

Implementation Of The Wadi'ah and Mudharabah Agreement on BTM Sang Surya Pamekasan In Increasing The Interest Of MSME's Actors

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Abstrak,

Keberadaan produk pendanaan di BTM Sang Surya Pamekasan berfungsi sebagai sarana penghimpunan dana dari masyarakat yang kemudian dapat disalurkan kembali kepada masyarakat atau pelaku MSME'S yang melakukan kegiatan ekonomi produktif. Tujuan dari analisa ini adalah untuk mengetahui bagaimana implementasi akad wadi'ah dan Mudharabah di BTM Sang Surya Pamekasan dalam meningkatkan minat pelaku MSME'S dan apa saja kendala yang dihadapi BTM Sang Surya Pamekasan dalam meningkatkan minat pelaku MSME'S. kepentingan pelaku MSME'S. Penelitian ini menggunakan metode deskriptif kualitatif, data bersumber dari observasi, wawancara dan dokumentasi. Hasil penelitian ini menjelaskan bahwa akad wadi'ah dan Mudharabah di BTM Sang Surya diterapkan pada produk pendanaan yaitu wadi'ah berjangka, tabungan wadi'ah dan tabungan Mudharabah sedangkan untuk jenis akadnya digunakan dengan menggunakan Wadi'ah yad Al-Amana, Wadi'ah yad Al-Amano dan Mudharabah mutlaqah. Upaya yang dilakukan BTM Sang Surya untuk meningkatkan minat para pelaku MSME'S dilakukan dengan tiga cara yaitu membina hubungan baik, melakukan lobi kepada pelanggan kemudian yang terakhir selalu menjaga kepercayaan pelanggan terhadap BTM Sang Surya Pamekasan. Kendala yang dihadapi BTM Sang Surya adalah semakin banyaknya penarikan sekaligus, lemahnya pemahaman transaksi digital, dan kurangnya nominal tabungan dengan fasilitas pengambilan bola.

Kata Kunci: Wadi'ah, Mudharabah , MSME'S, BTM Sang Surya, Pamekasan

Abstract,

The existence of funding products at BTM Sang Surya Pamekasan serves as a means of collecting funds from the community which can then be distributed back to the community or MSME'S actors who carry out productive economic activities. The purpose of this analyze is to find out how the implementation of the wadi'ah and Mudharabah contracts in BTM Sang Surya Pamekasan in increasing the interest of MSME'S actors and what are the obstacles faced by BTM Sang Surya Pamekasan increasing the interest of MSME'S actors. This research uses descriptive qualitative methods, data sourced from observation, interviews and documentation. The results of this study explain that the wadi'ah and Mudharabah contracts in BTM Sang Surya are applied to funding products, namely wadi'ah futures, wadi'ah savings and Mudharabah savings while for the types of contracts used using Wadi'ah yad Al-Amano, Wadi'ah yad Al-Amano and Mudharabah mutlaqah. The efforts made by BTM Sang Surya to increase the interest of MSME'S actors are carried out using three ways, namely fostering good relationships, lobbying to customers then the last one always maintains customer trust in BTM Sang Surya Pamekasan. The obstacles faced by BTM Sang Surya are the increasing number of withdrawals at the same time, weak understanding of digital transactions, and the lack of nominal savings with ball pick-up facilities.

Keywords: Wadi'ah, Mudharabah , SME's Actor, BTM Sang Surya, Pamekasan

INTRODUCTION

The types of Islamic Financial Institutions in Indonesia according to statutory provisions are divided into two, namely bank financial institutions and non-bank financial institutions. Bank financial institutions are grouped into two, namely commercial banks and People's Credit Banks (BPR). Meanwhile, those that include non-bank financial institutions include BMT, Cooperatives, Pawnshops, Insurance, and Bonds. One of the institutions operating in it is BTM. Baitut Tamwil Muhammadiyah (BTM) is a non-bank financial institution incorporated as a savings and loan cooperative. The form and legal entity of KSPPS BTM Sang Surya Pamekasan is based on the decree of the Minister of Cooperatives and SMEs of the Republic of Indonesia No. 91 / Kep / M.KUMK / IX / 2004 dated September 10, 2004 concerning guidelines for the implementation of sharia financial services cooperative (KJKS) business activities. And after that, the instruments of operational standard guidelines for cooperative KJKS/UJKS management, cooperative KJKS/UJKS health assessment guidelines, and cooperative KJKS/UJKS supervision guidelines were issued, the foundation of . Service quality is one of the indicators of customer assessment of the level of service received with the expected level of service. The existence of funding products at BTM Sang Surya Pamekasan serves as a means of collecting funds from the community which can then be distributed back to the community or MSME actors who carry out productive economic activities. The goal is to improve the standard of living and help fund MSME entrepreneurs (Tanjung 2020, 11).

