

ABSTRACT

IMPLEMENTATION OF THE MUDHARABAH CONTRACT ON IB MASLAHAH HAJJ SAVINGS AT PT BANK JAWA BARAT DAN BANTEN SYARIAH SINGAPARNA SUB-BRANCH OFFICE

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This study aims to determine the Implementation of the Mudharabah contract in the IB Maslahah Hajj Savings product at PT Bank Jawa Barat dan Banten Syariah, Singaparna Sub-Branch Office. The research employs a descriptive qualitative method using primary and secondary data obtained through interviews, observation, and documentation. The results show that the implementation of the Mudharabah contract is in accordance with Islamic principles, where the bank acts as the mudharib (fund manager) and the customer as the shahibul maal (fund owner). The contract process is carried out transparently by explaining each party's rights and obligations and the agreed profit-sharing mechanism. The collected funds are managed for lawful and productive business activities, such as financing MSMEs and other Sharia-compliant investments. However, several challenges remain, including customers' limited understanding of the contract concept and insufficient socialization from the bank. To overcome these, the bank enhances educational outreach, transparency, and the role of the Sharia Supervisory Board in ensuring compliance with Islamic principles. Overall, the Implementation of the Mudharabah contract in the IB Maslahah Hajj Savings product has been conducted effectively, reflecting values of justice, trustworthiness, and benefit (maslahah) in accordance with fiqh muamalah principles.

Keywords: Contract, Mudharabah, Hajj Savings, Islamic Bank