

TRANSFORMATION OF WADIAH CONTRACT IN THE SHARIA FINANCIAL SYSTEM AND ITS IMPACT ON HAJJ FUND MANAGEMENT

Anisa Zakia¹

Universitas Islam Negeri Syarif Hidayatullah, Jakarta, Indonesia

zakianisaaljufri@gmail.com

Sofyan Rizal²

Universitas Islam Negeri Syarif Hidayatullah, Jakarta, Indonesia

sofyan.rizal@uinjkt.ac.id

Roikhan Muhammad Aziz³

Universitas Islam Negeri Syarif Hidayatullah, Jakarta, Indonesia

roikhan.ma@uin.ac.id



Abstract

This research aims to analyze the transformation of the wadiah contract in the Islamic financial system and its impact on the management of hajj funds in Indonesia. The approach used is normative juridical with a qualitative method based on literature study, which examines various legal sources, fatwas, and related academic literature. This research also examines institutional practices involving the Hajj Financial Management Agency and Islamic banking such as Bank Muamalat Indonesia. The research results show that the wadiah contract has undergone a transformation from a pure deposit contract to a more flexible financial instrument thru the application of wadiah yad dhamanah. This transformation allows the utilization of deposit funds for productive activities, thereby contributing to the increase in efficiency and value of hajj funds. However, this change also poses challenges such as the potential for contract deviations, governance risks, and discrepancies between the form of the contract and the economic substance. In the perspective of maqasid al-shariah, the productive management of hajj funds can support the achievement of maslahah, particularly in reducing hajj costs. However, strengthening transparency, accountability, and oversight is necessary to uphold the principle of wealth protection (hifz al-mal). This research recommends the need for strengthening regulations and innovations based on maqasid al-shariah to create a sustainable hajj fund management system in accordance with sharia principles.

Keywords: Wadiah Contract, Sharia Finance, Hajj Fund, Maqasid Al-Shariah, Bank Muamalat

INTRODUCTION

The Islamic financial system has rapidly developed along with the increasing understanding and implementation of Sharia principles in various aspects of life, including the financial sector. One of the fundamental concepts in the Islamic financial system is the contract (*akad*), which serves as the legal basis for financial transactions. The Wadiah contract, which in Islamic commercial jurisprudence is known as a safekeeping or deposit contract, plays an important role in various financial instruments, including the management of hajj funds. As a contract that allows someone to entrust their property to another party under certain conditions, Wadiah offers solutions for various transaction needs that are characterized by trust and transparency.

However, in its development, the Wadiah contract in the Islamic financial system has undergone a transformation to adapt to the demands of the times and the dynamics of the global economy. This transformation includes a change in perspective regarding the nature and form of the Wadiah contract, which affects fund management, including the Hajj funds managed by Islamic financial institutions. The management of hajj funds, which is a great trust for Muslims, requires caution in the application of sharia principles, including the implementation of the Wadiah contract. Therefore, it is necessary to conduct a *fiqh muamalah* analysis to understand the legal implications and impacts of the transformation of the Wadiah contract on the management of hajj funds.

The management of hajj funds in Indonesia has become a strategic issue considering the continuously increasing number of prospective pilgrims each year, accompanied by a long waiting period. The initial deposit funds of the pilgrims are not only stored but also managed to generate value (BPKH, 2023). In this context, the wadiah contract has undergone a transformation from the classical concept of passive (pure deposit) to a more productive form in contemporary practice, where funds can be utilized by the managing institution without compromising the fundamental principles of Sharia.

However, this transformation is not without various challenges. In recent years, the management of hajj funds in Indonesia has come under public scrutiny due to the emergence of several cases that raise questions about transparency and accountability. For example, there are allegations of corruption in the management of hajj facilities currently being investigated by the Corruption Eradication Commission (KPK), related to the discrepancy between the fees paid by pilgrims and the quality of services received (KPK, 2025). Additionally, a report from Indonesia Corruption Watch (ICW) also revealed potential irregularities in the provision of catering and hajj services for 2025, which could harm the state and pilgrims. (ICW, 2025)

Not only that, at the beginning of 2026, an issue also arose regarding the detention of special hajj pilgrims' funds at the Hajj Financial Management Agency (BPKH), which could potentially hinder the mass departure of pilgrims if not resolved promptly. These cases show that the management of hajj funds is not only related to economic aspects but also involves public trust, institutional governance, and consistency with sharia principles. The case of alleged corruption in the distribution of hajj quotas is also a serious concern, where law enforcement officials are tracing the flow of funds and the potential for non-transparent practices in the distribution of quotas to hajj pilgrimage organizers. (President's Advisory Council of the Republic of Indonesia) The series of cases shows that the

management of pilgrimage funds is not only related to economic aspects but also involves public trust, institutional governance, and consistency with Sharia principles.

