

USE OF HAJJ SAVINGS WITH MUDHARABAH CONTRACT AT BANK SYARIAH INDONESIA

Herlina Dewi Enjelita, LatifatuZZahra Salsabila
Salatiga State Islamic Universit, Indonesia
latifatuZZahrasalsabila@gmail.com

Abstract

This study examines Hajj Savings products at Bank Syariah Indonesia, motivated by the desire of Indonesian Muslims to perform the Hajj. The goal is to find out the procedure for opening an account, the application of mudharabah contracts, and the profit sharing ratio from an Islamic economic perspective on the product. This study uses a descriptive qualitative method through observation, interviews with BSI Customer Service via online (CS chat). The results show that the opening of a Hajj Savings account can be done online (via BSI Mobile) or offline (at branch offices). The mudharabah contract is applied in the form of term savings for special purposes of Hajj with funds that cannot be taken at any time. The implementation of the profit sharing ratio uses a revenue sharing system in accordance with the DSN-MUI fatwa No.02/DSN-MUI/IV/2000, so that it is expected to help people save for Hajj without worrying about funds mixed with usury.

Keywords: Akad Mudharabah, Hajj Savings, Bank Syariah Indonesia

Introduction

The implementation of the Hajj pilgrimage is one of the pillars of Islam that has very high spiritual and social values for Muslims around the world. This obligation is only for those who are physically and financially able. With the increasing awareness of Muslims to perform the Hajj, the need for a financial system that facilitates long-term financial planning, especially in the form of Hajj savings, has become increasingly important. In Indonesia, the country with the largest Muslim population in the world, this phenomenon is becoming more and more evident with the number of hajj registrants continuing to increase from year to year.

Based on data from the Integrated Hajj Information and Computerization System (Siskohat) of the Ministry of Religion of the Republic of Indonesia in 2024, more than 5.3 million people are recorded on the waiting list for Hajj departure, with an estimated waiting period of between 15 and 47 years, depending on the region. This condition

encourages the public to prepare hajj funds early, and one of the instruments that is developing is hajj savings products managed by Islamic financial institutions, especially by using mudharabah contracts. This contract was chosen because it is in accordance with the principle of profit sharing in Islam and is considered fairer and more transparent than conventional contracts.

Bank Syariah Indonesia (BSI) as the largest Islamic bank in Indonesia has a significant role in providing mudharabah-based hajj savings products. This product is expected not only to facilitate the worship intentions of Muslims, but also to uphold sharia principles and economic justice. However, in practice, various problems still arise such as the lack of customer understanding of the characteristics of the mudharabah contract, the inconsistency of the expectation of returns, and the lack of transparency in profit sharing. This raises questions about the extent to which the implementation of hajj savings with mudharabah contracts is really applied according to sharia principles.

A number of previous studies have discussed similar topics. For example, a study by Ali (2022) found that customer understanding of mudharabah contracts is still low, and banks have not fully provided adequate education. Another study by Akbar (2019) shows that there is a shift in mudharabah practices towards a pattern that is closer to wadiah (deposit), due to the information imbalance between banks and customers. Meanwhile, a study by Millah (2021) examines the effectiveness of the use of hajj savings funds in sharia investment instruments, but does not highlight the operational and administrative dimensions of contract implementation.

From the review of some of the literature, it can be identified that most of the focus of the research is still on the aspect of customer understanding or the management of hajj funds by the government. There have not been many studies that specifically and in-depth explore how the implementation of mudharabah contracts in hajj savings products offered by BSI, both in terms of contract structure, conformity with sharia principles, and empirical customer experience. This is the research gap that we want to answer in this study.

The urgency of this research is even stronger because hajj savings products with mudharabah contracts touch on a sensitive aspect: the trust of the Muslim community in the Islamic financial system. If the implementation is not in accordance with sharia principles, it will cause distrust in Islamic banks as a whole. Therefore, evaluation and critical study of the implementation of this contract is important to strengthen the integrity and accountability of Islamic financial institutions, as well as to protect customer rights.