Data on the development of BTM funding products for Surya Pamekasan in 2019 the number of wadiah contracts was 555 customers and Mudharabah contracts were 55 customers, in 2020 the number of wadiah contracts was 684 customers and Mudharabah contracts were 52 customers, while in 2021 the number of wadiah contracts was 859 customers and Mudharabah contracts were 56 customers. Based on the report data, it can be seen that the BTM funding product of the Pamekasan sun every year experiences a growth.

In a report published by the Pamekasan district government, it was explained that there were 78,249 micro, small and medium enterprises (MSMEs) in Pamekasan. Therefore, the large number of MSME actors in Pamekasan is an opportunity for BTM Sang Surya Pamekasan in marketing its products to MSME players. From the report data above. Can be a benchmark for BTM Sang Surya Pamekasan in improving marketing strategies to attract customers of MSME actors to use the products or services offered.

Based on the background explanation above, researchers are interested in raising the research title as follows "Implementation of the Wadi'ah and Mudharabah Agreement on BTM Sang Surya Pamekasan in Increasing the Interest of MSME'S Actors

LITERATURE REVIEW

Raising funds is collecting or finding funds by buying from the wider community. The purchase of funds from the community is carried out by banks by installing various strategies so that people are willing to invest their funds in the form of deposits (Kasmir, 2007).

Based on the fatwa of the National Sharia Council, the principle of raising funds used in Islamic banks is twofold, namely the wadiah principle and the Mudharabah principle (Yaya, 2009). Wadi'ah is the custody of goods or money between the party who has the goods or money and the party who is entrusted with the aim of maintaining the security, safety, and integrity of the deposited goods (Sunarto, 2003). Meanwhile, Mudharabah is a business cooperation agreement between two parties where the first party shahibul mal provides all (100%) capital, while the other party becomes the manager (Rivai, 2008).

There are two contracts used in sharia institution fund collection products, namely the Wadi'ah contract and the Mudharabah contract (Wirosa, 2011).

Wadi'ah

Wadi'ah is the entrustment of one party to another, both individuals and legal entities that must be guarded and returned at any time. The purpose of the agreement is to maintain the safety of the goods from loss, destruction, and so on. What is meant by "goods" here is something valuable such as money, goods, documents, securities, other valuable items in Islam.

According to DSN fatwa No. 02/DSN-MUI/IV/2000, it is stipulated that the savings obtained are based on the principle of wadiah and Mudharabah. Wadi'ah in Islamic Banking can also be referred to as the principle of pure deposits made by customers who store or entrust their goods to the bank to be utilized or not utilized in accordance with the previously applicable provisions. This entrustment from the customer can only be used with the customer's permission where the bank will guarantee the return of the loan from the entrusted proceeds as a whole (Muhammad, 2014).

The Pillars of wadi'ah entrustment agreement that must be fulfilled in the transaction are as follows: (1) Goods or money deposited or deposited (wadi'ah), (2) The caretaker/caretaker, (3) The person receiving the entrustment / recipient of the entrustment, and (4) Ijab qobul

Wadi'ah is divided into two types, namely Wadi'ah is divided into two types, namely:

a) Wadi'ah yad Al-Amanah

Wadi'ah yad Al-Amanah is an entrustment where the recipient of the entrustment must not take advantage of the entrusted goods until they are taken back by the custodian.

