


## EXAMINING MUDHARABAH CONTRACTS IN PRIMA BERHADIAH TIME DEPOSIT PRODUCTS OF ISLAMIC BANKING THROUGH THE LENS OF MAQASHID SHARIA

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<p><b>Info Article</b></p> <p>Received : 10 Maret 2026</p> <p>Revised : 07 April 2026</p> <p>Accepted : 01 Mei 2026</p> <p>Publication : 30 Mei 2026</p> <hr/> <p><b>Keywords:</b> Mudharabah Agreements, Savings Products, Maqashid Syariah, Sharia Banking</p> <p><b>Kata Kunci:</b> Akad Mudharabah, Produk Tabungan, Maqashid Syariah, Perbankan Syariah</p> <hr/> <p><b>Licensed Under a Creative Commons Attribution 4.0 International License</b></p> 	<p><b>Abstract:</b> <i>This study aims to determine the implementation of the mudharabah contract on the Prima Prize Savings product at Bank Muamalat Indonesia KCP Lamongan and the maqashid sharia perspective on the implementation. The research method uses descriptive qualitative with the type of case study. The results of this study indicate that the implementation of the contract on Tabungan Prima Berhadiah at Bank Muamalat Indonesia KCP Lamongan uses a mudharabah muthlaqah contract. The maqashid sharia perspective on the implementation of the mudharabah contract on Savings Prima Berhadiah on five principles, namely protecting religion, protecting the soul, protecting the mind and mind, protecting property, and protecting offspring. The results shown in this study are the implementation of mudharabah contracts on Prima Berhadiah Savings products at Bank Muamalat Indonesia KCP Lamongan has been in accordance with the five principles of maqashid sharia.</i></p> <p><b>Abstrak:</b> Penelitian ini bertujuan untuk mengetahui penerapan kontrak mudharabah pada produk Tabungan Prima Berhadiah di Bank Muamalat Indonesia KCP Lamongan serta perspektif maqashid syariah terhadap penerapan tersebut. Metode penelitian menggunakan pendekatan deskriptif kualitatif dengan jenis studi kasus. Hasil penelitian ini menunjukkan bahwa penerapan kontrak pada Tabungan Prima Berhadiah di Bank Muamalat Indonesia KCP Lamongan menggunakan kontrak mudharabah muthlaqah. Perspektif maqashid syariah terhadap penerapan kontrak mudharabah pada Tabungan Prima Berhadiah didasarkan pada lima prinsip, yaitu melindungi agama, melindungi jiwa, melindungi akal dan pikiran, melindungi harta benda, serta melindungi keturunan. Hasil yang ditunjukkan dalam penelitian ini adalah penerapan kontrak mudharabah pada produk Tabungan Prima Berhadiah di Bank Muamalat Indonesia KCP Lamongan telah sesuai dengan lima prinsip maqashid syariah.</p>
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## INTRODUCTION

Islamic banking has an inclusive and active development in both product innovation and services to maintain and improve the quality of the financial industry. All efforts are made by making updates and improving performance to get a perfect assessment and get a satisfactory predicate from customers (Rahman et al., 2021a). Bank Muamalat into Islamic banking has innovated by making savings products in the form of Tabungan Prima Berhadiah products. Tabungan Prima Berhadiah is a savings account with an upfront gift according to the customer's wishes without being drawn, where the customer is willing to deposit a minimum fund of IDR 50 million within a period of 3 to 36 months. The Akad used by this product is Mudharabah where shahibul maal gives full freedom to mudharib in managing their funds (Saputri, 2022). Besides getting an upfront gift, customers will also get profit sharing every month. The terms of profit sharing for both settling 3 months to 36 months get a profit sharing of 5%. The prize given to the customer is also obtained at the customer's request without a lottery (Setiarinia, 2022). So that Bank Muamalat Indonesia customers will become loyal because the gift is given directly and get other benefits (Sakinah & Mujibno, 2023).

