

## Implementation of the Mudharabah Agreement in the Ib Maslahah Hajj Savings Scheme at Bank Jabar Banten Syariah, Pangandaran Branch

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### Abstract (10 pt)

Bank Jabar Banten Syariah (BJB Syariah) has been offering iB Maslahah Hajj Savings since 2010 as a sharia product integrated with the Ministry of Religious Affairs' Siskohat to prepare hajj funds, while addressing the issue of hajj advance funds in accordance with DSN-MUI Fatwa No. 29/DSN-MUI/VI/2002 through a profit-sharing-based mudharabah mutlaqah contract. This study applies a qualitative approach with a literature review, financial statement analysis, DSN-MUI fatwa, and observation at the Pangandaran KCP to examine its implementation. The results reveal that the bank implements a mudharabah mutlaqah contract with revenue sharing in line with DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000, reflected in the growth of DPK of IDR 9.51 trillion and assets of IDR 13.12 trillion in the second quarter of 2024, plus features free of admin fees and a minimum deposit of IDR 10,000. Thus, this implementation is proven to be in accordance with sharia principles, transparent, and supports the certainty of Hajj departure, so customer education is recommended for further optimization.

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## 1. Introduction

Islam is the most perfect religion through its sharia teachings, which are broadly divided into two main aspects: worship and muamalah. The worship aspect serves as a form of human obedience to Allah SWT as the Creator, while the muamalah aspect plays a role in regulating social relations to create order and harmony among fellow humans (Arwani, 2012). Over time, Islamic law in the field of muamalah has been expanded and grouped into several aspects, such as jinayah (criminal law), munakahat (marriage), and muamalah which encompasses various economic and business activities from an Islamic perspective (Abdullah, 2023).

Economic activity in Islam is part of a person's effort to earn a living in this world as a servant, possessing religious value if undertaken with the intention of worship and in

accordance with moral and sharia values. The concept of Islamic muamalah (transactions) does not restrict interactions between individuals based on religion, ethnicity, or race, allowing Muslims to freely engage in economic, political, and social relations. Therefore, the Islamic economic system can be implemented by anyone regardless of religious background, ethnicity, or nationality.

Current technological advances have brought significant changes to various aspects of life, including muamalah (transactions), particularly in the sharia economy. Several financial institutions are undergoing rapid transformation in the banking, leasing, exchange rate, stock waqf, multi-level marketing (MLM), and sharia mutual fund sectors (Rusdan, 2022). Sharia banks, or Islamic banks, are similar to conventional banks in their intermediary role (collecting public funds through deposits and channeling them as financing or other products), but aim to improve welfare in accordance with sharia principles (Harahap, 2021). Over time, innovation in Islamic banking products and services continues to develop (Santoso et al., 2025).

Sharia-based financial institutions must prioritize service quality and business aspects to build a positive image in the community. The application of Sharia principles does not neglect business profits or benefits, but rather guides them to comply with Sharia provisions, so that the results obtained have economic value while bringing goodness and blessings (thayyibah) to all parties. Bank BJB Syariah, established in 2010, has earned public trust through consistent Sharia-compliant operations, which distinguishes it from conventional banks (Fadilah & Ardiani, 2025).

Sharia banking in Indonesia has grown significantly as a financial alternative that aligns with Islamic economics and contributes to community welfare. One of its flagship products is the Hajj savings account, designed to facilitate Sharia-compliant Hajj planning through a mudharabah contract, a partnership between the customer (fund owner) and the bank (fund manager) with profit sharing agreed upon. The mudharabah contract as an Islamic partnership allows the capital owner (shahibul maal) to hand over funds to the manager (mudharib) for business, with proportional profit sharing; in the case of Hajj savings, this ensures the safe, transparent, and flexible management of iB Maslahah funds in accordance with Islamic law (Antonio, 2001).

Bank BJB Syariah launched the iB Maslahah Hajj Savings as a savings product specifically for Hajj preparation, professionally managed and based on Sharia principles, integrated with the Ministry of Religious Affairs' Siskohat online service to guarantee departure after sufficient balance. Its advantages include waiving monthly administration fees and initial deposits, online access to Siskohat for schedule certainty, and regular deposits of at least IDR 10,000, along with other benefits (Rizki, 2022). Research by Firdaus and Rahmawati (2018) shows that Islamic banks ensure mudharabah compliance despite

challenges such as differing bank-customer perceptions and the management of Islamic funds.