This application in Wadi'ahyad Al-Ama> contract banking can be applied in a Safe Deposit Box (SDB). Safe deposit box according to DSN Fatwa No. 24 / DSN-MUI / III / 2002 is to provide a place to store valuables (land certificates, agreements, birth certificates, diplomas, stocks, bonds, gold, and other objects that are considered valuable).

b) Wadi'ah yad damanah

It is a pure entrustment of the depositor who has assets or money to the depositor who is given the mandate, the deposited assets or money must be maintained as well as possible and returned at any time when the owner wishes. This contract, Islamic banks can use or utilize the assets or goods deposited. This means that the Islamic banking has obtained permission from the custodian to use the asset or money. With this contract, Islamic banks can mix assets or money belonging to depositors with the aim of carrying out operations (fund raising, disbursement of funds, and services) of Islamic banking. The funds raised will be used for the productive purpose of profit-making (Zuhri, 2015). In the yad Dhamanah agreement, the bank may not give the required reward except in the form of a voluntary gift (Reny, 2014). In accordance with the DSN-MUI fatwa which says that it allows wadi'ah current account products as well as Wadi'ahsavings as well as ...63 :

وَأَلَّفَ بَيْنَ قُلُوبِهِمْ لَوْ أَنفَقْتَ مَا فِي الْأَرْضِ جَمِيعًا مَّا أَلَّفْتَ بَيْنَ قُلُوبِهِمْ وَلَكِنَّ اللَّهَ أَلَّفَ بَيْنَهُمْ إِنَّهُ عَزِيزٌ حَكِيمٌ

“And He (God) unites their hearts (people of faith). Although you inflict all (riches) on earth, you cannot undoubtedly unite their hearts, but God has united their hearts. Truly, He is Mahaperkasa, Mahabijaksana”

Mud}a>rabah

Mudharabah is an agreement on a type of cooperation, in which the first party shahibul mal provides funds, and the second party (mudharib) is responsible for the management of the business. The results of the business are distributed in accordance with the ratio that has been mutually agreed upon at the beginning, the loss is borne by the owner of the capital. In line with the Word of God in Sura An-Nisa' verse 29 as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ

“O people of faith, do not eat one another's treasures with vanity paths, except by the consensual way of commerce among you.” (Qs. an-Nisa': 29)

There is no doubt, that Mudharabah is indeed highly recommended because it is a form of commerce above consensual and willingly willing. In the Mudharabah agreement, justice can also be realized through the advantages and disadvantages that are equalized between the two parties:

- a) Customers who as investors invest their funds into Islamic banking as mudharib with a Mudharabah contract

- b) Islamic banks then distribute the funds to customers receiving facilities or mudharib by using financing products through Mudharabah agreements. In this case, the Islamic bank acts as shahib al mal.
- c) The customer as the recipient of the facility or mudharib submits profit and loss sharing to the Islamic bank acting as shahib al-mal in accordance with the ratio agreed at the beginning.
- d) Then the bank gives profit and loss sharing to the investor customer who acts as shahibul maal in accordance with the ratio agreed with the bank which in this case acts as Mudharib (Herrieti, 2017).

In order for the Mudharabah contract to be valid and sharia-compliant, there must be the following pillars and Mudharabah requirements

The pillars that must be fulfilled in transactions with the principle of Mudharabah are: (Ascarya, 2011) (1) *Sahib al mal*, (2) *Mudharib*, (3) *'Amal*, and (4) *Ijab qabul*

In terms of the power given to mudharib. Mudharabah is divided into 2 types, namely:

- a) Mudharabah mutlaqah

Mudharabah mutlaqah i.e. where the mudharib party is given full power to carry out the project without any prohibition or interference with any affairs related to that project and is not tied to the time, place, type of company and customer. Mudharabah mutlaqah in Islamic banking business is applied to savings, and time deposits. Mudharabah mutlaqah in PSAK 59 on Islamic banking accounting is defined as an unbound investment and in the new sharia PSAK it is called *syirkah kontenporer fund*.