In addition to the terms of the prize determined by Bank Muamalat Indonesia, the funds deposited in the Tabungan Prima Berhadiah account must come from outside the existing account at Bank Muamalat Indonesia KCP Lamongan, if the funds come from another account at Bank Muamalat Indonesia KCP Lamongan then the savings can only be deposited (Arif, 2025). What distinguishes Tabungan Prima products with prizes from savings with a gift system in other banks is that customers are willing to deposit funds according to the specified period and get a gift at the beginning, but the funds can be taken from existing savings accounts in the Islamic bank such as Hajj savings worth 30 million can be held for 6 months (Lastari, 2022). In addition, there are rewarded savings programs in cooperatives such as USPPS BMT Sunan Drajat which use mudharabah contracts, namely mudharabah deposits. The prize system provided by USPPS BMT Sunan Drajat is also a prize at the beginning but customers will not get profit sharing.

Bank Muamalat Indonesia KCP Lamongan not only prioritizes profits but also pays attention to the ultimate goal of sharia economics, namely achieving happiness in the world and the hereafter (maqashid syariah) (Fauziyah, 2024a). Implementation of all products must be in accordance with Islamic law which aims for the benefit of its customers. Islam pays special attention to safeguarding and protecting human institutions, in order to realize the benefits of all humans on earth (Rahmi et al., 2024). Therefore, this Tabungan Prima Berhadiah product must also prioritize the value of maqashid sharia. Managing deposit funds is a job that requires extraordinary concentration and accuracy in making all calculations, if an error occurs, the consequences will be fatal (Lubis, 2022). So Bank Muamalat Indonesia KCP Lamongan is paying close attention so that all funds entrusted by customers are managed properly. As a customer must also do the contract in accordance with the agreement so that Bank Muamalat Indonesia

KCP Lamongan can also do its job well so that there is a balance between the *mudharib* and *shohibul maal* so that *maqashid sharia* will be achieved (Hanafi, 2023).

*Maqashid sharia* is a guideline used in operational development activities and products in Islamic banking which is achieved by reflecting the five basic principles of *maqashid sharia* (Sya'Bany et al., 2024), namely *hifdzu din* (protecting religion) with the presence of the National Sharia Council, Sharia Supervisory Board, and Deposit Insurance Corporation, *hifdzu nafs* (protecting the soul) is reflected in the existence of a contract in every transaction in Islamic banking so that customers believe in a product, *hifdzu aql* (protecting the mind) is reflected in the bank's role in providing knowledge and explaining to customers related to products in Islamic banking, *hifdzu mal* (protecting assets) is reflected in customers placing funds that are carried out *halal* and guaranteed to avoid *usury*, *gharar*, and *maysir*. *Hifdzu nasl* (protecting offspring) is reflected in protecting the four principles above, with the guarantee that customer funds are managed by the bank in a *halal* and safe way used to provide for their families (Latifah, 2023; Yulianti, 2022).

This research complements previous research in several ways. First, the form of gifts given to IB Hijrah Prima Berhadiah savings product customers in the form of goods that are *halal* / permissible assets. Giving gifts to IB Hijrah Prima Berhadiah Tabungan is in accordance with the provisions in the DSN fatwa No: 86/DSN-MUI/XII/2012 (Rahman et al., 2021b). Second, the influence of the Tabungan Berhadiah program on customer saving decisions at Bank Muamalat KCP Binjai City has a positive and significant influence on customer saving decisions. Third, the Prima Prize Savings product is very effective in attracting interest in saving Civil Servants in terms of the accuracy of program targets and program objectives.

However, in terms of program socialization and program monitoring it is not yet effective, because face to face socialization is not comprehensive to all customers. Overall, the results of this study are both discussing Prima Berhadiah Savings products. While the overall difference from this research is the place of research and the focus of research, which does not discuss the *maqashid sharia* perspective. Referring to the existing phenomenon, it is important to analyze more deeply the extent to which the application of the *mudharabah* contract at Bank Muamalat can reflect the principles of *maqashid sharia*. This research will explain more deeply the practice.