Meanwhile, Hidayatullah (2019) concluded that mudharabah contracts offer competitive profit sharing for customers, depending on professional bank management, with customer education crucial for increasing understanding and trust. In contrast to previous research, this research focuses on Bank BJB Syariah KCP Pangandaran, aims to analyze the implementation of mudharabah contracts in iB Maslahah Hajj Savings, provides an understanding of the application of sharia principles in sharia banking, as well as recommendations for improving the quality of products and services in the future..

## **2. Material and Methods**

This study employed a qualitative approach, which aims to collect and analyze narrative data, both oral and written, and human behavior (Afrizal, 2017). Secondary data sources used for the analysis included the implementation of the mudharabah contract in the iB Maslahah Hajj Savings at Bank BJB Syariah, Pangandaran Branch. Primary data sources included official documents such as Bank BJB Syariah's quarterly financial reports (Quarter II 2023-2024), DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 concerning Savings and No. 29/DSN-MUI/VI/2002 concerning Hajj Financing, as well as the bank's official website ([www.bjbsyariah.co.id](http://www.bjbsyariah.co.id)) and the Ministry of Religious Affairs' Siskohat (Hajj and Umrah Management System).

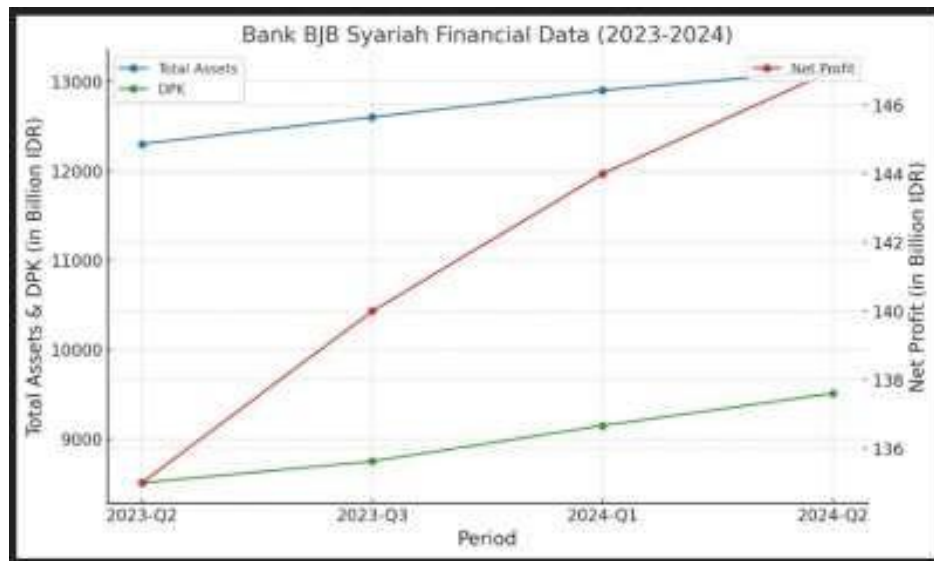
Data collection was conducted through a literature review of scientific journals, Islamic economics books, and references related to the mudharabah contract. Data analysis used content analysis techniques to verify the conformity of product implementation with sharia principles, including revenue sharing, mudharib freedom in mudharabah mutlaqah, and compliance with DSN-MUI fatwas. This is in line with Eriyanto (2011), who explained that one of the uses of content analysis is to compare media content (or implementation documents) with certain standards, principles, or norms. Document observations then focused on DPK growth, assets, and product features such as a minimum deposit of IDR 10,000 and Siskohat integration, without primary interviews due to the descriptive nature of this document-based research.

## **3. Results**

### **Figure 1.**

Bank BJB Syariah Financial Report, Q2 2023 to Q2 2024

Source: <https://www.bjbsyariah.co.id/laporan-triwulanan>



Based on the results of initial observations and interviews as reflected in Figure 1, showing the financial report of Bank BJB Syariah from Q2 2023 to Q2 2024, there is a graph of the development of total assets, Third Party Funds (TPF), and net profit of Bank BJB Syariah. The graph reveals a positive trend reflecting the successful implementation of the mudharabah contract in the iB Masalah Hajj Savings. The bank's total assets increased from IDR 12.33 trillion to IDR 13.12 trillion (up 6.4% year-on-year), indicating the expansion of the sharia investment portfolio including hajj funds managed through mudharabah mutlaqah revenue sharing. TPF as the main indicator of customer fund collection grew from IDR 8.99 trillion to IDR 9.51 trillion (growth of 5.73%), with a significant contribution from the iB Masalah Hajj Savings product integrated with Siskohat. Net profit reached IDR 147 billion (up 8.7%), indicating the effectiveness of mudharib fund management, which resulted in competitive profit sharing for customers in accordance with DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000. This trend verifies that the mudharabah contract is not only sharia-compliant but also financially sustainable, supporting the certainty of customers' Hajj departure (Bank BJB Syariah, 2023)..