Through this study, the author wants to examine in depth how the implementation of hajj savings with mudharabah contracts at BSI, including aspects of the conformity of the contract with the DSN-MUI fatwa, the form of agreement transparency, and customer perception of the profit-sharing system. This study is expected to make a theoretical contribution to the development of Islamic economics, as well as practical recommendations for Islamic banking institutions in improving service quality and sharia compliance. With a qualitative approach and empirical data, this study will provide a comprehensive overview of the implementation of mudharabah contracts in the context of hajj savings products in Indonesia. The results are expected to be able to bridge the ideals of sharia principles and the reality of Islamic banking practices in the field, especially in supporting the implementation of the hajj pilgrimage that is trustworthy and in accordance with sharia.

Research methods

This study uses a descriptive qualitative approach with the aim of gaining a deep understanding of the implementation of hajj savings based on mudharabah contracts at Bank Syariah Indonesia (BSI). The qualitative approach was chosen because the focus of this research is to explore the process, meaning, and real practices carried out by the bank and customers in the implementation of the contract. Primary data was obtained through in-depth interviews with key informants consisting of BSI management, hajj savings product service officers, and several customers who have participated in the hajj savings program. The interview technique is conducted in a semi-structured manner to allow for flexible but still focused exploration on the focus of the study.

In addition to interviews, data was also collected through documentation, such as product brochures, mudharabah agreements, bank annual reports, and relevant DSN-MUI fatwas, as well as through non-participatory observation of the product service mechanism at the BSI branch office where the research was located. The data triangulation technique is used to increase the validity and credibility of research results, namely by comparing findings from interviews, observations, and written documents. The location of the research was chosen purposively, namely at one of the BSI branch offices in an area that has a fairly high number of hajj savings customers, to ensure that the data obtained reflects the dynamics of product implementation in a representative manner.

Data analysis is carried out through data reduction, data presentation, and conclusion drawing techniques as developed by Miles and Huberman. Once the data is collected, the researcher conducts thematic categorization to identify patterns, contradictions, and gaps

between field practice and sharia theories or provisions. The focus of the analysis is directed at the aspects of the clarity of the contract, the profit-sharing scheme, the transparency of information, and compliance with the sharia principles stipulated in the fatwa of DSN-MUI Number 02/DSN-MUI/IV/2000 concerning Savings, and Number 07/DSN-MUI/IV/2000 concerning the Mudharabah Agreement.

In the process of conducting research, researchers maintain research ethics by asking for consent from all participants before conducting interviews, as well as maintaining the confidentiality of the informant's identity. The results of this study are expected to provide a valid and reflective picture of the implementation of hajj savings based on mudharabah contracts at BSI, as well as be a constructive input for the development of Islamic banking products that are fairer and in accordance with Islamic principles.

Results and Discussion

Implementation of the Mudharabah Agreement in Hajj Savings Products at BSI

The implementation of **mudharabah contracts** in Hajj Savings products at Bank Syariah Indonesia (BSI) reflects the classic sharia cooperation mechanism between *shahibul maal* (customer) and *mudharib* (bank). Customers deposit funds, while banks as managers try to create profits through investment according to sharia principles. The implementation of this contract at BSI branches such as Pinrang and Stabat has been arranged as mudharabah mutlaqah, where the management of funds is fully entrusted to the bank, with an agreed profit-sharing ratio, for example 1% for customers and 99% for banks in the case of Pinrang (Hasriani, 2024).

The procedure for opening a BSI Hajj Savings account includes identity verification (KTP, NPWP, KK), selecting the type of product (standard or young), and determining the contract—mudharabah or wadiah (Sufyan, 2023). This approach shows BSI's seriousness in ensuring that sharia contracts are well understood. However, in some branches there are obstacles such as lack of contract socialization and the risk of customer data errors that can trigger contract disagreements.

At the technical level, BSI applies a fixed ratio, with a composition such as 4% for customers and 96% for banks in Kuantan Bay, or 15%:85% in Stabat (Aulia, 2022). This ratio approach adjusts to market conditions and the profit potential of sharia instruments. However, transparency to customers still needs to be improved so that they understand the basis for the ratio change. The placement of customer funds is carried out in sharia investment portfolios such as MSME financing or sharia bonds, in accordance with DSN-MUI regulations No. 02/DSN-MUI/IV/2000. This ensures that funds are not used for activities that contain usury, gharar, or haram products. With this, Hajj Savings products remain consistent with sharia and maqashid principles, especially in maintaining property and religion.