## **METODE PENELITIAN**

The research approach uses qualitative in analyzing phenomena combined with data obtained from primary and secondary sources. Case study type of qualitative research by focusing on an object to be able to know the facts and data obtained to produce the truth. This qualitative research type of case study at Bank Muamalat KCP Lamongan with the unit of analysis on the application of deposit products that use

mudharabah contracts in the maqashid sharia perspective uses primary and secondary data sources as complementary data apart from a combination of data triangulation (interviews, observation and documentation). Case study research requires research objects and subjects. The subject acts as an informant for all the information that will be obtained later in the research process in order to find answers to the problems that arise so that the truth is conveyed. Informants in qualitative research are divided into 3 namely key, main and supporting. each has a role in providing information and complementing each other.

The human analysis unit in this study consists of the BMI KCP Lamongan Manager, BMI KCP Lamongan Customer Service, BMI KCP Lamongan Funding Marketing, and BMI KCP Lamongan customers, especially Prima Reward Savings customers. From this human research subject, researchers will get primary data sources that can help researchers in digging up data about the implementation of Prima Berhadiah Savings products in the maqashid sharia perspective at Bank Muamalat Indonesia KCP Lamongan. The non-human unit of analysis in this research is in the form of documents containing Tabungan Prima Berhadiah products. It is from these non-human research subjects that researchers will obtain secondary data that will be used to complement primary data. This non-human analysis unit includes documents or files owned by Bank Muamalat KCP Lamongan.

The key informant in this research is Khalifah, S.T. as manager of Bank Muamalat Indonesia KCP Lamongan. The main informants in this study were Nabila Adelia as marketing funding of Bank Muamalat Indonesia KCP Lamongan and Faurisma Hayyu Dewanti as customer service of Bank Muamalat Indonesia KCP Lamongan. Supporting informants in this study are Mrs. Wahibah, Mrs. Nur Lina, Mrs. Maria Ulfah as Tabunga Prima Berhadiah customers at Bank Muamalat Indonesia KCP Lamongan and Yunita as teller of Bank Muamalat Indonesia KCP Lamongan. The data analysis technique is to systematically search and organize data obtained from interviews, field notes, and other materials, so that it can be easily understood, and of course it can be informed to others.

## **RESULT AND DISCUSSION**

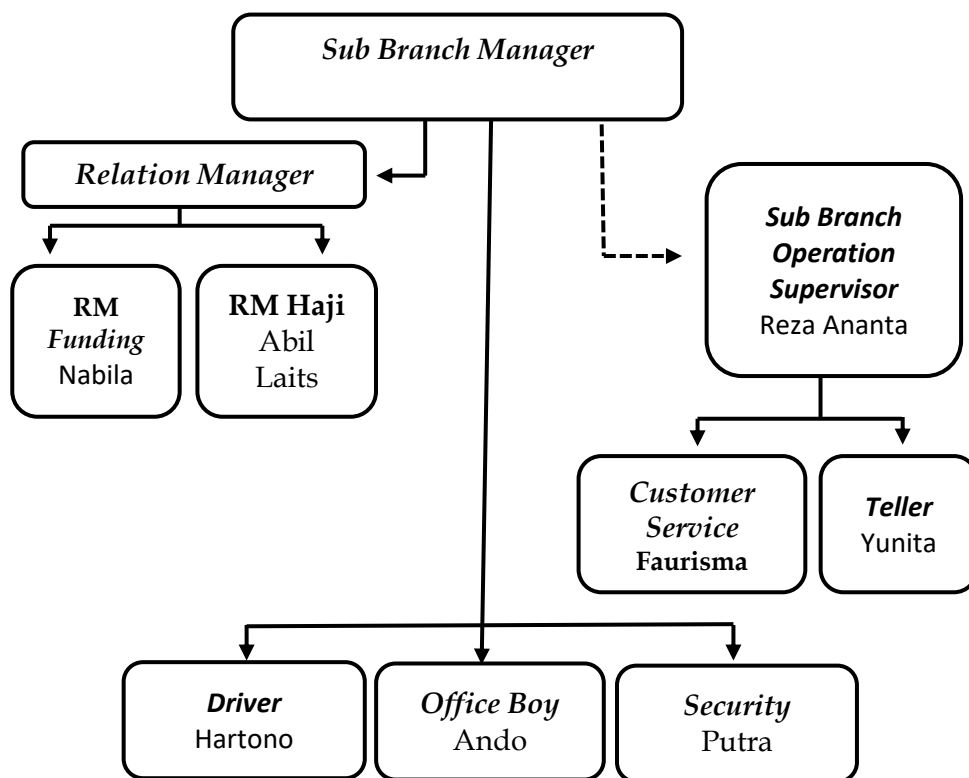
### **Result**

#### **Profile Bank Muamalat KCP Lamongan**

Bank Muamalat Indonesi KCP Lamongan was established in 2009. The reason for the establishment of Bank Muamalat KCP Lamongan is seen from the data in the Statistics Agency

