

# Analysis of the application of Sharia principles in student savings products

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## Abstract

This research aims to determine the application of Sharia principles to student savings at Bank Syariah Indonesia KCP Simpang Limun and to explain the application of the contracts used in student savings. This research includes field research with a qualitative approach. In terms of its nature, the research is descriptive and analytical. Data was obtained using primary and secondary data by taking samples from staff employees of Bank Syariah, which were taken from interviews regarding student savings. The research results show that Islamic Sharia has implemented student savings at this bank. However, the bank still needs to carry out a less active and effective level of promotion, so student savings are still relatively low. Bank staff must strive for more active and effective marketing in increasing awareness about the benefits of student savings products to encourage more potential customers.

## Public interest statements

As banks adopt these strategies to improve customer satisfaction, the public can expect increased competition in the banking sector. This competition may lead to better services, lower fees, and more innovative products, benefiting consumers.

**Keywords:** Sharia Bank, student savings, contract

**Paper type:** Case study

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**Abstrak**

Penelitian ini bertujuan untuk mengetahui penerapan prinsip syariah pada tabungan mahasiswa di Bank Syariah Indonesia KCP Simpang Limun dan menjelaskan penerapan akad-akad yang digunakan dalam tabungan mahasiswa. Penelitian ini termasuk penelitian lapangan dengan pendekatan kualitatif. Berdasarkan sifatnya, penelitian ini bersifat deskriptif dan analitis. Data diperoleh menggunakan data primer dan sekunder dengan mengambil sampel dari staf pegawai Bank Syariah yang diambil dari hasil wawancara mengenai tabungan mahasiswa. Hasil penelitian menunjukkan bahwa tabungan mahasiswa telah menerapkan prinsip syariah Islam di bank ini. Akan tetapi, pihak bank masih perlu melakukan promosi yang kurang aktif dan efektif sehingga tabungan mahasiswa masih tergolong rendah. Pihak bank harus berupaya melakukan pemasaran yang lebih aktif dan efektif dalam meningkatkan kesadaran tentang manfaat produk tabungan mahasiswa agar lebih banyak calon nasabah yang berminat.

**Pernyataan kepentingan publik**

Seiring dengan penerapan strategi peningkatan kepuasan nasabah oleh bank, masyarakat dapat mengharapkan adanya peningkatan persaingan di sektor perbankan. Persaingan ini dapat berujung pada layanan yang lebih baik, biaya yang lebih rendah, dan produk yang lebih inovatif sehingga menguntungkan konsumen.

**Kata kunci:** Bank Syariah, tabungan mahasiswa, akad

**Introduction**

The rapid advancements in information technology are significantly transforming the landscape of various industries in Indonesia, necessitating immediate adaptation and agility among industry players, particularly in the banking sector (Candy & Batubara, 2022). For Islamic banks, technology presents an opportunity to innovate and develop new products and services that align with Sharia principles. Implementing blockchain-based smart contracts exemplifies this potential, as it facilitates the creation of transparent and usury-free financial instruments like Mudharabah (profit sharing) and Murabahah (sale and purchase). The inherent features of blockchain technology, such as enhanced transparency and security, are crucial for Islamic banking, as they help uphold Sharia compliance and mitigate uncertain risks (gharar). By enabling verifiable and traceable transactions, blockchain makes engaging in fraudulent activities or manipulation increasingly challenging. Ultimately, technology integration within Islamic banking fosters innovation and reinforces adherence to Shariah principles, ensuring that the industry evolves responsibly in the face of modern challenges.

Islamic banking is an integral part of the financial and economic system. Its main function is to provide financial services that follow Sharia principles, such as the prohibition of interest or ribs and activities considered unethical in Islam. Islamic banking ensures that the mechanics of the product are by Islamic law. This includes avoiding interest, clarity in transactions, and adherence to the principles of fairness and transparency. Thus, deposit products are geared towards adhering to Sharia principles in every aspect. In the era of globalization, the Islamic banking industry is one of the sectors experiencing rapid growth, so the analysis of Sharia principles in student savings products is necessary for the Islamic

banking industry, which increasingly accommodates the needs of segments of society, including student savings. The general public likes to save money in savings the most. We have been taught to save and save since childhood (Purnamasari, 2023).

The student savings account is a specialized savings product designed for students in early childhood education, elementary school, junior high school, and senior high school who are under 17 and do not possess an Identity Card. This initiative aims to promote financial literacy and encourage saving habits from an early age, thereby contributing to a stable financial future. The "Simpanan Pelajar" is a government-backed savings product available nationally through Indonesian banks, including Bank Syariah Indonesia, which participates in this government program. Bank Syariah utilizes a Wadiah contract for its Student Savings Account, which complies with Islamic principles. This account's legal framework stipulates that it is available only to individuals up to 17. Once students reach the age of baligh (maturity in Islamic law), they are no longer eligible to maintain this account.

