
**THE ROLE OF BANK MUAMALAT INDONESIA KCP KEPANJEN
IN DETERMINING CUSTOMER DECISIONS USING HAJJ
PROGRAM FINANCING PRODUCTS (PROHAJJ) WITH THE
QARDH WAKALAH BIL UJRAH AGREEMENT**

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Abstract

This service activity aims to find out how the *Qardh Wakalah bil Ujrah* agreement is implemented in Hajj program financing products at Bank Muamalat Indonesia KCP Kepanjen, as well as providing information about the existence of Hajj program financing products in Kepanjen where the majority of Indonesian people are Muslims. It can be seen from the enthusiasm of Indonesian Muslims following the decree signed by the Minister of Religion Yaqut Cholil Qoumas KMA No. 189 of 2023 concerning the Indonesian Hajj Quota for 1444 H/2023 AD amounting to 221,000, consisting of 203,320 regular hajj quotas and 17,680 hajj quotas special. So, one of the roles of Sharia banking is to provide Hajj program services that can make it easier for Muslims to perform the Hajj. This writing uses a descriptive qualitative method, the authors describe the research object by taking notes, observing and interviewing everything related to this research, and aligning it with primary and secondary data sources. The respondent for this writing is the Relationship Manager of Bank Muamalat Indonesia KCP Kepanjen. direct or indirect observation of the object under study and data collection with related documents. The results of this writing show that the Hajj Financing product at Bank Muamalat Indonesia at Kcp Kepanjen uses the *Qardh Wakalah Bil Ujrah* contract, namely funds lent by the bank to prospective Hajj customers.

Keywords: Bank Muamalat Indonesia, Customer Decisions, Hajj Program Financing Products (Prohajj), *Qardh Wakalah Bil Ujrah* Agreement



INTRODUCTION

Indonesia is a country where 86.7% of the population adheres to Islam. In Indonesia, performing the Hajj is the dream of every Muslim and is the spiritual peak of a person from the lower, middle, and upper classes. Every year, the Hajj is one of the rituals of worship that is eagerly awaited by the Indonesian Muslim community. It can be seen from the enthusiasm of Indonesian Muslims following the decree signed by the Minister of Religion Yaquut Cholil Qoumas KMA No. 189 of 2023 concerning the Indonesian Hajj Quota for 1444 H/2023 AD amounting to 221,000, consisting of 203,320 regular Hajj quotas and 17,680 special Hajj quotas. Performing the Hajj is also an obligation and must be done by every capable Muslim (*istita'ab*) once in his life. In this case, the context of ability (*istita'ab*) that must be fulfilled to carry out the Hajj can be divided into two groups, including:

First, personal (internal) capabilities must be fulfilled by each individual, including, among others; Physical and spiritual health, good economic capacity for themselves and their families who will be left behind during the Hajj, and supported by religious knowledge, especially regarding the Hajj rituals.

Second, general capabilities (external), must be fulfilled by the state and government environment which includes, among others; applicable laws and regulations, travel safety, transportation facilities, and relations between the Indonesian government and the Kingdom of Saudi Arabia. By fulfilling these two capabilities, the pilgrimage can be carried out properly and correctly.

Reviewing the information above, not all Muslims are ordered to carry out the Hajj pilgrimage, except for those who are truly capable and able to carry it out both materially and with the knowledge of the stability of the Hajj. As Allah SWT says in QS Ali Imran verse 97:

...وَلِلَّهِ عَلَى النَّاسِ حِجُّ الْبَيْتِ مَنِ اسْتَطَاعَ إِلَيْهِ سَبِيلًا ۚ وَمَنْ كَفَرَ فَإِنَّ اللَّهَ غَنِيٌّ عَنِ الْعَالَمِينَ

“...And (among) human obligations towards Allah is to carry out the pilgrimage to Baitullah, namely (for) those who are able to travel there. Whoever denies (the obligation of Hajj), then know that Allah is Rich (does not need anything) from all the worlds." (QS Ali Imran; 97).