showing that the majority of Lamongan residents are Muslims, one of which is the marketing target. Bank Muamalat Indonesia Main Branch Office of the Sub-branch Office in Lamongan is Bank Muamalat Indonesia KH. Mas Mansyur which is located on Jalan KH. Mas Mansyur, No. 175, Nyamplungan, Pabean Cantian District, Surabaya, East Java, 60162. Bank Muamalat Indonesia KCP Lamongan is the first Islamic banking institution established in the Lamongan area. The beginning of Bank Muamalat Indonesia KCP Lamongan was in the Permata Lamongan Shophouse located on Jalan Panglima Sudirman No.24, West Kitchen, Sidokumpul, Lamongan District, Lamongan Regency.

Then the lease expired in early 2016 and moved to the current location located on Jalan Lamongrejo, No.115, West Kitchen, Sidokumpul, Lamongan District, Lamongan Regency, East Java, 62243. Bank Muamalat Indonesia KCP Lamongan in carrying out its operational activities has a division with duties in accordance with its position. However, the goals achieved remain the same, namely achieving success and advancing the company(Khoiroh & Latifah, 2023). Therefore, so that the entire team is able to work effectively in accordance with the responsibilities of a clear organizational structure. The following is the organizational structure of Bank Muamalat Indonesia KCP Lamongan:



**Figure 1.** Organizational Structure of Bank Muamalat Indonesia KCP Lamongan

Structural existence in Bank Muamalat KCP Lamongan is an important reference in carrying out banking management operations. Not only being an actor in running managerial actively but also must have creativity and innovation contained in products that will be marketed

to the community as a whole. Various products available at Bank Muamalat KCP Lamongan are presented in the table below:

**Table 1.** Products and Varians at Bank Muamalat KCP Lamongan

<b>Product</b>	<b>Varians</b>
Products for individuals	iB hijrah hajj savings or Hajj Pilgrims Savings Account (RTJH), iB hijrah savings, iB hijrah payroll savings, iB hijrah prime savings, iB hijrah savings plans, my savings, iB hijrah prime savings with prizes, iB hijrah sacrificial savings plans, iB hijrah current accounts, iB hijrah deposits and iB simple savings
Non-individual products	iB hijrah business wadiah savings, iB hijrah business mudharabah savings, iB hijrah ultima giro, and iB hijrah deposits.
Non-individual products (specifically for conventional banks/sharia banks/BPR/BPRS/BPD)	iB hijrah mudharabah savings, iB hijrah prima savings with prizes, iB hijrah current accounts, iB hijrah ultima current accounts, and iB hijrah time deposits.
Mobile banking products	features and fees, Muamalat DIN mobile banking, Cash Management System, Internet Banking, phone Banking, Virtual Account, e-banking information form on muamalat bank website, muamalat outlets, ATM, house to house.
Pension fund products	muamalat planned pension and muamalat planned severance pension.

**Implementation of Savings Tabungan Prima Berhadiah products**

Tabungan iB hijrah prima berhadiah or commonly referred to as Tabungan Prima Berhadiah (TPB) is a savings account whose gift system is placed at the beginning according to the wishes or needs of the customer without being drawn, where the customer is willing to deposit his funds within a period of 3 to 36 months agreed between the customer and Bank Muamalat Indonesia. The terms and conditions for opening Savings Prima Berhadiah at Bank Muamalat Indonesia KCP Lamongan are as follows:

1. Individual: Tabungan Prima Berhadiah account opening form, photocopy of KTP/SIM and NPWP (Indonesian citizen), photocopy of passport (foreigner).
2. Non-individual: TPB account opening form, legality documents consisting of deed of establishment, legalization of the Ministry of Law, NPWP of legal entities, SIUP and TDP, business domicile certificate, identity of company representatives (KTP and NPWP), and other documents in accordance with the type of legal entity legality aspects. The requirements for placing funds in Tabungan Prima Berhadiah are:
  - a. This Tabungan Prima Berhadiah program does not apply to the placement of funds in “and” and “or” joint accounts.
  - b. Tabungan Prima Berhadiah uses mudharabah contract where customers get profit sharing every month according to the savings ratio.