#### 4. Discussion

##### A. Mudharabah Contract

A mudharabah contract is a business cooperation agreement between a capital owner (shahibul maal) and a fund manager (mudharib) with a profit-sharing system. In practice, this contract has several pillars that must be met to be valid according to Sharia, namely the capital owner (shahibul maal), the capital manager (mudharib), the capital,

the profit (nisbah), and the agreement (sighat) that indicates the agreement of both parties (Ghautama & Tias, 2024).

According to Indonesian Islamic economics expert Adiwarman Karim (2008), mudharabah contracts consist of two types: mudharabah muthlaqah and mudharabah muqayyadah. Mudharabah muthlaqah, or Unrestricted Investment Account (URIA), is a form of cooperation between a capital owner (shahibul maal) and a fund manager (mudharib) without any specific restrictions, whether in terms of business type, time, or location. In this type of contract, the mudharib is given full freedom to manage funds according to reasonable and profitable business practices. Meanwhile, mudharabah muqayyadah, or a Restricted Investment Account (RIA), is a form of cooperation accompanied by provisions and restrictions from the owner of the capital, such as the type of business permitted, the investment period, and the location of the business. The managed funds must be used in accordance with the objectives explicitly stated in the contract.

Bank BJB Syariah implements the mudharabah mutlaqah contract in its implementation, a form of cooperation between the customer as the fund owner (shahibul maal) and the bank as the fund manager (mudharib) that is not restricted by specific provisions regarding the type of business, timeframe, or location of the investment as long as it adheres to Sharia principles (Dyatama & Yuliadi, 2015).

## B. DSN MUI Fatwa Provisions Regarding iB Maslahah Hajj Savings

Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI, 2000) No. 02/DSN-MUI/IV/2000 concerning Savings stipulates several provisions related to savings that are in accordance with sharia principles:

- a. Unpermissible savings, i.e., savings based on interest calculations, are not permitted in Sharia, as interest is considered usury, which is prohibited in Islam.
- b. Permissible savings, i.e., savings based on the principles of Mudharabah (profit-sharing) and Wadiah (deposits whose security is guaranteed by the recipient).
- c. Based on the Quran, this fatwa is based on Surah An-Nisa, verse 29, which states:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ﴿٢٩﴾

*"O you who believe! Do not consume each other's wealth in a false way, except in trade that takes place on the basis of mutual consent between you. And do not kill yourselves.*

*Indeed, Allah is Most Merciful to you."*

Hajj Savings Terms with Mudharabah Contract:

- a. In this transaction, the customer acts as the shahibul mal (fund owner), while the bank acts as the mudharib (fund manager).
- b. The bank, as mudharib, has the freedom to engage in various types of business as long as they do not conflict with Sharia principles.
- c. The capital provided by the customer must be stated in cash, not in the form of receivables.
- d. The distribution of profits between the bank and the customer must be stated in the form of a nisbah (profit-sharing ratio) and outlined in the account opening agreement.
- e. The bank may use its rightful profit nisbah to cover the operational costs of the savings account.
- f. The bank is not permitted to reduce the customer's profit nisbah without the customer's consent.

In addition, DSN Fatwa No. 29/DSN-MUI/VI/2002 concerning Financing of Hajj Administration by Sharia Financial Institutions (LKS) stipulates the following:

- a. Service Fee (Ujrah): LKS may obtain service fees from clients for Hajj arrangements using the principle of al-ijarah (service rental), in accordance with DSN-MUI Fatwa No. 9/DSN-MUI/IV/2000.
- b. Hajj Advance (al-Qardh): LKS can assist in financing the payment of Hajj Travel Expenses (BPIH) for clients using the principle of al-qardh (interest-free loans), in accordance with DSN-MUI Fatwa No. 19/DSN-MUI/IV/2001.
- c. The provision of advances, in this case Hajj management services by LKS, may not be conditional on the provision of Hajj advances.
- d. Service Fee (Ujrah) Based on Advances. The amount of al-ijarah service fees may not be based on the amount of al-qardh advances provided by LKS to clients (DSN-MUI, 2002).