The meaning of being able to make the pilgrimage involves physical, material and spiritual abilities. All of these are conditions that must be fulfilled by a Muslim who wants to carry out the Hajj pilgrimage. If these conditions have not been met, then the obligation to fulfill them is void. The fundamental problem is funding, to get a portion of the Hajj, prospective pilgrims must pay the Hajj Organizing Fee (BPIH). The government together with the DPR agreed on the Direct Cost (costs financed by the congregation) on the Cost of Organizing the Hajj Pilgrimage (BPIH) for 2023, which is IDR. 49,812,700.26. These costs include flight costs, accommodation services, transportation services, consumption services, travel documents and others. Prospective Hajj pilgrims are required to deposit Regular BPIH RP. 25,000,000.00 to be able to get a Hajj portion number, the initial deposit is made at a Sharia Bank or Sharia Business Unit, then prospective Hajj pilgrims sign a wakalah contract, the remaining deposit funds cannot be paid in advance, but are adjusted in the year of departure. With this problem, many prospective Hajj pilgrims want to perform the Hajj pilgrimage but the available funds are not sufficient for BPIH payments. In this activity, the National Sharia Council provides the opportunity for Sharia financial institutions (LKS) to respond to community needs in various products, including Hajj arrangements and bailouts for paying off the costs of organizing the Hajj pilgrimage (BPIH).

With the current progress of the economy, along with the increasing need of society for the existence of a banking system which of course offers a variety of attractive products and facilities, in this case Sharia banking has also emerged to provide services and facilities to the public. Then the arrival of sharia banking was greeted with joy by various groups of Indonesian Muslims. As in Law No. 7 of 1992 concerning banking as amended by Law no.

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10 of 1998 article 1 paragraph 2 states; Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and/or other forms in order to improve people's living standards. From this article it can be concluded and understood that the banking legal system that exists in Indonesia, banks are intermediaries for people who have surplus funds and also people who lack funds.

Over time, the existence of Sharia banking in Indonesia was marked by the birth of BMI (Bank Muamalat Indonesia). Bank Muamalat is the first bank in Indonesia to use the sharia banking concept. Bank Muamalat was established based on Deed of Establishment No. 1 dated 1st November 1991 AD or 24 Rabiul Akhir 1412 Hijriah, made before Yudo Paripurno, SH, Notary, in Jakarta. The deed of establishment has been approved by the Minister of Justice of the Republic of Indonesia with Decree No. C2-2413.HT.01.01 of 1992 dated 21st March 1992 and was registered at the Central Jakarta District Court Office on 30 March 1992 under No. 970/1992 and announced in the State Gazette of the Republic of Indonesia No. 34 dated 28th April 1992 additional No. 1919A. BMI was founded on the idea of the Indonesian Ulema Council (MUI), the Indonesian Muslim Scholars Association (ICMI) and Muslim entrepreneurs who then received support from the Indonesian government.

Bank Muamalat has obtained permission to operate as a commercial bank based on the Decree of the Minister of Finance of the Republic of Indonesia No. 430/KMK.013/1992 concerning Granting Company Business Licenses in Jakarta dated 24th April 1992, as amended by Decree of the Minister of Finance No. 131/KMK.017/1995 concerning Amendments to the Decree of the Minister of Finance of the Republic of Indonesia No. 430/KMK.013/1992 concerning Granting Company Business Licenses in Jakarta dated March 30th 1995, which in its decision gave permission to Bank Muamalat to be able to carry out business as a commercial bank based on Sharia principles. Bank Muamalat has officially operated as a foreign exchange bank since October 27th 1994 based on the Decree of the Directors of Bank Indonesia No. 27/76/KEP/DIR concerning the

Appointment of PT Bank Muamalat Indonesia as a Foreign Exchange Bank on 27th October 1994.

Along the Bank's capacity is increasingly recognized, the Bank is increasingly expanding its wings by continuing to increase its branch office network throughout Indonesia. In 2009, the Bank received permission to open a branch office in Kuala Lumpur, Malaysia and became the first bank in Indonesia and the only one to realize business expansion in Malaysia. To date, the Bank has 325 service offices including 1 (one) branch office in Malaysia. Bank operations are also supported by an extensive service network in the form of 710 Muamalat ATM units, 120,000 ATM Bersama and ATM Prima networks, as well as more than 11,000 ATM networks in Malaysia via Malaysia Electronic Payment (MEPS).

Entering its 20th year in 2012, Bank Muamalat rebranded the Bank's logo to further increase awareness of its image as an Islamic, Modern and Professional Sharia Bank. The Bank also continues to realize various achievements and accomplishments that are recognized both nationally and internationally. To date, the Bank operates together with several of its subsidiary entities in providing the best services, namely Al-Ijarah Finance (ALIF) which provides Sharia financing services, (DPLK Muamalat) which provides pension fund services through the Financial Institution Pension Fund, and Baitulmal Muamalat which provides services for distribute Zakat, Infaq and Alms (ZIS) funds.