- c. Funds submitted to the bank will be retained during the program period.
3. Savings Prima prize funds must be sourced from:
  - a. Freshfund (funds originating from outside Bank Muamalat Indonesia)
  - b. Previous Tabungan Prima Berhadiah funds or customers extend the Tabungan Prima Berhadiah program.
  - c. Matured deposit funds.
4. Dana kombinasi dari tiga hal diatas.

A customer's eligible status is determined based on the increase in total balance in savings, current and deposit accounts in rupiah currency at the time the customer applies for the Tabungan Prima Berhadiah program compared to the total balance in savings, current and deposit accounts in the previous 30 days.

The provisions for giving prizes in the Tabungan Prima Berhadiah program are:

1. Customer of Tabungan Prima program is willing to sign the Program Offer Letter and Loan and Use Agreement.
2. Customer of Tabungan Prima Berhadiah program is ready to provide address and phone number information to the delivery vendor for delivery of the prize to the customer's address.
3. Prize benefits can only be used for organization/company operations, not for individuals or important people in the company (for non-individual customers only).
4. Bank Muamalat Indonesia cooperates with vendors for ordering and providing gifts that are equipped with insurance to protect against damage or loss when shipping goods to the customer's address.
5. Customers can choose the type of gift according to the nominal and time period taken according to the catalog at the time of submission of the Tabungan Prima Berhadiah program.
6. Goods requested by customers are not allowed to request color, year of manufacture and or certain sizes on gifts provided by Bank Muamalat Indonesia.
7. Bank Muamalat Indonesia has the right to replace the prize with similar items or other items of equal value if the prize is not available and provide information to the customer in advance.
8. Bank Muamalat Indonesia has the right to cancel, postpone, extend or terminate this Tabungan Prima Berhadiah program including deleting or adding one of the terms and conditions which will previously be informed through the Bank Muamalat Indonesia website.

If the customer submits a program termination and violates the agreed terms and conditions, the customer is declared withdrawn. Thus, the customer will be charged a program cancellation fee equivalent to the prize price after tax with the calculation of the depreciation of the prize price applicable to Bank Muamalat Indonesia. This Tabungan Prima program also has many benefits such as:

- a. Customers get a gift at the beginning according to their choice without a lottery.
- b. Simply deposit a minimum of 50 million for 3 to 36 months.
- c. Funds are safe until maturity and get profit sharing every month.

In addition to some of the above, customers must also pay attention to the following things, namely:

- a. Placement of funds can change at any time in accordance with the policies of Bank Muamalat Indonesia.
- b. Placement of funds for gifts in the form of vehicles can be submitted through the Relationship Manager / Marketing of Bank Muamalat Indonesia by attaching the customer's ID card.
- c. Bank Muamalat Indonesia cooperates with E-Commerce for ordering and procuring goods & is equipped with insurance in case of damage loss during delivery of goods.
- d. The provision of gifts in the form of goods uses a loan-to-use contract, so that customers have an obligation to maintain the condition of the gift until the end of the Tabungan Prima Berhadiah program period and the goods are fully owned by the customer. If the customer resigns before the Tabungan Prima Berhadiah period ends, the customer is obliged to return the gift that has been given to the customer in accordance with Bank Muamalat Indonesia policy.
- e. If the type of gift in the catalog does not match the customer's wishes, it can be submitted through the Relationship Manager/Marketing of Bank Muamalat Indonesia KCP Lamongan.
- f. Availability of types of goods and colors in accordance with stock.