This provision ensures that the Hajj management and Hajj savings services provided by

Islamic banks or LKS remain in accordance with Sharia principles, without involving elements of usury or practices that are not in accordance with Islamic teachings (Daulay, 2017).

### **C. IB Masalahah Hajj Savings Product from Bank BJB Syariah**

The iB Masalahah Hajj Savings offered by Bank BJB Syariah is a fundraising product specifically designed to help prepare for the costs of the Hajj. This product uses a mudharabah contract, where the customer acts as the capital owner (shahibul maal) and Bank BJB Syariah acts as the fund manager (mudharib). This mudharabah contract ensures that profits from the bank's investments will be shared according to a pre-agreed ratio.

The iB Masalahah Hajj Savings offered by Bank BJB Syariah is a fundraising product specifically designed to help customers prepare for the costs of the Hajj pilgrimage. This product uses a mudharabah contract, where the customer acts as the fund owner (shahibul maal), while the bank acts as the fund manager (mudharib). This mudharabah contract ensures that profits from the bank's investments will be shared according to a pre-agreed ratio.

Some of the advantages of Bank BJB Syariah's iB Masalahah Hajj Savings include:

- a. No monthly administration fees; customers are not charged monthly fees, making this savings account more affordable.
- b. No initial deposit required; customers can start saving without having to deposit a minimum amount upfront.
- c. Siskohat Online Service: With this service, customers can be assured of their Hajj departure schedule, integrated with the Ministry of Religious Affairs system.
- d. Competitive profit sharing: Bank bjb syariah offers a 1% profit sharing rate, received at the beginning of each month, increasing the customer's savings balance.
- e. Minimum regular deposit of IDR 10,000; customers can make regular deposits with a very affordable minimum amount.
- f. Savings for children from age 0. Parents have the opportunity to open a Hajj savings account in their child's name from age 0, enabling more mature and structured long-term Hajj planning.
- g. Opening a Savings Account via Mobile Banking: For customers who already have an account at Bank bjb syariah, opening an iB Masalahah Hajj Savings account can be done easily and quickly via mobile banking.

h. Booking seats from the age of 12, this service allows customers to book their Hajj departure seats early and in a planned manner.

The process of opening a Hajj savings account is also designed to be easy for customers, with simple requirements such as an ID card (KTP), Taxpayer Identification Number (NPWP), and additional documents for children if necessary. Furthermore, the account can only be closed under certain conditions, such as after completing the Hajj pilgrimage or upon the customer's death (Faizah, 2013).

The implementation of the iB Maslahah Hajj Savings account at Bank BJB Syariah focuses on the comprehensive application of Sharia principles in fund management and investment activities. Bank BJB Syariah ensures that every step of fund management complies with Sharia principles, including:

- a. All fund management processes are carried out in accordance with Sharia principles and Islamic moral values.
- b. Staff handling Hajj savings are equipped with adequate professional knowledge and experience to ensure the security, efficiency, and sustainability of services.
- c. Fund management is monitored regularly to ensure transparency and investment security.
- d. Bank BJB Syariah ensures that all information related to the iB Maslahah Hajj Savings product is clearly provided and easily accessible to customers.
- e. Bank BJB Syariah is committed to providing optimal service to customers in all aspects of Hajj savings management, as a form of responsibility for customer satisfaction and trust.

With various superior features and consistent application of sharia principles, iB Maslahah Hajj Savings from Bank BJB Syariah is present as a safe, reliable, and sharia-compliant financial solution for people who are planning to finance the Hajj pilgrimage.

## **5. Conclusion**

The research results show that the iB Maslahah Hajj Savings at Bank BJB Syariah is a special savings product designed to help people prepare for Hajj expenses in accordance with Sharia principles. This savings account is integrated with the online Siskohat service, which facilitates the Hajj registration process and guarantees departure once the balance reaches the nominal amount set by the Ministry of Religious Affairs. This savings account is professionally managed using the mudharabah mutlaqah contract, a partnership between the customer as the fund owner and the bank as the manager without restrictions on the type of business.

In its implementation, Bank BJB Syariah adheres to the DSN MUI Fatwa Number 02/DSN-MUI/IV/2000. Profits from fund management are shared using a profit-sharing system, based on total revenue before deducting operating costs. The profit-sharing amount depends on the bank's revenue, and this system reflects Islamic economic values such as justice, equality, and peace. Overall, the iB Maslahah Hajj Savings account is a safe, sharia-compliant, and reliable solution for prospective Hajj pilgrims.

