit and may charge cost custody , so that the application in banking in the form of service care such as a safe deposit box. In yad dhamanah , the recipient deposit may utilise treasure entrusted and entitled on profits generated ; some profit may given to depositor with condition No promised previously , and not There is must For give it . Because it is used , the recipient deposit become guarantor (dhamin) for return treasure deposits and characters this is what makes yad dhamanah Lots used in products Islamic bank fundraising .

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2.2 DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 concerning Savings

This fatwa is runway normative main for savings in Islamic banks. For savings make a marriage contract wadiah , provisions the main thing is is : (1) of a nature savings ; (2) savings can taken When only (on call) or based on agreement ; and (3) no There is the required compensation , unless in form giving (' athaya) which is of a nature voluntary from bank (DSN-MUI, 2000). Third these provisions , together with yad dhamanah character , used as indicator assessment on the part results and Discussion .

2.3 Products Savings Students (Simple) iB)

Simple iB designed For push culture save since early , improve inclusion finance , and provide education finance Sharia- based (Yunita , 2021). Product features at Bank Sumut Syariah include deposits initial Rp. 1,000, minimum balance remaining Rp. 10,000, facilities ATM card , opening accounts at Bank Sumut office units , and fund management with Yad Dhamanah agreement (PT Bank Sumut , 2026). Benefits felt students (education and training) manage finance since early), parents (ease monitor finance children), and schools (facilities education banking as well as cultivation save).

2.4 Concept Implementation Product

Implementation understood as a series directed activities For realize a program up to show the results (Jones in Mulyadi, 2015), and not just activity , but rather activity planned For reach objective certain (Usman, 2002). In this study , the implementation of Simple iB reviewed through six aspect operational : mechanism opening account , implementation contracts , fund management , procedures withdrawals , bonuses (' athaya), and constraints implementation .

2.5 Research Previously

Table 2. Summary Study Previously

Researchers and Objects	Focus	Difference with This research
Gunawan et al . (2024), Bank Jambi Syariah KCP Kota Seberang	Implementation strategy product Simple	This research focuses on the implementation contract and its suitability with a fatwa
Kurniawati (2018), Bukopin Syariah Bank, Yogyakarta Branch	Marketing strategy Simple iB	This research does not discuss marketing as focus main
Hilalia et al . (2021), Bank Syariah Indonesia KCP Selong	Principle justice in contract wadiah yad dhamanah on savings students	This study tested suitability comprehensive with DSN-MUI Fatwa No. 02/2000 at Bank Sumut Syariah
Susanto (2020), BRI Syariah Bank, Pringsewu Branch Office	Implementation contract savings students in perspective Islamic economics	This research uses specific fatwas as gauge measuring
Sudrajat & Juwitaningrum (2023), Bank BJB Syariah KCP Indramayu	Promotion strategy Simple iB Maslahah	This research focuses on the implementation contract
Kulsum & Rachmawati (2022), BPRS Bhakti Sumekar Pamekasan	Simple marketing strategy (marketing mix)	This research focuses on the implementation agreement and conformity of fatwa

Source : Processed data author , 2026.

Sixth study the show that Simple is products that aim grow habit save students and have Lots reviewed from marketing strategy side . Testing study practice contract regarding the specific fatwa on Bank Sumut Syariah has not yet been issued found , so that This research fills gap the .

2.6 Framework Think

Framework think this research began from Islamic banking as institution fundraiser , narrowing to product savings , products Simple iB , and the Wadiah Yad Dhamanah contract that is used , then to provision sharia principles and DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 as gauge measure , the next one tested in practice real at PT Bank Sumut Syariah KCPsy Marelan Raya. This flow flows into two findings that answer formulation problem , namely description implementation products and levels its suitability with sharia principles and fatwas.

3. Research Methods

This research uses approach qualitative descriptive . This approach was chosen Because implementation contract on product Simple iB nature complex and contextual so that need understanding deep regarding the process,

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mechanism and its suitability with sharia norms that are not can explained only through numbers (Moleong , 2017; Creswell, 2014). Study implemented at PT Bank Sumut Syariah KCPsy Marelan Raya, Medan City, which was selected in a way purposive Because in a way active organize Simple iB However experience decline amount customers since 2018. Informant chosen in a way purposive based on role direct in operational and supervisory products , as presented in Table 3. Identity informant referred to use position For guard confidentiality .

Table 3. Informants Study

Code	Position	Interview Time	Focus Information
Informant 1	Deputy Chairman KCPsy Greater Marelan	Wednesday, July 22 , 2026	Policies , supervision , fund management , bonuses, sharia compliance , and constraints
Informant 2	KCPsy Customer Service Greater Marelan	Friday, July 17 , 2026	Opening accounts , contracts , fund withdrawals , complaints and obstacles operational

Source : Processed data author , 2026.