This phenomenon emphasizes that the transformation of the wadiah contract in the Islamic financial system needs to be studied more deeply. On one hand, the optimization of funds provides an opportunity to increase benefits that can alleviate the costs of organizing the pilgrimage. However, on the other hand, the change in the character of the contract also demands the strengthening of regulations, supervision, and the application of good governance principles to ensure it does not deviate from Sharia values.

Furthermore, the role of the Hajj fund management institution has become increasingly complex, not only as a custodian of funds but also as an investment manager that must maintain a balance between security, liquidity, and returns. Therefore, it is important to ensure that the transformation of the wadiah contract remains within the framework of sharia and is able to address the increasingly dynamic challenges of managing hajj funds.

This paper aims to examine the transformation of the Wadiah contract in the Islamic financial system, particularly from the perspective of muamalah jurisprudence, and to analyze its impact on the management of hajj funds. With a comprehensive jurisprudential approach, it is hoped that solutions can be found for the challenges faced in the implementation of the Wadiah contract, while also contributing to the more optimal management of hajj funds in accordance with Islamic principles.

REVIEW OF LITERATURE

Wadiah contract is one of the contracts widely used in the Islamic financial system, particularly in fund collection products such as savings and deposit funds. In modern practice, the wadiah contract used is generally wadiah yad dhamanah, which is a deposit contract where the recipient of the deposit, in this case, the financial institution, has full responsibility for the return of the deposited funds. In the perspective of muamalah jurisprudence, the wadiah contract differs from investment contracts like mudharabah because it does not contain the element of profit-sharing. Wadiah places more emphasis on the principle of trust, where financial institutions act as custodians of funds without the obligation to provide returns to the fund owners (Antonio, 2001).

As explained in Fatwa DSN-MUI No. 02/DSN-MUI/IV/2000, the wadiah contract is non-commercial and does not promise any specific profit. However, Islamic financial institutions are allowed to provide bonuses voluntarily as a form of appreciation for customer trust, as long as it is not promised in advance because it has the potential to contain elements of usury (Fuadi, 2022). This provision indicates that the practice of wadiah in Islamic finance remains based on the principle of prudence in maintaining the purity of the contract.

In the context of the modern Islamic financial system, the wadiah contract not only functions as a mechanism for fund safekeeping but also undergoes a transformation into an instrument that supports the liquidity management of financial institutions. This is evident in the practices of Islamic banking, which utilize wadiah funds for operational activities and financing, while still ensuring the return of customer funds. This phenomenon indicates a shift in the function of wadiah from a tabarru' contract to a more productive instrument, although it formally remains within a non-profit framework (Ayub, 2007).

This transformation is also evident in the management of hajj funds in Indonesia, which involves institutions such as the Hajj Financial Management Agency and Islamic banking like Bank Muamalat Indonesia. The hajj funds, which were initially in the form of deposits, are now managed productively thru various sharia investment instruments to enhance their value. This approach is in line with the policy in Law Number 34 of 2014, which provides space for the optimal management of hajj funds.

Recent research shows that optimizing hajj funds thru sharia investments can have a positive impact on the cost efficiency of hajj administration. However, this practice also presents challenges in terms of governance and Sharia compliance. A study by Samsudin et al. (2023) emphasizes that the management of hajj funds must remain based on the principles of maqasid al-shariah to ensure the widespread welfare of the community. Moreover, other research indicates that the integration of hajj funds and sharia financial instruments such as sukuk and waqf can enhance the sustainability of fund management (Fuadi et al., 2022).

From an institutional perspective, the role of Islamic banks in collecting hajj funds also shows a transformation of function. Institutions like Bank Muamalat Indonesia not only function as depositories but also as intermediaries that manage fund liquidity. This strengthens the argument that the wadiah contract in modern practice has undergone hybridization, which is the combination of characteristics between the tabarru' contract and the commercial contract (Ahmed, 2019).