Since 2015, Bank Muamalat Indonesia has metamorphosed to become a better entity and achieve long-term growth. With a focused business strategy, Bank Muamalat Indonesia will continue to advance. Bank Muamalat Indonesia is growing rapidly throughout Indonesia, including in East Java Province. PT Bank Muamalat KCP Kepanjen which is located at Jl. Ahmad Yani No. 5, Kepanjen, Ardirejo, District. Kepanjen. Bank Muamalat KCP Kepanjen is now under the leadership of Mrs. Dita Rosiana Dewi, currently there are 9 employees at Bank Muamalat KCP Kepanjen. In carrying out its activities, Bank Muamalat KCP Kepanjen continues to innovate and provide excellent service to consumers and professionals.



With the principal permission of the Republic of Indonesia Financial Letter, Bank Muamalat Indonesia can start operations to serve the needs of the community through its services. Like Bank Muamalat Indonesia KCP Kepanjen and surrounding areas, the financing products available at Bank Muamalat KCP Kepanjen are quite popular with the surrounding Muslim community. One of them is a financing product. There are several types of financing products, one of which is savings funds for the Hajj program. By having Hajj savings of IDR. 25,000,000.00 BMI KCP Kepanjen customers already have a portion of the Hajj from the Ministry of Religion and the remaining BMI KCP Kepanjen customers can pay in installments through Hajj savings until the customer performs the Hajj on time. This financing product uses a *Qardh wakalah Bil Ujrah* contract, which means an agreement to provide a loan from the bank to a customer accompanied by the assignment of a task or representative so that the bank has the power to do something that is legally conditional by using a salary.

Seeing the large amount of interest from the people of Kepanjen, the author was encouraged to research the implementation of the *Qardh Wakalah Bil Ujrah* contract in the Hajj program financing product at Bank Muamalat Indonesia KCP Kepanjen, because in essence the implications of the Hajj program financing product will be beneficial and make it easier for people who want to perform their pilgrimage. Hajj. Thus, it is necessary to carry out research activities for community service with the title, "Application of the *Qardh Wakalah Bil Ujrah* Agreement in Hajj program financing products at Bank Muamalat Indonesia KCP Kepanjen".

LITERATURE REVIEW

Role

The role is a dynamic aspect in determining something. If someone carries out their rights and obligations according to their wishes, then that person has carried out a role. Each person has various roles according to their social patterns. This means that the role

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determines what one does for society and what opportunities are provided by the public person. Roles are very important because they regulate a person's behavior. Roles can make someone adapt their behavior to the behavior of the people in their group (Murdiyatmoko, 2007).

Customer Decision

Customer decisions are actions or choices made by individuals or entities who are customers of a financial institution or company, such as a bank, insurance institution, or investment company (Firjatullah et al, 2023). In reality, in the field, customer decisions are influenced by many things. Such as family, environment, habits, ease of transactions, and previous user testimonials. Customer decisions influence the financial institution itself, in studying customer behavior patterns and preferences in determining decisions (Simamora, 2008).

Hajj Program Financing Products

This product exists to provide access to more people to carry out the Hajj pilgrimage, even if the funds they have do not meet the specified financial requirements. This product is offered by several financial institutions and with several different repayment methods. Some use a savings system. Some use a payment system in full for one year. Apart from the main costs of the Hajj bailout, some other costs and conditions must be paid, such as interest or profit margins for financial institutions. What must not be left out of this Hajj program financing product is conformity with applicable Sharia principles.

Contract

An agreement is an agreement in Islamic law or a contract agreed upon by two or more parties with a specific purpose. In the context of Islamic finance, agreements made must follow sharia principles (Syahputri & Yafiz, 2023).

Qardh Wakalah Bil Ujah

Qardh Wakalah Bil Ujah is a combination of two types of contracts in Islamic law, namely the *qardh* contract (interest-free loan) and the *wakalah* (representation) contract with



payment of *ujrah* (fee or honorarium). This combination refers to a situation where a person (the party in need) asks for help from another party (the representative) to carry out a certain action or transaction, by paying *ujrah* to the representative (Fatchur Roziq et al, 2023).

In *qardh wakalah bil ujrah*, the *muqtaridh* (borrower) asks a representative to carry out certain actions or transactions on his behalf, and the representative agrees to do so in exchange for payment of *ujrah* (a fee or honorarium) as compensation for his services. This transaction does not involve interest payments because it is based on *qardh* (interest-free loans).