Primary data obtained through semi- structured interviews in a way directly at the office branch with guidelines interview , recorded with agreement informants , as well as supported observation . Secondary data in the form of internal development data amount customers Simple iB 2016–2026, DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000, regulations related contract wadiah , book references , as well as relevant journals and theses . Instruments main is researchers alone , assisted guidelines interviews and sheets documentation (Sugiyono , 2018). Data analysis using the interactive model of Miles and Huberman (1994) which consists of on data reduction (sorting and grouping) transcript to in theme mechanism contract , procedure operational , constraints , and suitability of fatwas), data presentation (description narrative and tables), and withdrawal conclusion . The validity of the data is tested through triangulation source (compare statement from the Deputy Manager and Customer Service with bank documents and DSN-MUI provisions), triangulation technique (comparing results interview with documentation and observation), and member checks, as well as joint audit trails lecturer mentor For dependability and confirmability (Moleong , 2017).

4. Results and Discussion

4.1 Implementation Product Simple iB in Branch

Opening account . Informant 2 explained that opening account started from submission of parents ' ID cards , birth certificates birth or card family children , and letters recommendation the school stated child go to school said . Account opened by parents ; children follow present , but all over form signed by parents . Informant 1 added that condition mainly is the parent data and child data (both parents' ID cards , as well as the ID card or deed birth children), with condition addition in the form of letter recommendation school like card students or report card . Deposit initial and deposit then each Rp. 1,000, with balance The maximum amount deposited is IDR 20 million . This procedure reflects bank prudence because its customers is students who have not fully speak law For act in a way independent . From the side channel work , Informant 1 said that marketing officers and FSOs collect data school , communicating with party school , collecting file along with deposit early in the field , then process it at the office . After the account open , bank confirms opening account to parents . Schools that are currently working The same new PAB and Al-Fatin Schools .

Implementation contract . According to Informant 2, customer sign sheet the Wadiah Yad Dhamanah agreement explains that customers No get for results . Informant 1 confirmed that fatwa provisions are determined at the office head office and branches run it , with reference to DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000.

management . Informant 1 stated that the funds collected from students distributed to financing productive activities with minimal risk , so that banks can give a bonus (' athaya) to fund owners , namely students .

Withdrawal of funds. Informant 2 explained that withdrawal restricted maximum Rp. 500,000 per day For customers students ; withdrawal with amount more big must done on the day next .

Bonus (' athaya). Informant 1 stated that fluctuating bonus amount Because depending on the report consolidation all over office , which then shared to branch . Variable like risk financing influence the size of the bonus, so that No there is a fixed nominal value .

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4.2 Compliance with Sharia Principles and DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000
Evaluation suitability use pillars and conditions wadiah , yad dhamanah character , and fatwa provisions in sections 2.1 and 2.2 as indicators , as summarized in Table 4.

Table 4. Assessment Compliance Implementation Simple iB

Indicator	Findings at the Branch	Evaluation
Pillars wadiah : depositor , recipient deposit , object , contract	Parents / customers , banks , savings funds students , forms and sheets contract written	Fulfilled
Condition party come to terms (mature and wise)	Contract executed and signed by parents / guardians on Name students	Fulfilled through guardianship
Savings without required reward	Contract sheet confirm customers No get for results	In accordance
Giving (' athaya) is of a nature voluntary	Fluctuating bonuses , following bank consolidation , no set in advance	In accordance
Can taken When just or based on agreement	Withdrawal limit of IDR 500,000 per day	In accordance with note : basic agreement in contract need confirmed
Utilization of funds in yad dhamanah	Funds disbursed to financing productive minimal risk ; mechanism guarantee return No detailed informant	In accordance with character contract ; mechanism guarantee Not yet explored
Sharia supervision	Informant 1: not yet There is DPS findings and internal audits	n't any reported deviations

Source : Processed data author , 2026.

From the side pillars , fourth element wadiah fulfilled in practice : customer or parents as depositor , bank as recipient deposits , savings funds students as objects and the stated agreement through form opening accounts and sheets contract . Because students Not yet speak law , parental involvement as signatory guard fulfillment condition parties to the contract .

Principle free usury reflected from sheet akad that confirms customers No get for results , so that since beginning No There is promised rewards . Large bonuses follow condition bank consolidation is of a nature voluntary , not for the promised results , so that in line with provisions of fatwa and the character of yad dhamanah (Ascarya , 2008; DSN-MUI, 2000). Distribution of funds to financing productive and consistent with yad dhamanah which allows recipient deposit utilize funds, and bonuses sourced from results utilization the without promised .