In the framework of evaluation, the maqasid al-shariah approach becomes important to assess the extent to which the transformation of the wadiah contract remains in line with the objectives of sharia. Maqasid al-shariah emphasizes the protection of wealth (hifz al-mal) and the achievement of public welfare (maslahah). Therefore, the management of hajj funds should not only be oriented toward economic efficiency but also uphold the principles of justice, transparency, and accountability (Dusuki & Abdullah, 2007).

In addition to normative and institutional aspects, theoretical studies also show that the transformation of the wadiah contract can be understood as part of the dynamics of innovation in Islamic finance. This innovation is driven not only by the need for efficiency but also by the community's demand for financial services that align with Islamic values. In this context, trust becomes a key factor in the successful implementation of the wadiah contract, especially in the management of public funds such as pilgrimage funds (Arini, 2022).

By considering the basic principles of the wadiah contract, Sharia regulations, and the development of modern financial practices, it can be concluded that the transformation of the wadiah contract is an inevitable phenomenon. However, this transformation must remain within the framework of Sharia principles to avoid losing the essence of the contract as a form of trust. Therefore, an integrative approach is needed that combines normative, institutional, and maqasid al-shariah aspects in understanding and evaluating the practice of managing hajj funds within the Islamic financial system.

RESEARCH METHOD

This research uses a qualitative approach with a normative juridical type of research. This approach is used to analyze legal norms, sharia principles, and institutional practices related to the transformation of wadiah contracts in the sharia financial system, particularly in the management of hajj funds. The normative juridical approach focuses on the study of

legislation, fatwas, and academic literature as the basis for analysis to understand the alignment between normative concepts and empirical implementation (Assyakurrohim et al., 2022).

The selection of this approach is based on the research objectives that not only describe the phenomenon but also evaluate the practice of transforming the wadiah contract from the perspective of Islamic law and positive regulations. In this context, the research examines the relationship between the principles of fiqh muamalah and the management practices of hajj funds conducted by the Hajj Financial Management Agency and sharia banking institutions such as Bank Muamalat Indonesia. The analysis also refers to the legal framework outlined in Law Number 34 of 2014 and the fatwas of the National Sharia Council.

This research fully utilizes secondary data as the main source. Secondary data includes primary, secondary, and tertiary legal materials. Primary legal materials consist of laws and regulations, fatwas, and official policies related to the management of hajj funds. Secondary legal materials encompass books, scientific journals, and previous research relevant to wadiah contracts and sharia finance. Tertiary legal materials include dictionaries, encyclopedias, and other supporting sources that help clarify the concepts used in the research (Anak, 2022).

The data collection technique was carried out thru library research, which involved reviewing, identifying, and examining various relevant literature sources and legal documents. The documents analyzed include official institutional reports, government regulations, and scientific publications related to wadiah contracts and hajj fund management. This approach allows researchers to obtain a systematic and comprehensive picture of the research object.

To ensure data validity, this research applies the source triangulation technique, which involves comparing various references from different sources, both from academic literature and official documents. In this way, the accuracy and consistency of the data can be maintained and potential bias in interpretation can be minimized (Saadah, Prasetyo, & Rahmayati, 2022).

Data analysis is conducted thru a normative qualitative analysis approach, which includes the processes of classification, interpretation, and drawing conclusions based on legal principles and Sharia principles. The analysis was conducted using an inductive method, which involves identifying patterns and relationships between the concept of wadiah contracts, institutional practices, and their implications for the management of hajj funds. This approach allows for a deeper understanding of the alignment between Sharia norms and actual practices within the Islamic finance system (Rifa'i, 2023).

RESULTS AND DISCUSSION

The research results show that the wadiah contract in modern Islamic finance practice has undergone a significant transformation from its classical concept. Normatively, wadiah is a trust-based deposit agreement without a commercial purpose. However, in banking practice, this contract has evolved into wadiah yad dhamanah, which grants the bank the authority to utilize the deposited funds with the obligation of full repayment. This transformation indicates a shift from the tabarru' contract toward a more productive function. In practice, the use of wadiah funds by banks for financing activities reflects

characteristics that approach the qard contract, resulting in the phenomenon of a hybrid contract (Ayub, 2007).

In recent years, the management of hajj funds in Indonesia has undergone significant developments, especially after the strengthening of the role of the Hajj Financial Management Agency. The hajj funds, which are collected in large amounts, are no longer just stored but are invested in various sharia-compliant instruments such as state sukuk, sharia deposits, and direct investments.