### **A. Planning**

Planning is the initial stage in management that aims to set clear goals, strategies, and operational steps so that library management is directed and measurable (Koonnt & Cyril, 1972). Careful planning allows the library to anticipate user needs and allocate resources efficiently. Meanwhile, the observation shows that the library does not have an annual program document, activity schedule, or clear performance targets. There is no strategic planning that guides collection or service development. As a result, library activities are reactive and unstructured.

Ideally, a school library should have an annual work plan that includes specific objectives, indicators of success, and budget and human resource allocations. This plan should also accommodate literacy programs that are integrated with the school curriculum to increase students' interest in reading (Kuhlthau, 2010). Thus, planning becomes the foundation that directs all library activities in a systematic and sustainable manner.

### **B. Organizing**

Organizing aims to arrange resources, both human, collections, and facilities, so that they can function optimally and efficiently (George R. Terry, 1977). In the context of libraries, organization includes a collection classification system, administrative records, and the division of managerial duties.

Meanwhile, at MA YPK Cijulang. The book collection has not been arranged with a clear classification such as Dewey Decimal Classification (DDC), there is no catalog card or loan master book. The division of duties of managers is not documented, so that the management of collections and services is unstructured and difficult to access by users.

According to Murtando & Masruri (2021), the application of a standardized classification system such as DDC is very important to facilitate the search and retrieval of information. In addition, administrative documentation such as catalog cards and loan master books must be well managed so that the library can accurately monitor collections and user activities. Good organization of library collections, including the application of an appropriate classification system, can increase the efficiency of

information searches and facilitate access for users, which in turn can increase student interest in reading (Sari & Rahmawati, 2018).

### **C. Actuating**

Implementation is the stage where planning and organizing are actualized through daily operational activities. This function involves motivation, communication, and mobilization of resources to achieve predetermined goals (Koontz & O'Donnell, 1972). In the field, it was found that the implementation of library services was still very minimal. Student visits are low and not systematically recorded. Book borrowing is done without a membership card and without a recording system, making it difficult to control the collection and know the needs of users. There are no literacy programs or activities specifically designed to increase interest in reading.

According to Lance & Hofschire (2012), libraries that actively implement literacy programs and use an organized lending system can significantly improve students' literacy levels. Effective implementation also includes providing comfortable and attractive facilities so that students are encouraged to use the library more often as a learning resource. Therefore, libraries should implement digital lending systems and hold regular and innovative literacy activities.

### **D. Pengendalian (Controlling)**

Control is the process of monitoring and evaluating the implementation of activities in accordance with predetermined plans and standards. This function is important to identify deviations and make continuous improvements (George R. Terry, 1977).

However, observations found no regular evaluation of library performance, no feedback mechanism from users, and many damaged book collections without maintenance procedures. The library's documentation has also not been running well, making it difficult to monitor and improve.

Bundy's (2004) research emphasizes the importance of regular evaluation, at least quarterly, to maintain the quality of library services. A good control system should also involve a feedback mechanism from users so that the library can be responsive to needs and complaints. With effective control, the library can continue to improve services and preserve the collection so that it remains useful for students.

From the results of the explanation above, the lack of optimal library management at MA YPK Cijulang has a significant negative impact on the development of student literacy. The condition of the library, which does not have a mature plan, makes literacy activities undirected and unsustainable. In addition, the unsystematic organization of the collection, such as the absence of clear book classification and complete administrative

documentation, makes it difficult for students to access the reading resources they need. This certainly hampers students' reading interest and overall literacy skills.

Ideally, school libraries should be managed by applying the POAC management function thoroughly. A clear and measurable plan will be the basis for developing a literacy program that suits students' needs and supports the school curriculum (Koontz & O'Donnell, 1972). Good collection organization with a standard classification system and complete documentation will facilitate access to information for students. Active service delivery, including regular literacy programs and the use of digital lending systems, as well as the provision of comfortable facilities, will increase the interest and frequency of library use by students. Finally, effective control through regular evaluation and feedback mechanisms will ensure that library services are always relevant and of high quality.

With good library management like this, the library is not only a place to store books, but also acts as a literacy center that can significantly improve students' reading and learning skills. Therefore, a comprehensive revamping of MA YPK Cijulang's library management is needed so that the library can have the maximum positive impact on student literacy.

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