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**IMPLEMENTATION OF EASY WADIAH SAVINGS PRODUCTS AT BSI KCP  
SIDOARJO KRIAN IN THE PERSPECTIVE OF DSN-MUI FATWA No. 02/DSN-  
MUI/IV/2000**



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**Abstract**

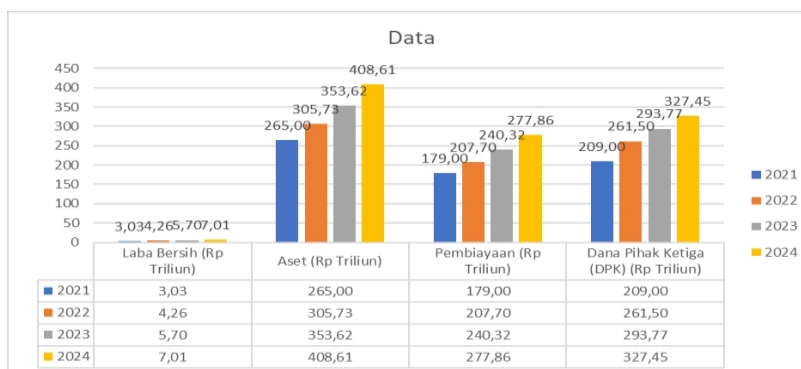
This study aims to examine the implementation of Easy Wadiah Savings products at Bank Syariah Indonesia (BSI) Sidoarjo Krian Branch Office (KCP) according to DSN-MUI Fatwa No. 02/DSN- MUI/IV/2000. This product uses the wadiah yad dhamanah contract, which is a fund deposit contract where the bank guarantees the security of funds without providing a guarantee of return. The approach used in this study is qualitative using case studies, interviews with the bank, namely Customer Service and customers, and examination of related documents. The results of the study indicate that the implementation of this product is in accordance with sharia principles as stated in the fatwa, as evidenced by the absence of interest, the existence of voluntary incentives from the bank, and the ease for customers to access their funds. However, there are still several obstacles because the public's understanding of the concept of the wadiah contract is still limited. Therefore, efforts are needed to educate and increase knowledge of sharia finance.

**Keywords:** BSI, DSN-MUI Fatwa, Easy Wadiah Savings

## INTRODUCTION

The banking system in Indonesia consists of two main types, namely conventional banking and Islamic banking. Conventional banking runs its operations using an interest system, which is considered not in line with Islamic principles. As an alternative, Islamic banking offers a system based on the principle of profit sharing, making it more in line with Islamic teachings (Kartini Panggiarti and Salman Al Farisi 2022). According to Law Number 21 of 2008 concerning Islamic Banking, the implementation of Islamic banks is based on sharia principles which include the use of contracts that are free from elements of usury, uncertainty (gharar), and gambling (maysir) (Law of the Republic of Indonesia 2008). Bank Syariah Indonesia (BSI) is the largest Islamic financial institution in Indonesia formed from the merger of three state-owned Islamic banks, namely, Bank Syariah Mandiri, BNI Syariah, and BRI Syariah (Solekhah 2022).

**Figure 1**  
**Increase in BSI from 2021-2024**



Source: Data Year 2024 based on reports until the end of the year

From the graph above, Bank Syariah Indonesia shows a very positive growth in performance from 2021 to 2024. BSI's net profit continues to increase every year, from IDR 3.03 trillion in 2021, rising to IDR 4.26 trillion in 2022, then IDR 5.70 trillion in 2023, and reaching IDR 7.01 trillion in 2024. This growth reflects operational efficiency and consistently executed business strategies. In addition, BSI's total assets also increased from IDR265 trillion in 2021 to IDR408.61 trillion in 2024, signalling strong business expansion and increasing public confidence in Islamic banking.