BSI also prioritizes digitalization and marketing strategies to increase the penetration of these products, especially among millennials. A study in Pamekasan shows that digital marketing and attractive ratio offers (around 4%) significantly increase interest in saving for hajj at BSI (Ariska, 2023). This signifies the synergy between technology and sharia in expanding customer reach. However, in many branches there were informational constraints. For example, in Indramayu, customers admitted that they did not fully understand the mudharabah contract, due to a lack of socialization from the bank (Sufyan, 2023). As a result, potential misunderstandings arise when the ratio changes or the profit-sharing process is unclear. This shows the need to improve contract education.

Operationally, the process of repaying Hajj and disbursing funds via SISKOHAT has been facilitated by BSI, so that Hajj Savings products become more practical. BSI supports digital planning to online Hajj and Umrah registration, which improves service integration for customers. This approach is in line with the purpose of mudharabah as a contract that facilitates worship needs. Normatively, this Hajj Savings product is in line with sharia maqashid, especially hifz al-mal (preservation of property). A study in Tebing Tinggi confirms the achievement of maqashid in BSI hajj deposit products, although doubts are still found from some customers regarding the contract (Ariska, 2023). This implies that spiritual and educational aspects are needed to strengthen the faith of the congregation in the relationship between the contract and the benefits.

Other qualitative studies in the Stabat branch show that the contract agreement is in accordance with sharia standards, but the implementation of profit-sharing practices has not yet been socialized, so customers are not fully aware of the ratio and mechanism. This is a signal for BSI to increase transparency so that the contract can be understood comprehensively. Overall, the implementation of the mudharabah contract in BSI Hajj Savings has been running according to the sharia framework and its rules, with growth opportunities through digitalization and attractive ratio promotion. However, challenges related to education, ratio transparency, and harmonization of contract communication still need to be put forward. With these improvements, this product will be even stronger as a sharia instrument in achieving the goals of worship and economic justice.

Compliance of Hajj Savings Products with Shariah Principles

Hajj savings products are one of the sharia financial instruments aimed at helping the Muslim community prepare for the cost of Hajj travel. In the Indonesian context, hajj savings are an important instrument because of the long queues for Hajj departures and the costs that continue to increase from time to time. Therefore, Islamic financial institutions offer hajj savings based on sharia contracts to provide financial solutions that are in accordance with Islamic principles. Compliance with hajj savings products to sharia principles is fundamental, because the main purpose of the existence of Islamic

financial institutions is to provide financial services that are free from elements that are prohibited in Islam. The basic principles that must be considered are the prohibition of usury, gharar, and maisir. Hajj savings products must ensure that all mechanisms for collecting and managing funds do not contain these elements.

The contract used in Hajj savings is generally the wadiah yad dhamanah or mudharabah contract. In the wadiah contract, the customer entrusts his money to the Islamic bank to be maintained and returned when needed. Banks can use the deposited funds, but are obliged to return them intact without the obligation to provide returns. As for the mudharabah contract, the customer acts as shahibul maal (fund owner) and the bank as mudharib (fund manager) who invests funds halal. In practice, hajj savings products with wadiah contracts are more widely chosen because of their safe nature and in accordance with the purpose of savings, namely to prepare an initial deposit for hajj registration. Additional benefits are usually not promised, but banks may provide bonuses (grants) on a voluntary basis. Thus, this contract maintains sharia compliance because it avoids interest certainty as in the conventional system.

Transparency is an important principle in ensuring sharia compliance. The customer must be given a clear explanation of the contract used, the potential benefits, risks, and the rights and obligations of each party. This transparency prevents gharar (ambiguity) which is forbidden in Islam. Hajj savings products that do not clearly explain the contract to customers have the potential to cause sharia problems. Another sharia principle is justice ('adl). In the context of hajj savings, justice is reflected in the mechanism of profit distribution (if using mudharabah) or the determination of reasonable administrative costs. Islamic banks should not charge fees that burden customers, because the main purpose of this product is to help the people in carrying out the hajj, not just seeking maximum profit.