### **Implementation of Mudharabah Akad on Savings Tabungan Prima Berhadiah**

For example: This is in accordance with the statement made by HR (25) who has relevant experience related to the practice of land transactions that impose a category of buyers to have the same faith as the seller as follows; The implementation of the mudharabah contract on Tabungan Prima Berhadiah at Bank Muamalat Indonesia KCP Lamongan, as explained by Mrs. Nabila as the relationship manager of marketing funding

who handles it, is as follows: "When a customer comes to the bank and wants to open a Tabungan Prima Berhadiah account, the customer will be served directly by marketing funding and will be explained about the terms and conditions of the program such as bringing a photocopy of ID card and NPWP if available. When the customer has made a choice to deposit their funds starting from 50 million according to the desired time of 3 to 36 months then the customer will be directed to sign an offer letter, a loan agreement letter and if at the time of delivery of the prize then the customer must sign a proof of delivery of the prize. All processes are considered complete if the customer has received the desired gift in accordance with the order. Customers will also get profit sharing every month and go directly to the Prima Berhadiah Savings account until the specified maturity date (Interview excerpt, March 15, 2024)".

It can be concluded that the explanation above the customer (shahibul mal) fully entrusts his funds to be managed by Bank Muamalat Indonesia KCP Lamongan (mudharib) after knowing the terms, contracts and conditions of the Tabungan Prima Berhadiah program. There is a mudharabah contract between the two parties, the customer submits his funds to be deposited for a period of 3 to 36 months, then the Bank gives a gift at the beginning according to what the customer wants and the profit sharing ratio every month. Customer funds will be returned by Bank Muamalat Indonesia KCP Lamongan when they are due.

The profit sharing obtained from the Tabungan Prima Berhadiah program is if there are customers who want to deposit their funds worth 100,000,000 for 12 months then the customer will get profit sharing in the form of an equivalent rate of 5% every month. At Bank Muamalat Indonesia KCP Lamongan in providing gifts in collaboration with the seller, according to Mrs. Nabila, the following explanation: "Gifts that will be handed over to these customers if in the form of electronic devices and household appliances, the bank will buy according to customer requests through e-commerce such as Tokopedia and Bilibli. However, if the customer wants a gift in the form of jewelry, then the Bank Muamalat Indonesia KCP Lamongan will deliver it to Eka Dwi Gold Shop and Madechan Gold Shop because it has collaborated with the bank. If the customer wants precious metals, the bank cooperates with PT ANTAM (Interview excerpt, March 15, 2024)".

Of all the products available at Bank Muamalat Indonesia KCP Lamongan Mrs. Nabila also explained that: "This Tabungan Prima Berhadiah program is one of the superior products in Bank Muamalat Indonesia KCP Lamongan. Of all the sub-branch offices in East Java, Bank Muamalat Indonesia KCP Lamongan is the 3rd category of the Most Rewarded Prima Savings customers. In March there were 7 customers of this Savings Prima Reward Program. In addition, Bank Muamalat KCP Lamongan gets new customers one of them from this Tabungan Prima Berhadiah program. Although the profit sharing of deposits is more than Tabungan Prima

Berhadiah, some deposit customers are also interested in moving their funds for this prize savings program because according to him, in addition to getting profit sharing they will also get prizes according to their needs."

From the explanation above that Bank Muamalat Indonesia KCP Lamongan gets customers one of them through the Tabungan Prima Berhadiah program, it can be concluded that the implementation of the mudharabah contract on Tabungan Prima Berhadiah is as follows:

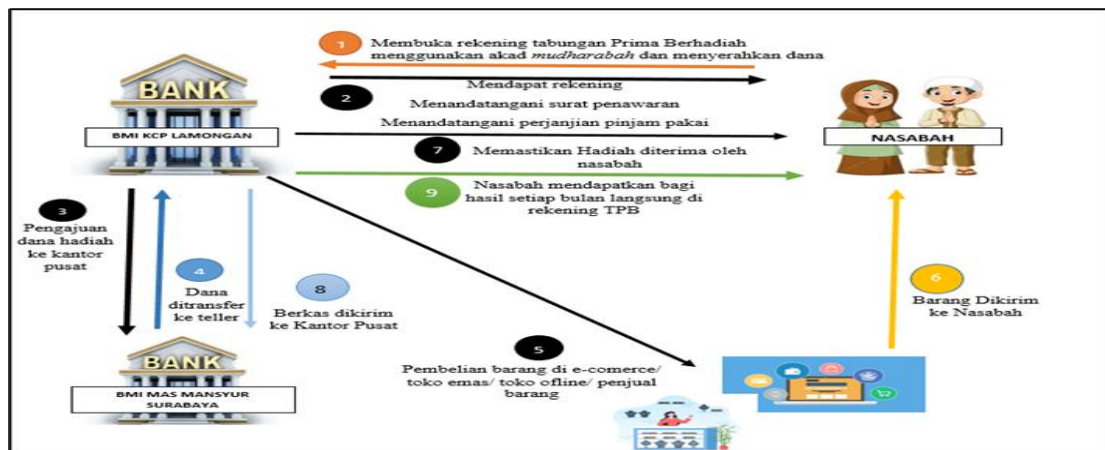


Figure 2. Mudharabah Akad Scheme on Savings Tabungan Prima Berhadiah products

Based on Figure 2 above, the implementation of the mudharabah contract is as follows:

1. Opened Tabungan Prima Berhadiah using mudharabah contract.
2. Customer gets an account, signs the offer letter, and signs the loan agreement.
3. Gift submission by Bank Muamalat Indonesia KCP Lamongan to the Head Office or BMI KH. Mas Mansyur Surabaya.
4. Funds from Bank Muamalat Indonesia KH. Mas Mansyur Surabaya for the purchase of gifts are transferred to the teller.
5. The bank purchases a gift to the seller who has collaborated with Bank Muamalat Indonesia KCP Lamongan.
6. Delivery of gifts or goods to customers by the seller.
7. The bank handed over the gift to the customer.
8. The customer's Prima Prize Savings product files are sent to the Head Office of Bank Muamalat Indonesia KH. Mas Mansyur Surabaya.
9. Customers get profit sharing every month until maturity.

Table 2. Savings Tabungan Prima Berhadiah products Catalog Rewarded with Donation Packages Ramadan 1445 H / March -April 2024.

Package Type	Nominal placement	Number of package vouchers		
		3 months	6 months	12 months
Package A : Ramadan Gifts	IDR 50.000.000,-	Get 1	Get 2	Get 4
Package B : Healthy Kids Food		(one)	(two)	(four)
Package C : Eid Gifts for Orphans		package	package	package
Package D : Tebar Takjil Bakso		voucher	vouchers	vouchers
Package E : Free Homecoming				

Tabungan Prima Berhadiah product in this Ramadhan period is in collaboration with Rumah Zakat (RZ) and Lazismu. The amil zakat institution here plays a role in distributing funds or prizes submitted by customers for the Tabungan Prima Berhadiah program. The recipients of the Tabungan Prima Berhadiah program are orphans and people who are unable. That way customers can carry out their obligations to give zakat in this month of Ramadan easily and safely. In addition to the Ramadan period, Bank Muamalat Indonesia also has other programs on Islamic holidays such as Eid al-Adha. In addition to making it easier for customers to carry out sacrifices, customers also get profit sharing every month. The following is a product catalog of Tabungan Prima Berhadiah in the Eid al-Adha period:

**Table 3.** Catalog of Savings Program Prima Berhadiah Sacrificial Period 2024

Animal type	Weight	Animal price	Time period		
			3 months	3 months	3 months
Goat-Superqurban- (Rendang Cans)	±25 bottle @nett 200 gr	IDR2.850.000	IDR 410 Jt	IDR 210 Jt	IDR110 Jt
Retail Cattle (1/7)- Superqurban- (Rendang Cans)	±35 bottle nett 200 gr	IDR2.950.000	IDR 430 Jt	IDR 220 Jt	IDR110 Jt
Whole Cattle- Superqurban- (Rendang Cans)	±250 bottle@nett 200 gr	IDR19.300.000	IDR 2,42 M	IDR 1,21 M	IDR650 Jt
Goats-Desaku Berqurban	21-25 kg	IDR2.100.000	IDR300 Jt	IDR 150 Jt	IDR 80 Jt
Retail Cattle (1/7)- Desaku Berqurban	-	IDR2.375.000	IDR 340	IDR 170	IDR 90
Whole Cattle - Desaku Berqurban	190-230 kg	IDR14.800.000	IDR 1,85M	IDR 990	IDR500

From both catalogs in the Ramadhan and Eid al-Adha periods, Bank Muamalat Indonesia collaborates with Rumah Zakat (RZ) to provide good and satisfying services. Rumah Zakat as a distributor and Bank Muamalat Indonesia who offers the product to customers.