Mudharabah mutlaqah can be referred to as an investment from the owner of funds to a Sharia bank, and is not an obligation or equity of an Islamic bank. Islamic banks do not have the obligation to return them if there is a loss in the management of funds that is not caused by negligence or the fault of the bank as a mudharib. However, on the contrary, in the event that an Islamic bank (mudharib) commits a mistake or omission in the management of investor funds shahibul mal, then the Islamic bank is obliged to replace all Mudharabah muthlaqah investment funds. This type of Mudharabah muthlaqah investment in Islamic banking applications can be offered in savings and deposit products.

- b) Mudharabah muqaidah/muqayyadah

Mudharabah muqaidah or bound investment is where the owner of the fund shahibul mal limits or conditions the mudharib in the management of funds such as: mudharib only to conduct Mudharabah of certain fields, ways, times and places only.

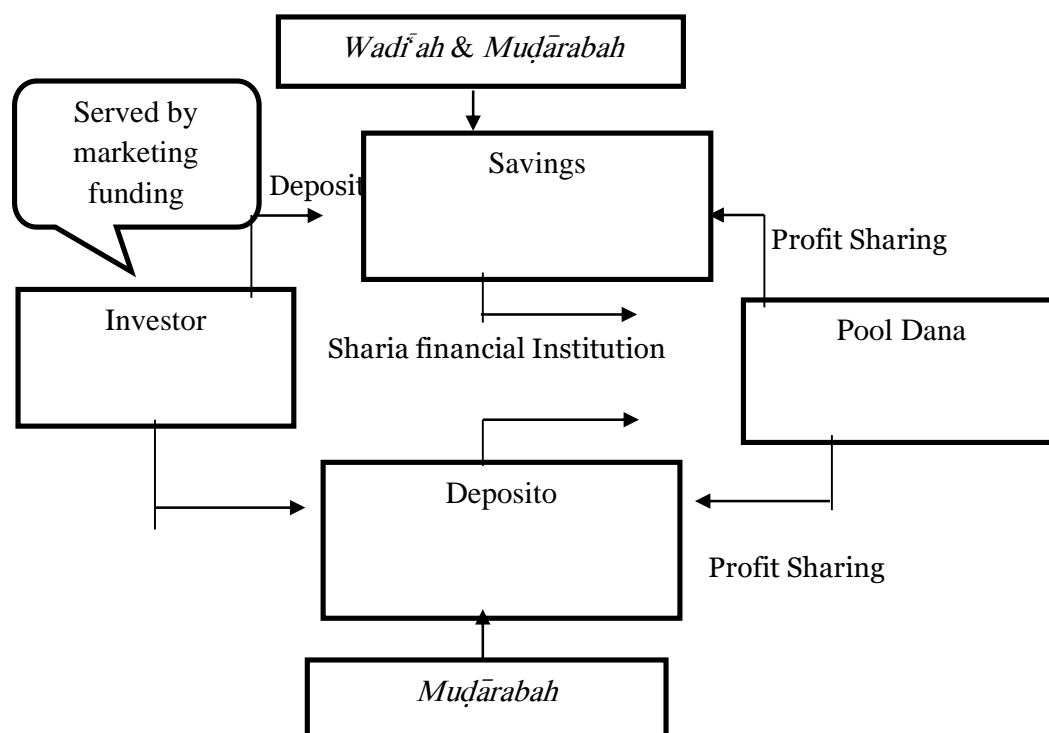


Figure 1. Transaction Flowchart of Sharia Financial Institutions Funding Agreement

Small and Medium Enterprises (MSME'S)

According to the 1945 Constitution, it was then strengthened through tap MPR NO. XVI / MPR RI / 1998 concerning Political Economy in the framework of Economic Democracy, Micro, Small, and Medium Enterprises need to be empowered as an integral part of the people's economy that has a strategic position, role, and potential to realize a national economic structure that is increasingly balanced, developed, and equitable. Furthermore, the definition of MSMEs was made through Law No.9 of 1999 and because of the increasingly dynamic development situation changed to Law No.20 Article 1 of 2008 concerning Micro, Small and Medium Enterprises, the definition of MSMEs is as follows: (Rahmini, 2017)

- a. Micro Enterprises shall mean productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as stipulated in this Law.
- b. Small Business means a productive economic business that stands alone, which is carried out by an individual or business entity that is not a subsidiary or not a branch of a company that is owned, controlled, or is part either directly or indirectly of Medium Enterprises or Large Enterprises that meet the criteria for Small Business as referred to in this Law.