Recent data shows that the benefits of the hajj fund are used to subsidize the Hajj Travel Costs (Bipih), so that pilgrims do not bear the entire real cost. However, this policy has also sparked public discourse regarding the transparency and sustainability of the hajj fund, particularly concerning the use of the benefits for the next generation of pilgrims (Samsudin et al., 2023).

This case shows that the transformation of hajj fund management has shifted from a conservative model to a productive model. However, this also reinforces the urgency of Sharia-based supervision to prevent deviations from the concept of amanah.

Implementation of Wadiah in Sharia Banking (Study on Bank Muamalat)

As one of the pioneers of sharia banks in Indonesia, Bank Muamalat Indonesia plays an important role in the collection of funds based on the wadiah contract, including hajj funds. Some products that use the wadiah contract include:

1. iB Hijrah Wadiah Savings → a savings product without profit sharing with voluntary bonuses
2. iB Hajj Savings → used for the initial deposit for Hajj registration
3. iB Wadiah Giro → a deposit product for transaction needs

These products use the principle of wadiah yad dhamanah, where the bank can utilize the collected funds for financing activities. In the context of hajj funds, the initial deposit placed in Islamic banks becomes part of the liquidity system managed before being handed over to the Hajj Financial Management Agency.

This implementation shows that banks not only act as custodians but also as financial intermediaries. This reinforces the finding that the wadiah contract in modern practice has undergone a significant transformation in function (Ahmed, 2019).

Analysis of the Impact of Transformation on Hajj Funds

The transformation of the wadiah contract in contemporary Islamic banking practices is not only normative but also makes a tangible contribution to strengthening the Islamic financial system. One of the main contributions is seen in the optimization of hajj funds. In this scheme, the funds collected thru the wadiah contract no longer merely function as deposits, but can be managed productively thru investment instruments that comply with Sharia principles. The results of this management yield benefits (returns) that are then used to subsidize the costs of organizing the pilgrimage, thereby alleviating the burden on the pilgrims. This practice is in line with the management carried out by the Hajj Financial Management Agency in optimizing the community's funds sustainably.

In addition, the transformation of the wadiah contract also contributes to the efficiency of the sharia financial system. The use of wadiah contracts, particularly in the form of wadiah yad dhamanah, provides banks with the flexibility to utilize deposit funds in supporting operational activities and financing. This has an impact on the increase in liquidity

of Islamic banking, so the bank has a better capacity to maintain financial stability and meet customer needs. In this context, Bank Muamalat Indonesia, as one of the pioneers of Islamic banks in Indonesia, also implements wadiah-based products to support its liquidity efficiency and stability.

The transformation of the wadiah contract also plays an important role in promoting the inclusion of Islamic finance. Wadiah-based products, such as wadiah savings, offer easy access for the community because they do not require a guaranteed return and tend to have low administrative costs. These characteristics make wadiah products more accessible to various segments of society, including those who were previously not reached by formal banking services. Thus, the wadiah contract not only functions as a financial instrument but also serves as a strategic means to enhance literacy and participation of the community in the sharia financial ecosystem.

On the other hand, the transformation of the wadiah contract in Islamic finance practice also gives rise to several risks that need to be critically examined. One of the main risks is the potential inconsistency in the substance of the contract. Theoretically, the wadiah contract is categorized as a *tabarru'* (non-commercial) contract that emphasizes the aspects of safekeeping and trust. However, in practice, the use of wadiah funds for productive activities has the potential to blur the lines between *tabarru'* contracts and commercial contracts. This condition raises the issue of form versus substance, where formally the contract is still classified as wadiah, but substantively it has characteristics that approach a commercial contract.

In addition, there are also risks related to the management of hajj funds. The public discourse that has developed in recent years shows an increasing concern for the transparency and accountability of hajj fund management, particularly those managed by the Hajj Financial Management Agency. These issues indicate that the optimization of the hajj fund must be balanced with a strong oversight system, transparent reporting, and accountability mechanisms that can be held accountable to the public in order to maintain public trust.

This transformation also opens up the possibility of moral hazard. The utilization of deposit funds by financial institutions, if not accompanied by strict supervision, has the potential to lead to misuse or management that does not adhere to the principles of prudence and sharia. This risk becomes increasingly relevant considering the characteristics of wadiah funds, which are fundamentally trust-based, thus requiring high integrity from fund managers.