The akad al-with, or deposit agreement, refers to a type of deposit where funds are entrusted from one party to another, whether individuals or legal entities, with the assurance that the funds will be safeguarded and returned upon request, provided the depositor agrees. According to Law No. 21 of 2008, savings deposits derived from wadiah or investments from mudharabah contracts must adhere to sharia principles and agreed-upon conditions. These funds cannot be withdrawn using checks, billet giro, or similar instruments. The Student Savings Account is designed to be accessible, with straightforward requirements for opening an account, making it a valuable financial tool for the community (Novianto & Malang, 2021).

The Sharia principles applied in student savings at Islamic banks emphasize compliance with Islamic law, particularly the prohibition of *riba* (interest) and the necessity for fair and transparent transactions. Funds deposited in Islamic student savings accounts are exclusively allocated for *halal* investments, avoiding any involvement in businesses prohibited in Islam, such as gambling, alcohol production, or any transactions containing *haram* elements. In Islam, any form of uncertainty or speculation (*gharar*) in financial contracts is strictly prohibited. Consequently, Islamic banks must provide clear and definite explanations regarding their savings products and contracts, ensuring that no speculative elements could potentially harm customers. Islamic savings products are designed to benefit customers, particularly students, by facilitating easy saving options, imposing low or no administration fees, and providing opportunities for students to learn how to save *halal*.

Moreover, Islamic banks uphold the principle of trust, which involves managing customer funds responsibly and safely, using Sharia principles. These savings products also impart social values, encouraging students to share a portion of their savings for broader social interests, such as *zakat* or *sadaqah*, thereby fostering a sense of community and responsibility.

Previous research highlights the significance of Student Savings accounts, as noted by Eviyanti et al. (2022), which are tailored for students to explore factors influencing their interest in early fund management. Muflihatin et al. (2021) emphasized the effectiveness of an S-O (Strengths-Opportunities) strategy in enhancing marketing efforts by focusing on customer satisfaction, product development, and providing clear information about banking services, as exemplified by Bank Daerah Lamongan's compliance with banking regulations. Muhaeni et al. (2022) stressed the need for BSI KCP Rungkut 1 Surabaya to improve public awareness of its products, particularly the Easy Wadiah Savings account, through increased

social media promotion ser, vice quality, and infrastructure enhancements. Lastly, Fatmawati and Ridwan (2023) found that Bank Sumut KCP Hamparan Perak utilizes diverse promotional strategies, including brochures, electronic media, personal selling, event sponsorship, and sales promotions, to attract and retain student customers effectively. This study aimed to determine the application of Sharia principles to student savings deposits of Bank Syariah Indonesia KCP Simpang Limun, explaining the application of what contracts are used in this student savings account.

## Case description

The contract associated with the student savings products at Bank Syariah Indonesia KCP Simpang Limun warrants examination to ensure compliance with applicable provisions. This student savings account includes specific requirements, such as a cooperation agreement between the bank and the school and the completion of necessary data and documents for account opening, including identification for both students and their guardians. The importance of the contract lies in its adherence to Sharia principles, ensuring that the system operates correctly within Islamic finance guidelines, particularly avoiding interest (RIBA). The author is motivated to explore how Sharia principles are applied to student products in Islamic banks, noting that Bank Syariah Indonesia's student savings account represents an innovative approach in the financial sector to promote responsible financial management among children. The research indicates a collaborative relationship between the school and the bank in facilitating the student savings account at PT Bank Simpanan Pelajar KCP Simpang Limun.

The student savings account is a government initiative designed to enhance financial inclusion by providing banking access, particularly to students. Data indicates a decline in customer interest, with 172 customers in 2022 dropping to 46 in 2023. This decrease can be attributed to the market changes caused by the COVID-19 pandemic from 2019 to 2021, which altered financial conditions and influenced bank policies. Additionally, the lack of effective marketing strategies has hindered the bank's ability to attract and retain customers, making it challenging to compete with similar products other banks offer.

## Student savings account

The Student Savings Account, as outlined by the Financial Services Authority (OJK), is designed for children under 7, promoting early financial literacy and inclusion (Nursantri, 2019). By Law No. 21 of 2008 on Islamic Banking, these savings accounts must adhere to Sharia principles, emphasizing universalism, benefit, and justice (*adl wa tawazun*). The Indonesian Ulama Council's fatwa further reinforces the prohibition of practices such as *gharar* (excessive uncertainty), *maysir* (gambling), *usury* (*riba*), and other haram activities. Customers of the bank, including those with student savings accounts, are entitled to utilize various banking services and facilities (Fatmawati & Ridwan, 2023). Banks must communicate the terms and conditions associated with these accounts to prospective customers, ensuring they understand the contractual obligations involved. To support this, banks are encouraged to provide counseling and education on sharia principles, particularly regarding the prohibition of usury. This educational effort aims to ensure that customers, especially students, recognize the

importance of engaging with financial products that comply with Sharia principles and understand the potential negative consequences of transactions that do not align with these guidelines.