- c. Medium Enterprises shall mean productive economic enterprises that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part either directly or indirectly with Small Businesses or Large Enterprises with the amount of net worth or annual sales proceeds as stipulated in this Law.
- d. Large Enterprises shall mean productive economic enterprises carried out by business entities with a total net worth or annual sales proceeds greater than Medium Enterprises, which include state-owned or private national enterprises, joint ventures, and foreign businesses that carry out economic activities in Indonesia.
- e. The Business World is a Micro Business, Small Business, Medium Enterprise, and Large Business that carries out economic activities in Indonesia and is domiciled in Indonesia.

Bait At-Tamwi>l Muhammadiyah (BTM)

Bait At-Tamwi>l Muhammadiyah which is abbreviated to BTM is one of the Islamic financial institutions under the Muhammadiyah environment. This institution is a forum for business development of muhammadiyah community citizens as a work program from the Economic, Entrepreneurship and ZIS Assembly for the 2010-2015 period (Bari, 2019).

The birth of BTM Sang Surya was not separated from the establishment of the Amil Zakat Muhamadiyah Pamekasan Institution, on January 25, 2010. This charitable pilatropy institution is intended to maximize the potential of zakat, infaq-shadaqah funds in the Muhammadiyah community to be distributed to social, educational, proselytizing and economic programs..

Along with the passage of time, ZIS fund collection sourced from the Zakat Infaq Shadaqah Productive (ZISPRO) program was then channeled to economic programs through capital assistance to SME and Compounding traders using the qardul hasan skip contract. Thus, the Sharia Financial Services Cooperative (KJKS) Bait At-Tamwi>l Muhammadiyah (BTM) Sang Surya pamekasan was formed with separate management management with zakat institutions (LAZISMU).

METHOD

This type of research is qualitative research using a descriptive approach, which is to carefully record all phenomena that are seen and heard and read (via interviews, or not, field notes, photos, videos, personal documents, notes or memos, official documents or not, and

others). The purpose of descriptive research is to make a systematic, factual, and accurate picture of the facts and traits of a particular population or area (Burhan, 2016).

RESULT AND DISCUSSION

Implementation of Wadi'ah and Mudharabah Agreements at BTM Sang Surya Pamekasan in Increasing Interest in MSME'S Actors

According to the big dictionary, the Indonesian language reveals that the meaning of the word implementation is implementation and application (KBBI, 2020). Meanwhile, according to one of the figures, Mulyadi stated that implementation refers to actions to achieve the goals that have been set in a decision (Mulyadi, 2015). The implementation or application of the wadi'ah and Mudharabah agreements at BTM Sang Surya in increasing the interest of MSME actors is carried out in funding products. The following data from interviews, observations and documentation that the researcher has summarized as follows.

• Terms of Wadi'ah and Mudharabah Agreement on BTM Sang Surya Pamekasan

The provisions of the wadi'ah and Mudharabah agreements carried out on funding products by BTM Sang Surya. Where the wadi'ah contract is applied to the wadi'ah and wadi'ah futures tabuungan products while the Mudharabah contract is applied to Mudharabah savings. Wadi'ah and Mudharabah contracts have privileges in terms of facilities provided to their customers. Where BTM customer Sang Surya Pamekasan for raising funds using the wadi'ah and Mudharabah contract uses a ball pick-up system. BTM Sang Surya funding customers really feel facilitated by the facilities provided by BTM Sang Surya Pamekasan.

Not only that, BTM Sang Surya also has an important role for the sustainability of lending services provided by BTM Sang Surya Pamekasan to customers who want to make financing. This is because the financing funds are obtained from the results of lending products in the form of Mudharabah contracts while for wadi'ah contracts, it is considered to maintain the circulation of funding only. Based on percentage data estimated by the marketing department of BTM Sang Surya that there is around 15-25% of the role of wadi'ah contracts to funding in BTM Sang Surya while the percentage of Mudharabah contracts can reach around 30-40% of the total product roles in BTM Sang Surya Pamekasan.