Withdrawal limit of IDR 500,000 per day need read together the fatwa provisions that savings can taken When just or based on agreement . Daily limit can understood as supportive agreement objective education saving and caution on account students , with condition stated clear to customers in contract or provision product . This research does not analyze content clause document contract and only depend on information informant , so that this aspect is necessary confirmed in research continued . Likewise , captions that Not yet There is DPS findings or internal audits show No existence reported deviations , however No replacement evaluation independent .

With thus , based on information available informants and documents , implementation Wadiah Yad Dhamanah contract at SimPel iB at PT Bank Sumut Syariah KCPsy Marelan Raya in general general in accordance with sharia principles and DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000. This finding is in line with with Hilalia et al . (2021) who reported that contract wadiah yad dhamanah on products savings students at Bank Syariah Indonesia KCP Selong has executed in accordance sharia principles . The difference is , research the emphasize principle justice , whereas This study tested suitability to fatwa provisions in general comprehensive .

Implementation Constraints and Number Trends Customer

From the side service , Informant 2 stated that the most frequent obstacles faced is candidate customers who forget bring completeness files , especially letter recommendation school , so that opening account delayed and must scheduled repeat . Informant 2 also stated Not yet There is complaint customers related product . From the side managerial , Informant 1 stated that constraint mainly is lack of promotion , with action carry on in the form of education to parents and children about benefit save as future provisions and emergency funds . Work The same new marketing intertwined with two school strengthen description that range socialization Still limited .

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Obstacles the nature technical-operational , not problem sharia compliance . If linked with the data in Table 1, the decrease amount customers from 106 (2016) and 90 (2017) to 1 (2018) without recorded data until 2025 or more consistent with Not yet optimally promotion and socialization than with problem contract . This conclusion is inference from information informants ; this research does not have data about factor others , such as policy school or choice other bank products . The figures in Table 1 are also not confirmed whether show customers new per year or amount customers overall , and the 2019–2025 data did not available , so that this trend is necessary interpreted with be careful . This finding is in line with with Gunawan et al . (2024) and Kurniawati (2018) which showed that implementation product savings students involving procedure administrative with schools and parents as well as influenced by intensity promotion .

4.4 Discussion Integrated

Findings study show two layers are necessary differentiated : compliance contract and scope product . In the first layer , practice in the branch consistent with framework theoretical , namely implementation as activity planned (Jones in Mulyadi, 2015; Usman, 2002), pillars and conditions wadiah , yad dhamanah character , as well fatwa provisions . At the second level , this formal compliance has not yet been followed sustainability reach : promotion Not yet sustainable work The same school limited to two school , and requirements files that depend on letters recommendation school add obstacle for candidate customers .

The implication is that efforts increase amount customers No need changes to the contract , but strengthening promotion sustainable , expansion Work The same school , and simplification procedures , for example with submit a list of requirements written through school before candidate customers come to office branch . Yad dhamanah contract which is not promising rewards are also in line with objective educative product , namely implant habit save as form trust and caution , not chase reward results . This research has limitations . Data sourced from two informant on one office branch , without involving the Sharia Supervisory Board as well as customers and parents , and content document contract No analyzed in a way detailed . Therefore , the conclusion Sharia compliance relies on information implementer and necessary confirmed in research next , and the result No intended For generalized .

5. Conclusions and Suggestions

Implementation of SimPel Savings iB with Wadiah Yad Dhamanah contract at PT Bank Sumut Syariah KCPsy Marelan Raya is held through opening account by parent / guardian with parents ' ID cards , birth certificates birth or card family children , and letters recommendation school . Customer No promised for results , but entitled receive a voluntary bonus (' athaya) of a large amount No set in advance , and withdrawals are limited maximum IDR 500,000 per day .

Based on information available informants and documents , implementation the in a way general in accordance with sharia principles and DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000, which are reflected from No existence promise for upfront results , the character of yad dhamanah in fund management , and the provision of bonuses that are not binding . Obstacles encountered nature technical-operational , namely completeness file candidate customers and the lack of promotion , not deviation contract . Decrease amount customers since 2018 more consistent with Not yet optimally promotion and socialization at the level branch .

Based on conclusion mentioned , it is recommended : (1) for PT Bank Sumut Syariah KCPsy Marelan Raya, improving promotion in a way sustainable and expanding Work The same with schools in the work area ; (2) provide information written about condition documents that can shared through school before candidate customers come to office , and ensure limit withdrawal daily stated clear in contract or provision products ; and (3) for researchers next , involving more Lots informants , including the Sharia Supervisory Board and customers and parents , analyzing content document agreement , and review effectiveness of promotional strategies product savings students in sharia banking .

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