## Methods

This research employs various techniques to gather information for analyzing the case study. The researchers utilized interviews, observations, and case studies to collect, analyze, and interpret data effectively. Interview Method: This technique involves direct interaction between the researcher and respondents, aiming to obtain in-depth information about their experiences, opinions, and perceptions of the research topic. Interviews can be structured, with predetermined questions, or unstructured, allowing for flexibility based on the respondent's responses. This study conducted interviews with Mrs. Marsha Inanta Pulungan, a PT Bank Syariah Indonesia KCP Simpang Limun staff member. Observation Method: This method entails direct observation of behaviors, interactions, or events within the relevant environment. Observations can be participatory, where the researcher engages in the observed activities, or non-participatory, where the researcher observes without involvement. The researcher followed up on the interview results with direct observations at PT Bank Syariah Indonesia KCP Simpang Limun to gather additional insights. By employing these methods, the research aims to provide a thorough analysis of the case study, contributing valuable insights into the practices of Islamic banking and the experiences of consumers using student savings plans.

## Results and discussion

### Sharia principles applied to student savings products

Applying Sharia principles to student savings products at Bank Syariah Indonesia KCP Simpang Limun encompasses several key aspects that ensure compliance with Islamic law. Firstly, the freedom from *riba*, or interest, is fundamental in Islamic finance. Unlike conventional banks that pay interest to customers, Islamic banks do not offer interest on savings. Instead, they utilize alternative contracts that align with Islamic principles.

Regarding Sharia agreements, various contracts are employed in Islamic savings products for students. The entrustment contract allows customers to entrust their money to the bank, which is responsible for safeguarding it. The bank is not obligated to provide any returns, but it may offer a bonus as a gesture of appreciation. This bonus is voluntary and not considered usury. Another important contract is the *mudharabah* (profit sharing) agreement, where the customer is the capital owner (*shahibul maal*). At the same time, the bank serves as the fund manager (*mudharib*). Profits generated from the investment of these funds are shared according to a pre-agreed ratio without any fixed interest.

Furthermore, the bank manages funds deposited in Islamic savings accounts in *halal* investments, adhering to Sharia law. This means that investments are not made in businesses associated with gambling, alcohol, or any activities that contradict Islamic principles. Transparency is also crucial in managing customer funds. Banks must communicate how funds are managed and how profits or bonuses are distributed. The profit-sharing ratio in a

mudharabah contract must be established beforehand to ensure that profit distribution is fair and by the agreement.

Additionally, Islamic banks facilitate customers' allocating a portion of their savings for zakat, infaq, or sadaqah, promoting Islam's social responsibility aspect. Finally, Islamic student savings products are designed to be user-friendly and feature low or no administration fees. They also provide opportunities for students to learn about saving according to Islamic principles. These principles collectively ensure that the Bank Syariah Indonesia KCP Simpang Limun student savings products comply with Islamic law and promote ethical financial practices and social responsibility.

### **What Sharia principles are used in student saving in Syariah bank?**

The Sharia principles applied in student savings accounts at PT Bank Syariah Indonesia KCP Simpang Limun are designed to ensure compliance with Islamic law while promoting ethical financial practices. One of the core principles is the prohibition of *riba*, or interest, which is considered exploitative in Islam. Instead of charging interest, Islamic savings products utilize sharia-compliant contracts such as *wadiah* and *mudharabah*. In a *Wadiah* agreement, student funds are treated as deposits, with the bank acting as a custodian. While the bank may offer a voluntary bonus, it is not obligated to provide profits. In contrast, the *Maharajah* agreement allows the student to act as the fund owner while the bank manages the funds. Profits generated from this management are shared based on a pre-agreed ratio without the certainty of fixed returns like interest.

Additionally, the *halal* principle ensures that funds are only invested in activities that are permissible in Islam, avoiding businesses related to gambling, alcohol, or haram transactions. Fairness and transparency are also crucial; all transactions must be equitable, with clear communication regarding fund management, profit sharing, and bonuses. This transparency protects all parties involved. The prohibition of *gharar*, or uncertainty, is another important aspect. Islamic banks must avoid uncertainty in contracts, providing clear explanations of savings products and contracts to prevent speculative elements. The *maslahah* principle emphasizes that the products should provide benefits to students, including ease of saving, low or no administrative fees, and educational opportunities regarding halal saving practices. This emphasis on education empowers students with knowledge about ethical financial practices.