Based on the ratio division carried out on the two wadi'ah and Mudharabah contracts is very different, where only the Mudharabah contract gets the ratio while for wadi'ah there is no ratio applied except the wadi'ah contract which is used using wadi'ah yad dhmanah. The distribution of bonuses is also intended for the wadi'ah contract with wadi'ah futures products,

where the bonus is in the form of goods and is taken at the beginning while for the Mudharabah contract it can be obtained at any time because the Mudharabah contract has been set to increase the ratio at the beginning, which is around 0.8% of the business results.

• **Wadi'ah and Mudharabah Contract on BTM Sang Surya Pamekasan Funding Products**

The funding products that use wadi'ah and Mudharabah contracts on BTM Sang Surya are obtained from the following documentation results:

1) Member's Deposits

Member deposits are deposits that must be paid by prospective BTM Sang Surya members. Member deposits consist of:

- Principal deposit (SP) Rp. 100,000; who is paid once during his time as a member of BTM Sang Surya
- Mandatory Deposit (SW) Rp. 10,000; paid by members monthly.

2) Principle of Entrustment (Wadiah)

- Wadiah's Deposits

Wadiah deposits are savings from partners of a general nature, withdrawals can be made at any time. This savings is based on the Wadiah Yadhamanah contract. The profit sharing will be distributed every month directly credited to the account initial deposit of IDR 10,000, account opening fee of IDR 15,000, get a passbook and debit card facilities.

- Time deposits are time deposits (with a period of 3,6,12, and 24, months).

Implementation of Wadi'ah and Mudharabah Agreements in Improving MSME's Actors

From the provisions of the wadi'ah and Mudharabah contracts and various funding products using wadi'ah and Mudharabah contracts, BTM Sang Surya also does several ways to increase the interest of MSME'S as follows (Sofjan, 2014).:

1) Expanding Relationships or Building Relationships

Expanding relationships and maintaining good relationships with customers is one of the things that is done in maintaining the image of BTM Sang Surya itself in the eyes of customers or other general communities. Expanding relationships with various institutions or individuals can generate profits in the long term with the aim of maintaining the sustainability of a company or business, having competitiveness and gaining the trust of consumers (Andika, 2012). This is because it makes it easier to introduce products from BTM Sang Surya Pamekasan in the eyes of the general public.

2) Lobbying

The pattern in lobbying carried out by BTM Sang Surya is more of an emphasis on building coalitions with institutions or community individuals, especially MSME actors with various goals and interests in doing business together. The marketing team from BTM Sang Surya uses this lobbying technique to access more deeply and collect a lot of information to be used as an opportunity to offer products and service solutions to a problem. Not only that, the information collected also addresses important issues through a direct approach with influential individual contacts. The success of lobbying activities can be seen from careful planning between the two parties in understanding the problems that occur (Ramadhanie, 2022)..

3) Maintaining Customer Trust

Maintaining customer trust starts with how we treat clients, so that these clients can express their trust in what they have gained from us (Jhumhana, 1993. Likewise, in BTM Sang Surya in maintaining customer trust, he always fulfills customer requests as much as possible. Starting from fulfilling the withdrawals made by customers and being ready to provide financing funds for those who want to finance BTM Sang Surya. Thus, if all functions of the financial institution have been fulfilled properly and the services provided can satisfy and facilitate customers, customer trust will indirectly be maintained.

From the discussion above, it can be concluded that the implementation of the wadi'ah and mudharabah agreements in increasing the interest of MSME'S actors in BTM Sang Surya Pamekasan is divided into two provisions, namely the provisions of the wadia'h and Mudharabah contracts and the provisions for funding products using the wadi'ah and Mudharabah contracts. Not only that, the implementation of the wadi'ah and Mudharabah agreements in increasing the interest of MSME'S actors is also carried out in three ways, namely in the form of relationship building, lobbying and maintaining customer trust..

The results of this research also have similarities with Erni Pambhudi's research entitled "Application of Wadi'ah or Mudharabah Contract on IB Hasanah Savings Products at BNI Syariah Banjar Baru Branch Office" Where the implementation of wadi'ah and Mudharabah contracts is applied to funding products in the form of wadi'ah futures, wadi'ah savings and Mudharabah savings.