Contemporary research shows that these various challenges are a logical consequence of the continuously evolving innovations in Islamic finance. Therefore, it is necessary to strengthen regulations, improve governance quality, and optimize supervisory functions so that the transformation of the wadiah contract remains within the corridor of Sharia principles and the goals of public welfare. This is in line with the findings of Fuadi et al. (2022), which emphasize that innovation in sharia financial instruments must be accompanied by an adaptive and comprehensive regulatory and supervisory framework.

Evaluation Based on Maqasid al-Shariah

From the perspective of maqasid al-shariah, the transformation of the wadiah contract is not only assessed from a legal-formal aspect but also from the extent to which its implementation can realize the main objectives of sharia. Two dimensions that serve as the main parameters in this analysis are *hifz al-mal* (protection of wealth) and *maslahah* (public

interest). The principle of *hifz al-mal* emphasizes the importance of maintaining the security, integrity, and sustainability of the value of the entrusted wealth, so that any form of fund management must be free from risks that disproportionately harm the fund owner. Meanwhile, the concept of *maslahah* is oriented toward creating broader benefits for society, including the optimization of funds for public interest.

In the context of managing hajj funds, the transformation of the *wadiah* contract toward more productive management can be understood as an effort to achieve *maslahah*, especially in reducing the costs of organizing the hajj pilgrimage and increasing the economic contribution of these funds to the community. The productive utilization of funds allows for added value that can ultimately be used to improve the quality of hajj services or provide subsidies for pilgrims. However, the orientation toward this benefit should not neglect the fundamental principle of *hifz al-mal*. When fund management is not accompanied by transparency, accountability, and good governance, potential risks such as fund misuse, unclear allocation, and financial losses can arise, which in turn threaten the protection of wealth that is the primary objective of Sharia.

Therefore, *maqasid al-shariah* serves as a normative control mechanism that ensures the transformation of the *wadiah* contract remains within the corridors of sharia. This approach demands a balance between the effort to achieve public welfare and the obligation to maintain the security of assets, so that innovations in fund management remain based on the prudential principle and Islamic ethical values. Thus, the success of the transformation of contracts is not only measured by economic efficiency but also by its alignment with the fundamental objectives of Sharia as stated by Dusuki and Abdullah (2007).

Synthesis and Implications

Based on the analysis that has been conducted, it can be synthesized that the transformation of *wadiah* contracts is an unavoidable form of adaptation to the dynamics and complexities of the modern financial system. This change reflects the need for Islamic financial institutions to remain relevant and competitive, without abandoning the fundamental principles of Sharia that underpin them. In the context of institutional practices, the implementation at Bank Muamalat Indonesia shows a shift in the function of the *wadiah* contract from merely custodial (safekeeping) to intermediary, where the collected funds are not only stored but also managed more actively for productive purposes.

A similar transformation is also evident in the management of pilgrimage funds, which have evolved into a productive investment system. Funds that were previously passive are now optimized thru various investment instruments that comply with Sharia principles, with the aim of adding value for pilgrims and supporting the efficiency of financing the organization of the Hajj pilgrimage. However, this change in orientation brings the consequence of increased risk complexity, both from operational, investment, and governance aspects.

Therefore, strengthening governance based on *maqasid al-shariah* becomes a necessity. This approach not only emphasizes the aspect of formal compliance with contracts but also ensures that all fund management activities align with the objectives of protecting wealth (*hifz al-mal*) and achieving public interest (*maslahah*). In this regard, the principles of transparency, accountability, and prudence must be the main foundation in every decision-making process.

The implications of this research indicate that innovation in wadiah contracts needs to be balanced with adequate regulations and strict oversight mechanisms. This is important to maintain the principle of trust in the management of public funds, while also ensuring that the transformations carried out do not deviate from the fundamental values of Sharia. Thus, the sustainability of innovation in Islamic finance can only be achieved if it is accompanied by a strong commitment to good governance and an orientation toward the maqasid al-shariah.

CONCLUSION

Based on the research findings, it can be concluded that the wadiah contract in the pure deposit contract system has become a more flexible instrument in modern financial practices. This change is particularly evident in the application of wadiah yad dhamanah, which allows financial institutions to utilize deposit funds while still ensuring their return to customers. This transformation indicates a shift in the function of contracts from a tabarru' nature to a more productive function, thereby giving rise to the characteristic of hybrid contracts in practice.