In terms of financing, BSI also showed a strong performance. Financing distribution grew from IDR179 trillion in 2021 to IDR277.86 trillion in 2024. This shows BSI's contribution in supporting the real economic sector through Islamic financing products. In line with this, Third Party Funds (DPK) also showed significant growth, from IDR209 trillion in 2021 to IDR327.45 trillion in 2024. The increase in Third Party Funds (DPK) reflects the increasing public confidence in BSI as a safe and sharia-based depository institution. Overall, this positive growth strengthens BSI's position as the largest Islamic bank in Indonesia that is able to consistently compete both nationally and internationally.

Nationally, BSI's performance has experienced significant growth, marked by increasing net profit and the achievement of various international awards, reflecting the high level of public trust in BSI and making BSI KCP Sidoarjo Krian an interesting reflection of

the successes and challenges in implementing sharia-based products at the local level. These factors make this branch worthy of research from the perspective of sharia compliance and the effectiveness of sharia banking product education to the community.

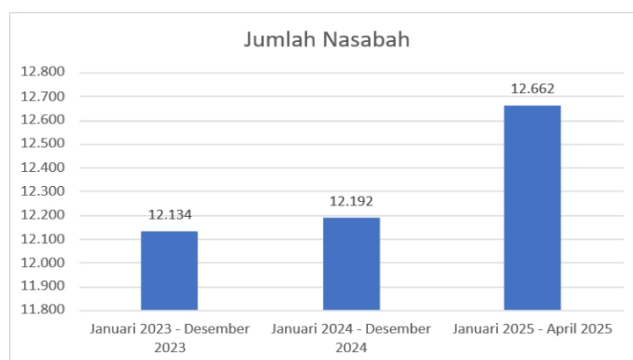
In 2024 Bank Syariah Indonesia won the *Prominent Award 2024* in the category of *Best Number of Customers Sharia Bank in the World and Excellent Business Performance with Beyond Sharia Banking Strategy in 2025*. Bank Syariah Indonesia also won the award In celebration of its 4th anniversary, BSI received 15 awards at the *Infobank Satisfaction, Loyalty, and Engagement 2025* event, including *The Best Sharia Bank in Customer Satisfaction* and *The Best Sharia Bank in Net Promoter Score* (BSI Official Website). With consistent growth and these achievements, BSI confirms its position as the largest Islamic bank in Indonesia and aims to be among the top 10 global Islamic banks in the next few years.

Bank Syariah Indonesia offers various types of Savings products, including Easy Wadiah Savings, Business Savings, Forex Savings, Student Savings, Junior Savings, Sharia Securities Savings, Hajj Savings, and Tapenas Regular (Ghafar et al. 2025).

Indonesia, Tapenas Regular (Ghafar et al. 2025). Easy Wadiah Savings is one of Bank Syariah Indonesia's flagship products based on the wadiah yad dhamanah contract, which is a deposit contract in which the bank has full responsibility for the deposited funds and is authorised to utilise them in productive activities (Susilawati and Mukhoyaroh 2021). This product attracts public interest because it is not subject to monthly administration fees, offers easy transactions through digital services, and still adheres to sharia principles (Moh. Ramin and Kiptiyah 2023). With the development of BSI digital services, such as the BSI Mobile application, Islamic banking transactions are becoming increasingly accessible to customers (Samsudin et al. 2023).

BSI KCP Sidoarjo Krian is one of the BSI service units located at Jalan Imam Bonjol No. 108, Krian, Sidoarjo Regency, East Java. As part of the sub-branch network, BSI KCP Sidoarjo Krian has an important role in ensuring that the implementation of Easy Wadiah Savings products follows the existing sharia provisions and principles (Interview Fauziyah Darajatun Selaku CS 2025). To understand the development of the number of customers at BSI Sub-Branch Office (KCP) Sidoarjo Krian, it can be seen through the following graph which illustrates the growth of customers from year to year.