Moreover, the *Amanah* principle highlights the importance of trust, as Islamic banks are expected to manage customer funds responsibly and by Sharia principles. The products are also designed to be free from *riba* or gambling, ensuring that all transactions are clear and fair. Finally, the social principles embedded in these products encourage social responsibility, teaching students the importance of charity and community support through practices like zakat and sadaqah. By integrating these principles, the student savings accounts at Bank Syariah Indonesia not only comply with Sharia law but also instill ethical financial values in students. This reassures the audience that the accounts are designed with their best interests in mind.

### **Application of Sharia principles in student savings products**

The student savings account, a unique savings account from a government program, encourages students to save. It operates under the principles of a Sharia contract, with the deposited fund being the key element. The sharia principles embedded in this education savings product encompass the prohibition of usury, sustainability, transparency, fairness, and compliance with Islamic law. A crucial aspect of this discussion is how the product ensures that funds are channeled halal and used by Sharia principles.

This student savings product is the highest priority, and the Sharia foundation system is valid in its application. Thus, the general application is the facts that prove that the student savings contract has been determined correctly. Thus, the Analysis of the Application of Sharia Principles to Student Savings Products at Bank Syariah Indonesia Kcp Simpang Limun must carry out its duties as an Islamic financial institution for the products offered so that local students will understand more about Sharia Student Savings products. Based on the results of interviews with one of the staff employees of Bank Syariah Indonesia KCP Simpang Limun Regarding the Analysis of the Application of Sharia principles to student savings savings products.

First, there are still many who do not know about Sharia contracts; the lack of information and literacy about the Sharia contract so that students find it difficult to understand what Sharia principles are; it is a problem that is currently quite large because of the lack of understanding of the contract so it is difficult to explain. Bank staff and employees should be responsible for introducing and explaining the sharia principles in this Student Savings product in detail so that students know them.

Second, employees who have not provided objective clarity: The agreement used in this student savings account has not provided objective information, which will confuse students or prospective customers when applying this student savings product. Prospective customers will find it difficult to understand these Sharia products. This should be quickly overcome so that there is clarity between prospective customers and the bank; they must provide real and objective clarity.

Third, trust level of prospective customers: In the interviews, bank employee staff also said that there are still many students who do not fully believe in student savings, so they hesitate to save their funds; this is a big problem because trust is one of the most important benchmarks. Bank staff also have to explain Sharia contracts to these prospective customers.

Finally, there is a less active and effective level of promotion: Bank employee staff who explain the problems with Islamic education savings products, which are one of the factors that can affect students' or prospective customers' low interest in opening a student savings account. Bank employee staff must strive for more active and effective marketing in raising awareness about the benefits of student savings products to encourage more prospective customers to choose them.

### **Interest in opening student savings books**

Student savings accounts with easy and simple requirements can make it easier for students to open student savings; in this context, student savings are an education that is expected to shape the character of these students to encourage saving from an early age. This student savings savings is a forum for students to form good character in minimizing finance from an

early age. This student savings program is a program from the government that is carried out in collaboration with the bank, and the school works together to open student savings, where the bank applies cooperation by offering student savings products. This student savings account can be influenced by several factors, namely, financial awareness, bank facilities, easy access, parental support, and school programs. Based on the results of interviews that I conducted with one of the staff employees of Bank Syariah Indonesia KCP Simpang Limun regarding interest in opening a student savings book at Bank Syariah Indonesia KCP Simpang Limun.

Several factors explained by bank employee staff can influence students' interest in opening a student savings savings book. 1. Financial awareness: Regarding financial awareness, it is important to educate in managing finances from an early age to form a saving character from an early age; parents have an important role in educating children's finances to increase their interest in saving. 2. Facilities from the Bank: The bank can make attractive offers that cause students to be interested in saving at Bank Syariah Indonesia, such as competitive prizes that can be attractive. 3. Ease of Access: The ease with which students can open a Student Savings passbook at any bank can increase student interest. 4. Parental Support: Parents play an important role in opening the child's passbook to teach the child financial responsibility. 5. School Program, Bank Syariah Indonesia that cooperates or has cooperation with schools to open student savings books that can make it easier for students to open student savings books.

## Conclusion

The findings indicate that Bank Syariah Indonesia KCP Simpang Limun has effectively implemented a wadiah yad dhamanah contract to safeguard and manage student savings funds. This approach ensures that the application of student savings products aligns with Sharia principles, as the procedures followed are consistent with Islamic values. Islamic student savings products offer children and adolescents a pathway to develop saving habits that resonate with their religious beliefs. Additionally, these products serve an educational purpose, instilling the importance of ethical finance and social responsibility among young savers. Moreover, Islamic savings products for students emphasize social values, encouraging them to engage in charitable acts. Students are motivated to allocate a portion of their savings towards broader social interests, such as zakat or sadaqah, fostering a sense of community and responsibility. This holistic approach promotes financial literacy and nurtures a culture of giving and social awareness among the youth.

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