In the context of hajj fund management, the transformation of the wadiah contract contributes to a paradigm shift from mere fund storage to productive management. The role of the Hajj Financial Management Agency becomes very strategic in optimizing the benefits of Hajj funds thru various sharia investment instruments as regulated in Law Number 34 of 2014. This has a positive impact on the efficiency of Hajj financing, particularly in reducing the costs borne by the pilgrims.

On the other hand, the implementation of the wadiah contract in Islamic banking institutions, including Bank Muamalat Indonesia, shows a shift in role from custodian to financial intermediary. Thru wadiah-based products, banks not only collect funds but also actively manage liquidity. Although it provides economic benefits, this practice also poses challenges such as the potential mismatch between the form of the contract and the economic substance, as well as governance and moral hazard risks. Therefore, evaluation based on maqasid al-shariah becomes very important to ensure that the transformation of the wadiah contract remains in line with the objectives of sharia, particularly in safeguarding property (hifz al-mal) and public welfare (maslahah).

This research recommends the need for strengthening regulations, transparency, and accountability in the management of hajj funds, as well as affirming the limitations on the implementation of the wadiah contract to ensure it does not deviate from the fundamental principles of sharia. Additionally, innovation based on the values of maqasid al-shariah is necessary to create a sharia-compliant financial system that is not only efficient but also fair and sustainable.

REFERENCES

- Ahmed, H. (2019). Governance of Islamic financial institutions. *Journal of Islamic Accounting and Business Research*.
- Antonio, M. S. (2001). *Bank syariah: Teori dan praktik*. Gema Insani.
- Ascarya. (2015). *Akad dan produk bank syariah*. Rajawali Pers.
- Assyakurrohim, D., Ikhrum, D., Sirodj, R. A., & Afgani, M. W. (2022). Case study method in qualitative research. *Journal of Science and Computer Education*, 3(1), 1–9.

- Ayub, M. (2007). *Islamic finance: Principles and practice*. John Wiley & Sons.
- Badan Pengelola Keuangan Haji (BPKH). (2023). *Laporan keuangan haji*.
- Dusuki, A. W., & Abdullah, N. I. (2007). Maqasid al-shariah, maslahah, and corporate social responsibility. *The American Journal of Islamic Social Sciences*, 24(1), 25–45.
- Fuadi, N. F. Z., et al. (2022). Developing sustainable hajj funds. *Economica: Jurnal Ekonomi Islam*.
- Fuadi, N. F. Z. (2022). Easy Wadiah savings in Kedung Village Rombong District. *Journal of Sharia Economics & Economics*.
- Indonesia Corruption Watch (ICW). (2025). *Laporan dugaan korupsi haji 2025*. <https://antikorupsi.org/id/icw-laporkan-dugaan-korupsi-pengelolaan-dana-haji-tahun-2025-di-kementerian-agama-ke-kpk?utm>
- Izzah, N., Nawawi, J., & Rusli, A. (2025). Government Strategy in Developing Sustainable Tourism in Palippis Beach, Bala Village Polewali Mandar Regency. *Majapahit Journal of Islamic Finance and Management*, 5(3), 2327–2340. <https://doi.org/10.31538/mjifm.v5i3.404>
- Komisi Pemberantasan Korupsi (KPK). (2025). *Penyelidikan pengelolaan dana haji*.
- Samsudin, et al. (2023). Hajj funds management based on maqasid al-shariah. *Madura eJournal*.
- Samsudin, A., et al. (2023). Strategy to improve service quality through BSI Mobile at Bank Syariah Indonesia. *El-Mal: Journal of Islamic Economics & Business Studies*, 4(4), 1163–1170. <https://doi.org/10.47467/elmal.v4i5.2682>
- Rifa'i, Y. (2023). Analysis of scientific research methodology in data collection in the preparation of mini research. *Innovative and Cultured Scholar*, 1(1), 31–37. <https://doi.org/10.59996/cendib.v1i1.155>
- Saadah, M., Prasetyo, Y. C., & Rahmayati, G. T. (2022). Strategy in maintaining data validity in qualitative research. *Al-'Adad: Journal of Tadris Mathematics*, 1(2), 54–64. <https://doi.org/10.24260/add.v1i2.1113>