**Figure 2**  
**Customers who use Easy Wadiah Savings**



Source: BOSM KCP Sidoarjo Krian

Based on the graph above the number of customers at BSI Sub-Branch Office (KCP) Sidoarjo Krian there is a fluctuating increase during the period January 2023 to April 2025. In 2023, the number of customers recorded as many as 12,134 people, this number has increased slightly in 2024 to 12,192 people shows the growth although relatively small.

Then, until April 2025, the number of customers increased significantly to 12,662 (Pak Gatot BOSM KCP Sidoarjo Krian 2025). This increase shows a positive development in BSI KCP Sidoarjo Krian's efforts to attract people to use Islamic banking services, especially savings products such as Easy Wadiah Savings. This increase can reflect public confidence in sharia principles. In addition, there are still various technical obstacles in Islamic banking operations, especially in the aspect of not optimal education to prospective customers regarding the advantages and principles of sharia in savings products, for example, there are still many customers who do not understand that the wadiah contract does not provide fixed profit sharing such as interest or usury in conventional banking, but rather is a deposit with the potential for non-binding bonuses. On the other hand, the implementation of Easy Wadiah Savings products in the field also often does not fully reflect sharia principles, such as the clarity of the contract as stipulated in DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 about Savings (Jalaluddin 2021).

As a legal basis, DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 is the main reference in managing savings based on the wadiah contract (Mujaddidi, Handoko, and Almaududi 2024). In this fatwa, it is explained that savings can be carried out using a wadiah contract, which is a deposit contract in which customers entrust money or goods to the bank with the aim of maintaining the security and integrity of these deposits. Banks are not allowed to provide interest on deposits, but may provide gifts on a voluntary basis, in accordance with sharia principles that avoid usury. In addition, this fatwa also covers other savings products such as gold and Hajj savings, each of which uses an appropriate contract, such as murabaha for gold savings (Nurlela 2021). Therefore, the DSN-MUI Fatwa is intended to ensure that all savings products provided by Islamic financial institutions are in accordance with sharia principles and are able to provide security and protection for customers (Solehah and Prawiro 2022).

This research has a difference that lies in its focus and approach which is different from previous studies related to Easy Wadiah Savings products. Some previous studies are more. Some previous studies have discussed marketing strategies, customer satisfaction

levels, and the implementation of wadiah contracts in general in various Islamic bank branch offices. However, this research specifically examines the implementation of Easy Wadiah Savings products at BSI KCP Sidoarjo Krian in the perspective of DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000. By making the fatwa as the main reference, this research not only describes the implementation of the product, but also assesses the suitability of its practice with sharia rules that have been officially determined by the National Sharia Council-Majelis Ulama Indonesia (DSN-MUI). This provides a new contribution to the study of sharia perb'ankan, especially in bridging the gap between the theory of muamalah fiqh standardised in fatwas and the real practice in the field.

With this background, this study aims to examine the suitability of Easy Wadiah Savings products against DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 by examining its implementation at BSI KCP Sidoarjo Krian. The study will adopt a qualitative and case study approach to analyse the implementation of the product, the challenges faced in its operation and the extent to which public understanding of Islamic savings can be improved. It is hoped that the results of this study can provide input for the public to be more interested in wadiah contract-based savings products.

## **REVIEW OF LITERATURE**

### **Easy Wadiah Savings**

Easy Wadiah Savings is one of the flagship savings products from Bank Syariah Indonesia that uses a wadiah yad dhamanah contract, which is a deposit contract in which the deposit recipient, in this case the bank, is fully responsible for the return of funds deposited by the customer. In the concept of fiqh muamalah, a wadiah contract is different from an investment contract (*mudharabah*), because there is no element of profit sharing. As explained in Fatwa DSN-MUI No. 01/DSN-MUI/IV/2000 on Current Accounts and No. 02/DSN-MUI/IV/2000 on Savings, the wadiah contract is trustworthy and the bank only acts as a custodian and manager of funds without providing a guarantee of profit sharing. However, Islamic banks are allowed to provide bonuses voluntarily as a form of appreciation to customers for the trust given, as long as it is not promised in advance because it will lead to the element of usury. in advance because it will lead to the element of usury (Fuadi 2022).