RESEARCH METHOD

The method used in this community service is descriptive qualitative. Researchers describe the research object by taking notes, observing and interviewing everything related to this research, and aligning it with primary and secondary data sources. Therefore, active involvement of researchers is required in collecting research data. To find out information about the application of the *Qardh Wakalah Bil Ujrah* agreement on Hajj program financing products provided by Bank Muamalat Indonesia KCP Kepanjen to customers and study literature and scientific works related to this service activity.

RESULTS AND DISCUSSION

Kepanjen is the capital of Malang Regency which is also the center of government of Malang Regency. Kepanjen is also a subdistrict which is located in Malang Regency, East Java Province, Indonesia. Kepanjen Kota District is approximately 20 km south of Malang City. Kepanjen District consists of 14 villages and 4 sub-districts. In 2021, the population of Kepanjen sub-district will be 110,390 people, with a density of 2,286 people/km². Then, the percentage of the Kepanjen sub-district population based on the religion they adhere to is

Islam 98.00%, then Christianity 1.72% where Protestants 1.12% and Catholics 0.60%. Others adhere to Hinduism at 0.23%, then Buddhism at 0.04% and Confucianism at 0.01%. Judging from the data obtained, the Kepanjen area has a fairly large number of Muslim communities compared to other religions, so that there is Hajj program financing product has helped the community, especially Muslims in Kepanjen and surrounding areas, who want to perform the Hajj but do not yet have the full funds. With the existence of this product at Bank Muamalat Indonesia, it has inspired the community that everyone can carry out the Hajj without burdening them and understanding the conditions of society.

The presence of Bank Muamalat Indonesia has more or less had a positive impact on the Kepanjen environment, especially with the existence of Hajj program financing products which make it easy for the public to be able to carry out the Hajj pilgrimage on a Sharia basis which is explained to make it easier for ordinary people to understand how and what financial financing products are the Hajj bailout itself.

Legal Basis for the Hajj Bailout Fund According to the Fatwa of the National Sharia Council of the Indonesian Ulema Council Number 29/DSN MUI/VI/2002, the Hajj Bailout Fund is one of the product names in sharia banks. These funds are loans (*Al-Qardh*) from sharia banks to customers to cover the lack of funds to obtain a seat (seat booking) for the Hajj portion at the time of repayment of BPIH (Hajj Travel Expenses). The customer is then obliged to return the amount of money borrowed within a certain period.

Qard is giving property to another person that can be asked for or asked for back or in other words lending something without expecting anything in return. The only contract in the form of a loan that is applied in Sharia banking is *qardh* and there are ones like *qardhul hasan*. Because interest is prohibited in Islam, *qardh* loans are interest-free loans. More specifically, *qardhul hasan* loans are benevolent loans that are not commercial in nature, but social in nature.

Qard is a benevolent or free loan without compensation, usually for the purchase of fungible goods or goods that can be estimated and replaced according to weight, size, and quantity. *Qardh* is one of the financing products from Sharia banks which is a product that



has a social purpose, not for profit. For this reason, through the *qardh* contract mechanism, a customer is only required to return the principal of the loan.

Meanwhile, *wakalah bil ujab* is a contract of representation or delegation of power by the first party as *mumakkil* to the second party as the representative in cases that may be represented. *Mumakkil* is the party who gives power of attorney while the representative is the party who receives power of attorney. *Ujab* itself in Arabic means wages, *ujrah* in the Sharia banking dictionary is a reward given or requested for work that has been done. The *wakalah bil ujab* contract is a contract where after the contract occurs there is a reward (fee) from the customer to the bank as a sign of remuneration.

The benefits of using *qardh* contracts and *wakalah bil ujab* include:

- a. The *qardh* agreement allows customers who are in urgent difficulty to receive short-term bailout or reassurance.
- b. *Qardh Hasan* is also a distinguishing characteristic between Islamic banks and conventional banks which contain a social mission.
- c. With this social mission, it will improve the good image and increase public loyalty to Islamic banks.