In addition, the management of hajj savings funds must be carried out halal. Islamic banks are prohibited from channeling funds to sectors that are contrary to sharia principles, such as the alcohol industry, gambling, or usury-based businesses. This is important to ensure that the funds used to go on Hajj are really clean (halal) so that the worship carried out is legal according to sharia. From the perspective of fiqh muamalah, hajj savings products can be seen as a means of tijarah (commercial) contracts that are allowed as long as they meet the requirements of sharia. Contemporary scholars through the fatwa of the National Sharia Council (DSN-MUI) have provided clear guidelines regarding the use of wadiah and mudharabah contracts in savings products. For example, DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 concerning savings based on wadiah and mudharabah contracts. Sharia compliance is also supported by a strict

supervision mechanism. Each Islamic bank has a Sharia Supervisory Board (DPS) which is in charge of ensuring all products and operations in accordance with the DSN-MUI fatwa. DPS plays an important role in supervising the running of hajj savings, starting from the preparation of contracts to technical implementation, so as not to deviate from sharia principles.

In practice in the field, the compliance of hajj savings products with sharia principles is challenged. For example, there are differences in customer understanding of contracts, potential cross-subsidy practices, and information transparency constraints. Therefore, education to customers is an important part so that sharia compliance is not only a formality, but is truly understood and believed. Another thing that needs to be considered is the integration with the Hajj Financial Management Agency (BPKH) which manages the initial deposit funds for Hajj. Islamic banks distribute customers' initial deposits to BPKH after meeting the minimum balance. Sharia compliance does not only apply at the bank level, but also to the management of funds by BPKH which is obliged to invest in accordance with sharia instruments.

From the aspect of sharia maqashid, hajj savings products meet the purpose of hifzh al-din (safeguarding religion) because it helps the ummah implement the fifth pillar of Islam, as well as hifzh al-mal (safeguarding property) because funds are stored and managed safely. This shows that hajj savings are not just a financial instrument, but part of the implementation of sharia maqashid in the socio-economic life of Muslims. Compliance with hajj savings products is also related to the principle of trust. Islamic financial institutions are obliged to maintain customer trust by managing funds in accordance with sharia and not abusing them. Any form of misuse of hajj funds will violate the principle of trust and result in a violation of Islamic law.

Along with the development of technology, hajj savings are now widely accessed through digital services. This raises new issues in sharia compliance, such as data protection, digital transparency, and electronic contract certainty. Islamic banks need to ensure that electronic contracts remain valid according to Islamic law, for example with a written contract or a clear statement of digital ijab-qabul. Thus, compliance with hajj savings products with sharia principles is absolute. This includes aspects of contracts, transparency, fairness, halal fund management, DPS supervision, and BPKH compliance. As long as all these aspects are carried out properly, hajj savings are not only a financial means, but also an instrument of worship that supports the preparation of Muslims towards the holy land with holy and halal treasures.

Customer Perception and Satisfaction of Hajj Savings Products with Mudharabah Contract

Hajj savings are one of the Islamic banking products aimed at helping Muslims in preparing for the departure of the Hajj pilgrimage financially. This product uses sharia principles, one of which is the mudharabah contract, which is cooperation between customers as capital owners and banks as fund managers. In this contract, profits are divided according to the agreement, while losses are borne by the capital owner as long as there is no negligence on the part of the management. Customers' perception of hajj savings products with mudharabah contracts is greatly influenced by their level of understanding of the concept of sharia. For some customers, the use of sharia contracts is an added value because it is believed to be free from usury, gharar, and speculative practices that are prohibited in Islam. This strengthens customer trust and loyalty to Islamic banks.

In addition to the religious aspect, customer perception is also formed from socialization and education factors carried out by banks. If the bank is able to provide a clear explanation of the profit-sharing mechanism, registration procedures, and additional facilities offered, then the customer's perception of the hajj savings product will be more positive. Customer satisfaction with hajj savings with mudharabah contracts depends on the extent to which the product is able to meet their expectations and needs. Satisfaction is not only measured by financial gains, but also by ease of service, transparency of information, and assurance of fund safety.