Easy Wadiah Savings comes as a sharia financial solution that is not only safe and usury-free, but also practical and in accordance with the needs of the community. This product offers various advantages, such as free monthly administration fees, ease of digital transactions through mobile banking, and access to ATM Bersama and Prima. These features make Easy Wadiah savings no less competitive than conventional products, but still based on strict sharia principles. In the context of Islamic banking literature, savings with a wadiah contract are considered a form of social service that aims to maintain trust and provide convenience for the community in managing their daily finances, without expecting financial benefits from the bank (Arini 2022).

From a consumer behaviour perspective, the existence of Easy Wadiah savings also reflects the changing preferences of some people who are becoming aware of the importance of using financial products that comply with Islamic law. This is in line with the theory of innovation adoption proposed by Everett Rogers, where the decision to use a product or service is influenced by perceptions of relative advantage, compatibility with personal

values, and ease of use. In this case, Easy Wadiah savings are considered to have advantages in the aspect of compatibility with Islamic teachings and ease of access to banking technology. Therefore, this product has great potential to be accepted by the Muslim market segment who want financial services that are ethical, transparent, and free from haram elements (MANDASARI 2022). By considering the basic principles of the wadiah contract, sharia regulations from DSN-MUI, and the approach of consumer behaviour theory, Easy Wadiah savings can be understood as an innovative Islamic banking product that not only answers the functional needs of customers, but also offers spiritual value and trust in a fair and sustainable Islamic economic system (ROHADI 2022).

### **DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000**

DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 is a guideline that regulates savings products, as well as distinguishes between savings that are in line with sharia principles and not. Savings that are considered in accordance Shariah-compliant savings are those that use mudharabah (profit sharing) or wadiah (entrustment) contracts, while savings that contain elements of interest or are contrary to sharia values are considered not in accordance with Islamic law (Syari et al. 2020). This fatwa aims to provide guidance for Islamic financial institutions in providing savings products that are in line with Islamic principles. This fatwa also explains that savings are deposits of funds whose withdrawals are made under certain agreed conditions, and cannot be withdrawn using cheques or other payment methods. In addition, this fatwa also confirms that banks can reward customers in the form of gifts as a form of appreciation for the trust given, but not in the form of interest which is prohibited (Afifah, Ihwanudin, and... 2021). This fatwa aims to protect the public from practices that are contrary to sharia principles and provide halal fund management options. With the presence of this fatwa, it is expected that Islamic financial institutions can provide savings products that are more honest, transparent, and in accordance with Islamic teachings. Therefore, this fatwa is the main guideline for Islamic financial institutions in implementing products based on wadiah and mudharabah contracts, as well as providing legal certainty for customers who use these services (Fahrnisa and Nafisah 2023).

In this theoretical study, there are several main concepts and theories that form the basis for understanding the research topic, namely perception, savings, Islamic banking, and the theory of perception itself. Perception is a process in which individuals interpret and understand stimuli from outside through the five senses. This perception is very subjective because it is not only influenced by the information received, but also influenced by experience, knowledge, and social environment. In the context of this research, perception is crucial because it can influence individual decisions, especially the younger generation in accepting or rejecting an Islamic banking product (Ariska et al. 2024).

Furthermore, savings are understood as financial products specifically designed to assist customers in managing their future finances. This product is usually long-term and is often associated with a regular deposit system and additional protection or benefits. In Islamic banking, savings are run by sharia principles such as fairness openness, and freedom from elements of usury and uncertainty (gharar), so that the contracts used also refer to sharia concepts such as mudharabah or wadiah contracts (Siti Kurnia Primanilisa 2020).

Islamic banking is a banking system based on Islamic principles, and stays away from usury practices. In practice, Islamic banking offers financial products that use sharia

contracts that are legal according to Islamic law, and are supervised by the Sharia Supervisory Board (DPS) and perception theory is used to explain how individuals form judgements or views of an object. In this case, perception theory is highly relevant to be used as an analytical framework to understand how individuals form judgements about Islamic savings products, including how their understanding and experiences influence perceptions of the wadiah contract (Nst et al. 2022).