Then, the stages of applying for financing for Hajj bailout funds at Bank Muamalat Indonesia that must be passed are:

- a. In the 1st stage, Bank Muamalat Indonesia received applications for Hajj bailout financing from customers.
- b. In The 2nd stage, the marketing department (relationship manager) analyzes by referring to the Bank Muamalat Indonesia Financing Guidelines.
- c. 3rd stage, opening an Ib Hijrah Haji Bank Muamalat Indonesia Savings account.
- d. Fees charged to Bank Muamalat Indonesia Ib Hijrah Haji Savings customers.
- e. In the 5th stage, the marketing department (relationship manager) submits data on prospective Hajj pilgrims to the sub-branch manager (sub-branch manager). At this

- stage, the data that has been analyzed by marketing is submitted to the sub-branch head for approval.
- f. 6th stage, the marketing department (relationship manager) creates SP3, memo, and contract. After receiving approval, create a letter of application for financing, a memo, and a contract. And it will be handed over to prospective Hajj pilgrims who apply for a bailout.
 - g. 7th stage, the financing administration section checks the completeness of data on prospective Hajj pilgrims.
 - h. In the 8th stage, the financing administration section submits it to the operational manager and sub-branch head for re-analysis and approval.
 - i. The head of the Bank Muamalat Indonesia office signed the contract.
 - j. In the 9th stage, the administration section disburses funds directly to the prospective Hajj pilgrims' savings accounts and inputs the SPPH to get a portion.
 - k. In the 10th stage, the operational manager monitors the proposed bailout funds.

Document Requirements for Registration for Hajj Portion

1. Original KTP according to domicile and following the provisions of e-KTP or other valid proof of identity.
2. Original Family Card
3. Original Birth Certificate or Birth Certificate or Excerpt from Marriage Certificate or Diploma
4. Saving book
5. 5 color passport size 3 x 4 photos (for bank)
6. Passport photo for the Ministry of Religion Office* according to identity
7. Must go to the KEMENAG office according to your identity within a maximum of 5 working days after receiving a validation number from the bank

Benefits, Facilities, and Conditions for financing the Hajj program (Prohajj) at Bank Muamalat Indonesia, namely:



1. Benefits, Initial deposit Rp. 0, already online with the Siskohat Ministry of Religion, Priority is registered as a congregation.
2. The year of departure and deposit amount can be adjusted and the auto-debit facility is free of charge
3. Peace of mind because funds are managed according to sharia. Easy deposits, via teller counters, e-banking, and scheduled transfers (both daily and monthly)
4. Free Umrah through the Rezeki Haji Berkah program, exclusive Hajj equipment with terms and conditions applicable

According to Mr. Abdulloh Faiz Khoironi as Relationship Manager of Bank Muamalat Indonesia KCP Kepanjen on February 21 2023, he said that: "This Hajj Program Financing (Prohajj) is one of the best products available at Bank Muamalat Indonesia KCP Kepanjen and its surroundings created to help Kepanjen residents certainly carry out the Hajj (5th Pillar of Islam). Previously this product was called the Hajj Bailout Fund and later changed its name to Hajj Program Financing (Pohajj). This Hajj Program (Prohajj) financing also has an affordable premium based on the financing taken and the balance in opening savings of IDR. 0,-. When customers take out financing for this program, they only pay wages (services) to the bank of Rp. 1,000,000 paid at the beginning of the contract. Then in marketing this product through techniques which are usually done by word of mouth which often occurs in the community. and it is hoped that fellow employees and fellow interns will convey this information to family, relatives, close friends, and also to customers who come directly to the bank."

CONCLUSION

Based on the description, the explanation above is the result of research for community service regarding the role of Bank Muamalat Indonesia KCP Kepanjen in

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determining customer decisions to use the Hajj Program (Prohajj) financing product with the *Qardh Wakalah bil Ujrah* Agreement. This Hajj program financing product has helped many people, especially Muslims in Kepanjen and surrounding areas who want to perform the Hajj but do not yet have the full funds. It makes it very easy for people to obtain Hajj portion numbers.

With the benefits of using qardh contracts and wakalah bil ujah in Hajj program financing products (Prohajj), including:

- a. The qardh agreement allows customers who are in urgent difficulty to receive short-term bailout or reassurance.
- b. *Qardh Hasan* is also a distinguishing characteristic between Islamic banks and conventional banks which contain a social mission.
- c. With this social mission, it will improve the good image and increase public loyalty to Islamic banks.

With this product, it is hoped that the community, especially Muslims, will find it easier to carry out the fifth pillar of Islam, namely the Hajj. To make it easier for the public to know about the existence of Hajj program financing products (Prohajj) at Bank Muamalat Indonesia, the bank then collaborated with related agencies to introduce Hajj program financing products (Prohajj). Referring to the explanation above, the application of the *qardh* contract is very suitable for loan products. The *qardh* agreement applied to the ProHajj product is in the form of a loan from BMI to the customer.

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