Obstacles faced by BTM Sang Surya in increasing the interest of MSME'S actors

In the process of increasing the interest of MSME actors, they will definitely find an obstacle that is considered to have a negative effect both on a small and large scale. The business world is not only about getting a profit, but of course it will also experience what is called difficulties that come from an obstacle. A number of these obstacles will arise, so that

efforts to increase customer interest in the long term will be hampered and cannot be achieved (Sumadi, 2012).

The products offered as well as services and facilities by BTM Sang Surya have adapted to the circumstances of the community and MSME'S actors in pamekasan city. However, both the community and BTM Sang Surya must have experienced such a thing as obstacles. The obstacles faced by BTM Sang Surya pamekasan are the increase in the number of withdrawals at the same time, weak understanding of digital transactions and the lack of nominal savings with ball pick-up facilities. Here's a breakdown of the three obstacles above:

a. Increased number of withdrawals at the same time

During covid-19, BTM Sang Surya received withdrawal bills that were carried out impromptu and overflowing, resulting in an imbalance between funding funds and lending funds. Meanwhile, this bill must be completely overcome which later does not harm both parties. Where the customer's wishes must be fulfilled and the company does not suffer losses. The explosion of these withdrawal bills has overwhelmed the employees of BTM Sang Surya. Because the collection of funds that have been collected must be directly distributed to customers. During covid-19, BTM Sang Surya received withdrawal bills that were carried out impromptu and overflowing, resulting in an imbalance between funding funds and lending funds. Meanwhile, this bill must be completely overcome which later does not harm both parties. Where the customer's wishes must be fulfilled and the company does not suffer losses. The explosion of these withdrawal bills has overwhelmed the employees of BTM Sang Surya. Because the collection of funds that have been collected must be directly distributed to customers.

b. Weak understanding of digital transactions

BTM Sang Surya strives to provide the best service in the form of online services that aim to make it easier for customers to transact using gadget, but customers who have a weak and layman's understanding of the digital world cause customers to prefer direct transactions (offline) than via online. BTM Sang Surya tries to provide the best service in the form of online services that aim to make it easier for customers to transact using gadget, However, customers who have a weak and layman's understanding of the digital world cause customers to prefer direct transactions (offline) rather than via online.

c. Lack of nominal savings with ball pick-up facility

The ball pick-up facility applies to all funding products. There is no minimum provision in this deposit. This is what causes the ball pick-up facility to feel disadvantaged if we look at the aspect of fuel prices that are starting to rise while the nominal savings provided by customers are still said to be minimal.

Every financial institution in the face of obstacles they experience must always look for solutions so that the existence of their company does not experience a decline. The same is done by BTM Sang Surya in finding solutions to overcome its obstacles. The following is the solution to the obstacles carried out by BTM Sang Surya as follows:

a. Expand the network

With regard to ball pick-up facilities, then by increasing relations or expanding cooperation with various institutions, the lack of nominal with transport costs will be well covered. Because with so many customers, they will increase the nominal value of funding every day.

b. Optimize offline transactions

The lack of digital literacy experienced by customers means that transactions are transferred offline. This means that offline transactions carried out by BTM Sang Surya officers are sought to continue to increase and provide many conveniences for various parties. In this way, in the implementation of the wadi'ah and Mudharabah agreements at BTM Sang Surya in increasing the interest of MSME'S actors, it is hoped that they can determine actions to turn these decisions into operational patterns and try to achieve big or small changes as previously decided. The purpose of this implementation is essentially also an effort to understand what should happen after the program is implemented as material for evaluation and improvement in finding points of satisfaction (Mulyadi, 2015).

CONCLUSION

The wadi'ah and Mudharabah contracts in BTM Sang Surya are applied to funding products, namely wadi'ah futures, wadi'ah savings and Mudharabah savings while for the types of contracts used using wadi'ah yad amanah, wadi'ah yad dhmanah and Mudharabah mutlaqoh contracts. As for the obstacles faced by BTM Sang Surya, namely the increasing number of withdrawals at the same time, weak understanding of digital transactions and the lack of nominal savings with a ball pick-up facility.

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