## RESEARCH METHOD

The research approach applied in this study is a qualitative approach with a case study method. Qualitative research focuses on human behaviour in a natural context. The case study method is a research approach used to deeply analyse a particular phenomenon, event, or situation in a specific context that aims to explore and understand specific phenomena in detail in their original context and analyse various aspects of a particular case, such as individuals, groups, or organisations, in a holistic way (Assyakurrohim et al. 2022). This approach was chosen to gain an in-depth understanding of the implementation of the Easy Wadiah Savings product at BSI KCP Sidoarjo Krian. The case study allows a more detailed analysis of the unique characteristics of the product in the actual context, with reference to the DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 as the foundation of sharia principles.

This study uses two types of data sources, namely primary and secondary data. Primary data is information obtained directly from the main source and has never been published, through various techniques such as interviews, questionnaires, observations, or experiments (Candra Susanto et al. 2024).

This research was obtained through direct interviews with Bank Syariah Indonesia (BSI) related to the Easy Wadiah savings product named Fauziyah Darajatun as Customer Service, and five customers who used Easy Wadiah Savings. Meanwhile, secondary data is information obtained from previously available sources. These sources include various types of documentation, such as books, scientific articles, research reports, interview recordings, field notes, as well as official documents related to the research topic, such as BSI annual reports, Standard Operating Procedures (SOP) for Easy Wadiah Savings, academic journals and articles that discuss the principle of wadiah in Islamic banking (Anak 2022). Data collection techniques were conducted using semi-structured interview methods as well as the collection of related documentation. Semi-structured interview is a method where the researcher has a list of prepared questions, but still provides flexibility to explore answers or get deeper information, because informants can explain their views and experiences more freely (Rachmawati 2022).

Data validity refers to the extent to which the data is reliable and accurate for a particular purpose. In the context of research or analysis, data validity is very important to ensure that the conclusions drawn based on the data are valid (Susanto, Risnita, and Jailani 2023). To ensure data validity, this study applied the source triangulation technique, which is a method to ensure the accuracy of information by comparing data obtained from various methods and sources. For example, in addition to conducting interviews and observations, researchers can also utilise participatory observation, written documents, archives, historical records, official documents, written works, or personal notes, as well as drawings or photographs. This method allows for a variety of data to be obtained. This approach allows

diverse data to be obtained in order to provide a broader and deeper view of the phenomenon under study, thus helping to form a more thorough understanding and ensuring the accuracy of the data collected (Saadah, Prasetyo, and Rahmayati 2022). In addition, data analysis was conducted systematically through the process of organising, coding, and interpreting the data. An inductive approach was used to understand patterns, themes, and meanings that emerged from the information that was obtained, so that generated a more contextualised understanding of the phenomenon under study (Rifa'i 2023).

## RESULTS AND DISCUSSION

### Implementation of Easy Wadiah Savings at Bank Syariah Indonesia Sub-Branch Office (KCP) Sidoarjo Krian

Easy Wadiah Savings is a savings product offered by Bank Syariah Indonesia, which operates based on sharia principles. This product uses a wadiah yad dhamanah contract, where customers can save their money with the ability to withdraw and deposit funds at any time (Agneza, Jalaludin, and Rinawati 2022). In its implementation, Easy Wadiah Savings does not promise customers a reward when opening an account, this is in line with the rules contained in DSN-MUI Fatwa No.02/DSN-MUI/IV/2000 which regulates the mechanism of raising funds in the Islamic banking system. This fatwa emphasises that savings must be free from usury. The advantages of Easy Wadiah Savings itself lie in the full security of customer funds, no risk of loss and voluntary gifts that do not contain elements of usury. This advantage does not exist in other contracts such as mudharabah which contains the risk of loss and the results depend on business profits (Istiaji et al. 2022). Therefore, Easy Wadiah Savings is an attractive alternative for customers who want to manage their finances based on sharia values based on the Qur'an Surah An- Nisa: 58 which means: "Verily Allah enjoins you to deliver the trust to the rightful recipient", this verse shows that the deposit (wadiah) is a trust that needs to be cared for and returned, in accordance with the basic principles of the wadiah contract. The Hadith of Rasulullah SAW said: "Fulfil the Amanah to those who entrust the Amanah to you, and do not betray those who betray you" (HR. Abu Dawud, Tarmidzi) (Suryani, Lathief, and Nasution 2022).