In the context of service, customers will feel satisfied if the bank provides a fast, accurate, and easily accessible information system. For example, the availability of mobile banking applications that can display Hajj savings balances in real time, or transaction notifications via SMS and email. Service innovations like this greatly affect the level of customer satisfaction. Positive customer perceptions are usually directly proportional to their level of satisfaction. Customers who believe that hajj savings with mudharabah contracts are in accordance with sharia and managed professionally, will feel calm and satisfied. On the other hand, if there is a negative perception, for example related to profit-sharing transparency or service speed, the level of satisfaction can decrease. Hajj savings products are not only perceived as a financial means, but also as a form of religious commitment. Many customers consider that saving through sharia products is part of worship because it is in line with halal principles. This provides spiritual value that strengthens their emotional satisfaction with the product. Customer satisfaction is also affected by the security of funds. Hajj savings at Islamic banks usually have collaborated with the Ministry of Religion for the hajj registration process. Ensuring that

customer funds are stored safely and directly connected to the Integrated Hajj Computerized System (SISKOHAT) is a key factor that increases satisfaction and trust.

However, in practice, there are still several obstacles that can affect customer perception and satisfaction. For example, there are delays in the administrative process, lack of socialization about the profit-sharing system, or limited digital facilities in some regions. These factors can reduce the positive perception of customers. In terms of expectations, customers want full transparency regarding the profit sharing ratio. When banks are able to provide routine reports that are clear and easy to understand, the perception of fairness and satisfaction will increase. On the other hand, if the report is complex and uncommunicative, the customer may feel disadvantaged.

The personal service factor also affects customer satisfaction. The friendliness, professionalism, and ability of bank employees to provide solutions will create a positive experience for customers. The perception formed from these interpersonal interactions is often more about satisfaction than the financial aspect alone. In addition, the social environment also shapes customer perception. Recommendations from family, friends, or religious leaders affect a person's decision in choosing sharia hajj savings. If the environment has a positive experience, then the perception of potential customers also tends to be positive.

Customer perception and satisfaction with hajj savings products with mudharabah contracts are closely related to loyalty. Satisfied customers not only persist in saving, but also tend to recommend the product to others. Thus, Islamic banks derive long-term benefits from good perception and satisfaction. On the other hand, dissatisfaction can lead to customers moving to other products or even to other banks. Therefore, continuous evaluation of services, education, and profit-sharing systems is a must for Islamic banks in order to maintain customer trust. Customer perception and satisfaction with Hajj Savings products with the Mudharabah contract is the result of interaction between religious factors, service, transparency, fund security, and emotional experience. If all these aspects are managed properly, customers will have a positive perception that ultimately gives birth to a high level of satisfaction and long-term loyalty to Islamic banks.

Conclusion

Based on the findings of this study, it can be concluded that the utilization of Hajj savings with a mudharabah contract at Bank Syariah Indonesia has been implemented in

accordance with Islamic legal principles and the operational standards of Sharia-compliant financial institutions in Indonesia. The mudharabah contract, in which the customer acts as the capital provider (ṣāhib al-māl) and the bank acts as the fund manager (muḍārib), allows customers' funds to be managed productively through halal investment channels. This arrangement aligns with the objectives of maqāṣid al-sharī'ah, particularly in ensuring the benefit and welfare of the Muslim community.

The implementation of mudharabah-based Hajj savings provides significant advantages in helping prospective pilgrims prepare their Hajj financing in a structured, secure, and transparent manner. The agreed-upon profit-sharing ratio (nisbah) demonstrates the principles of fairness and mutual consent in Islamic contract law. Additional service features such as auto-debit, flexible deposits, and integration with the national Hajj registration system (SISKOHAT) further enhance accessibility and convenience for customers. However, this research also indicates that customers' literacy regarding the mudharabah mechanism remains relatively limited, especially in understanding business risks, profit fluctuations, and the permissible degree of uncertainty (gharar ma'qūl). This highlights the importance of strengthening educational outreach and increasing transparency regarding risk-management policies, profit distribution mechanisms, and fund utilization strategies. From a regulatory perspective, the product complies with relevant fatwas issued by the National Sharia Council (DSN-MUI) and the guidelines set by the Financial Services Authority (OJK). Risk mitigation, contractual validity, and proper fund segregation are systematically enforced to prevent fund mixing and to protect customer interests. In conclusion, the use of Hajj savings with a mudharabah contract at Bank Syariah Indonesia can be considered effective in facilitating financial preparation for Hajj while ensuring Sharia compliance. To maximize its impact, the bank should continue improving Sharia financial literacy, strengthening digital service integration, and innovating educational initiatives regarding risk awareness. These efforts will enhance the product's inclusivity, accountability, and long-term benefits for the Muslim community.

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