Opening an Easy Wadiah Savings account at Bank Syariah Indonesia Sub-Branch Office (KCP) Sidoarjo Krian follows the terms and conditions that can be implemented in two ways, as explained below: (Bimo 2020)

1. Offline
  - a. Prepare identity documents such as KTP and NPWP (if available), as well as an initial deposit of at least Rp.100,000;
  - b. Take a queue number through officer security officer for Customer Service;
  - c. Walk up to the customer service desk and express your desire to open an account;
  - d. Customer Service will explain the various types of savings and help the customer choose the appropriate product;
  - e. Then the customer submits the necessary documents, fills out the account opening form, and deposits the initial funds;
  - f. Wait for the administration process to be completed;
  - g. After the account opening process is complete, the customer will be directed to

- the teller to create a PIN and receive a savings book.
2. Online via Byond By BSI App
    - a. Download the Byond By BSI app on your mobile device;
    - b. Open the application and select the "Open Account" menu;
    - c. Choose the type of account you want, Easy Wadiah or Easy Mudharabah;
    - d. Choose the type of ATM card you want.
    - e. Enter contact information such as email address and active mobile number, then proceed to the next step;
    - f. Wait until you receive an SMS containing the OTP code.
    - g. Enter the six-digit OTP code according to the instructions on the application layer;
    - h. Complete personal data and upload the required documents, such as ID cards and photos of themselves with ID cards;
    - i. Upload a signature image on white paper;
    - j. Enter job-related information.
    - k. Select the location of the BSI branch office that will be used for further processing;
    - l. After all data has been submitted, the customer will be contacted by a BSI officer for verification;
    - m. If the verification is approved, the customer can visit the selected branch office to deposit the initial funds and collect the savings book and ATM card.

In addition, Easy Wadiah Savings also has the following advantages and benefits: (Putri, Yusup, and Wadiah 2025)

1. No monthly administration fee
  - a. No cash withdrawal fees at all BSI ATMs
  - b. No transaction fees at all Bank EDCs in Indonesia, including EDCs that are members of the PRIMA network
  - c. QRIS transactions with no additional fees
  - d. Ease of do transactions through mobile banking and internet banking services
  - e. ATM card that is used in all BSI ATM networks, Bank Mandiri, Bersama ATMs, Prima ATMs, Link ATMs, and ATMs with VISA logo
  - f. Automatic zakat payment facility.

The following are details of the provisions of fees and cash rates for Easy Wadiah Savings products at BSI KCP Sidoarjo Krian: (Bank Syariah Indonesia 2024)

1. The first deposit is Rp. 100,000 for individual customers and Rp. 1,000,000 and non-individual customers;
2. The minimum continuation deposit is Rp. 10,000 (Via Teller) and Rp. 1 (Via E-Channel);
3. Settled balance is Rp. 50,000;
4. Fee for account closure is Rp. 20,000;
5. No monthly administration fee;
6. Lost or damaged card replacement fee is IDR 25,000.
7. Debit card is available in GPN and VISA networks
8. Inactive (dormant) accounts are charged Rp. 5,000

From the interviews conducted, a number of informants have shown their level of understanding of the Easy Wadiah Savings product offered by Bank Syariah Indonesia (BSI). One informant stated that he had known about the Easy Wadiah Savings product for a long time. He said: "I have known about it, because I am an active user of BSI mobile banking, there is a Wadiah savings product, even when I first opened an account at BSI I was also offered to open a Wadiah Savings account, he said there is no administration fee". This statement shows that the informant not only recognises the product name, but also understands its main features, such as no administration fee. Similarly, another informant showed familiarity with this product. He explained: "Easy Wadiah Savings is a sharia savings account where the contract is said to be a deposit, so our money is deposited with the bank and can be taken at any time. I have also heard from a friend who works at the bank, he said that many students use it because it is simple and there are no deductions every month". This quote confirms that the informant understands the basic principles of the Wadiah contract, namely as a form of entrustment, and reflects a positive perception of the convenience and advantages of the product.

Some BSI KCP Sidoarjo customers expressed their experience using Easy Wadiah Savings products. One of the customers stated that he chose this product because it is not subject to monthly administration deductions and is in accordance with sharia principles. She felt comfortable and had no problems while using the product (Interview Results Laila Anindya 2025). Another customer added that she decided to use Easy Wadiah Savings after a recommendation from a friend, especially because of the easy access through the mobile banking application. She said that the BSI Mobile application was very helpful for making transactions and checking balances, as well as the service of bank employees who she considered friendly and informative (Interview Result Desi Rahayu 2025). Meanwhile, another customer admitted that she was initially attracted to the concept of an Islamic bank that does not charge interest. She was also satisfied that the transaction process through the app went smoothly, despite experiencing difficulties when she first activated mobile banking (Interview Result Shinta Ramadhani 2025). These three statements show that in general, customers are satisfied with the convenience and sharia values offered by the Easy Wadiah Savings product.

Based on the results of interviews with customers can explain the tendency of customers, in choosing Islamic savings products, a relevant theoretical approach is needed. This research bases its analysis on the Theory of Planned Behavior (TPB) to understand customer behaviour in opening a wadiah savings account at Bank Syariah Indonesia. Theory of Planned Behaviour (TPB) is considered relevant because it is able to explain the intention to open a wadiah savings account at Bank Syariah Indonesia, and individual behaviour through three main components, namely, attitude towards behaviour, subjective norms, perceived behavioural control. Taken together, these three aspects interact to shape customers' intentions and actual behaviour. Financial convenience (no fee deductions) and compatibility with religious values generate positive attitudes towards Easy Wadiah Savings, while peer support provides social pressure that encourages new account attempts. Coupled with the convenience of mobile banking technology that increases the sense of control, this combination spurs a strong intention to open an account. As per theory, when attitudes, norms and control are perceived favourably, intention to act is high and actual behaviour (opening an account) is more likely to occur.

**Suitability of Easy Wadiah Savings Implementation of Sharia Bank Sub-Branch Office (KCP) Sidoarjo Krian in the Perspective of DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000**

Fatwa No. 02/DSN-MUI/IV/2000 regulates savings products that use wadiah and mudharabah contracts, each of which has its own characteristics, conditions, and rules (Ardiansyah, Risnita, and Jailani 2023). Easy Wadiah Savings is a savings product offered by Bank Syariah Indonesia (BSI) using a wadiah yad dhamanah contract, which means a deposit whose security is guaranteed by the bank. In this type of savings, customers save funds without a profit-sharing agreement, but the bank can provide bonuses voluntarily as a form of appreciation, not an obligation (Dwi Khusnul Khotimah 2024). One of the main aspects of this savings is free monthly administration fees, making it very suitable for students, students, and people who want savings without deductions (Haritz Harahap, Atika 2023). Another aspect is the ease of transactions, where customers get BSI Mobile Beyond by BSI, debit cards, and passbooks to facilitate access to the account. In addition, the sharia aspect is the main element in this savings product, because all operational activities follow Islamic principles and are under the supervision of the Sharia Supervisory Board (DPS) (Mu'ammalah 2023). The following are the general terms and conditions of savings based on the wadiah principle:

No	Explanation of Fatwa DSN-MUI	Easy Wadiah Savings	Based on Sharia Principles	
			Yes	No
1	Savings	Easy Wadiah Savings is a type of saving that is not intended as an investment instrument.	√	
2	Deposits can be accessed at any time (on call) or based on agreement	Easy Wadiah Savings is a type of saving that allows customers to withdraw funds at any time.	√	
3	No compensation is required, except in the form of a voluntary donation ('athaya) from the bank.	According to the rules of easy wadiah savings at BSI, customers do not get any compensation, except for voluntary gifts that may be given by the bank.	√	

Based on the data table above, it can be explained that the terms and conditions of Easy Wadiah Savings are based on the Wadiah Yad Dhamanah contract, which is a form of deposit contract in which the bank is fully responsible for the funds entrusted by the customer. In this contract, it can be used by the bank for operational purposes, but must be returned at any time if requested by the customer, in accordance with the characteristics of flexible and on call Savings. This contract is purely custodial so that no profit sharing is agreed upon. This principle is in line with DSN-MUI Fatwa No.02/DSN-MUI/IV/2000 on savings, which explains that in a wadiah contract, funds can be used by the bank as long as the return is guaranteed. This is different from the mudharabah contract which requires profit sharing (Istikharoh, Fitriyani, and Purwanto 2024). In the table above, Easy Wadiah Savings

has fulfilled sharia principles because it does not promise fixed profits or profit sharing to customers.

In the implementation of the wadiah contract is the provision of gifts or bonuses ('*athya*') to customers, the table above explains that bonuses are only allowed if they are voluntary, not promised from the start and not mentioned in the contract so as not to cause expectations of profits that resemble interest / *riba*. Therefore, Islamic banks must be careful in the practice of giving bonuses ('*athya*') so as not to violate the basic principles of sharia which prohibit usury and *gharar* (uncertainty). The practices implemented by BSI KCP Sidoarjo Krian in Tabungan easy wadiah products so far have been in accordance with the provisions of the DSN-MUI Fatwa to maintain the principles of prudence, fairness, and clarity of contracts in Islamic financial transactions (Marwing, Yassir, and Ramadhani 2023).

## CONCLUSION

Based on the research findings, it can be concluded that the application of Easy Wadiah Savings products at BSI KCP Sidoarjo Krian is in accordance with the provisions contained in DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000. This product uses a *wadiah yad dhamanah* contract, which is a deposit contract in which customer funds are guaranteed security and can be utilised by the bank without any promise of profit sharing. The bank may only provide bonuses or gifts on a voluntary basis ('*athya*'), not as an obligation or agreement from the start, so as not to cause elements of usury or *gharar*. These savings are deposits not investments and can be withdrawn at any time (*on-call*) in accordance with the sharia principles in the fatwa. The results of interviews with customers show that they understand the characteristics of this product, feel comfortable because there is no administration fee, and are helped by digital facilities such as BSI Mobile. In addition, from a customer behavioural point of view, a positive attitude towards sharia values, support from the social environment, and ease of digital access reinforced their decision to choose this product. However, this study also found challenges in the form of low public literacy about the wadiah contract, as well as the need for supervision of marketing practices so as not to create the perception of hidden bonus promises.

In the implementation of the wadiah contract is the provision of gifts or bonuses ('*athya*') to customers, the table above explains that bonuses are only allowed if they are voluntary, not promised from the start and not mentioned in the contract so as not to cause expectations of profits that resemble interest / *riba*. Therefore, Islamic banks must be careful in the practice of giving bonuses ('*athya*') so as not to violate the basic principles of sharia which prohibit usury and *gharar* (uncertainty). The practices implemented by BSI KCP Sidoarjo Krian in Tabungan easy wadiah products so far have been in accordance with the provisions of the DSN-MUI Fatwa to maintain the principles of prudence, fairness, and clarity of contracts in Islamic financial transactions (Marwing, Yassir, and Ramadhani 2023).

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