**Maqashid Syariah Perspective on Savings Tabungan Prima Berhadiah products**

Maqashid sharia is a form of human benefit or a form of human goodness in order to avoid kemahdharatan so that the objectives of sharia are achieved. Therefore, there are 5 provisions in maqashid sharia that must be achieved in Tabungan Prima Berhadiah products.

**Tabel 4.** Maqashid Syariah Perspective on Savings Tabungan Prima Berhadiah products

<b>Maqashid Sharia</b>	<b>Implementations</b>
Hifdzu din (protecting religion)	<i>First:</i> Open a Tabungan Prima Berhadiah account using mudharabah contract. <i>Second:</i> Make the Qur'an and Hadith as guidelines in conducting operational activities and creating products. <i>Third:</i> supervised by the Sharia Supervisory Board (DPS) and the National Sharia Council (DSN). <i>Fourth:</i> This Prima Prize Savings product is in accordance with the principles that refer to Fatwa DSN No.02/DSN-MUI/IV/2000 concerning savings. <i>Fifth:</i> Gifts in this product are also regulated in Fatwa DSN No.86/DSN-MUI/XII/2012 concerning gifts, both the source of the gift, the form of the gift, the time of the gift, the conditions for giving the gift, the return of the gift, the gift policy, and the method of giving the gift.
Hifdzu nafs (protecting the soul)	<i>First:</i> Open a Tabungan Prima Berhadiah account using mudharabah contract. <i>Second:</i> When the customer gets the Tabungan Prima Berhadiah account, signs the offer letter, and signs a value lending agreement that reflects hifdzu nafs (keeping each other in harmony). <i>Third:</i> The bank ensures that the gift sent by the seller to the customer has been received by the customer properly without any damage or error. <i>Fourth:</i> The customer completes the agreement and carries out the mandate and does not renege on the signed agreement.
Hifdzu aql (protecting the mind)	<i>First:</i> The Relationship Manager Marketing Funding explains in detail about Tabungan Prima Berhadiah products including the terms and conditions of opening a Tabungan Prima Berhadiah account (tabayun and transparent in order to maintain reason). <i>Second:</i> The bank educates the public regarding sharia-based prized savings products and avoids usury, gharar, and maysir so that the funds owned by customers will produce blessings for all parties involved.
Hifdzu mal (protecting wealth)	<i>First:</i> The customer opens a Tabungan Prima Berhadiah account at Bank Muamalat with the aim of investing and utilizing excess funds owned. <i>Second:</i> a) Delivery of gift purchase funds is transferred to the teller, because the funds are funds used for gift purchases, so the funds will be safe and used for gift purchases in accordance with the customer's agreement by the bank. <i>Third:</i> In the provision of profit sharing activities that reflect the principle of hifdzu mal after the bank manages customer funds deposited in the bank.
Hifdzu nasl (protecting offspring)	<i>First:</i> By opening a Tabungan Prima Berhadiah account using a mudharabah contract in accordance with sharia principles, in order to avoid usury, gharar, and maysir. <i>Second:</i> With profit sharing, customers can provide for their families and descendants. The profit sharing generated from Tabungan Prima Berhadiah comes from the management of funds deposited by customers with the bank

The relationship of the mudharabah contract on Tabungan Prima Berhadiah in channeling funds according to the maqashid sharia perspective is in accordance with the five maqashid sharia principles, namely hifdzu din (protecting religion), hifdzu nafs (protecting the soul), hifdzu aql (protecting reason and thought), hifdzu mal (protecting property), and hifdzu nasb (protecting offspring). The existence of a mudharabah

contract aims to protect the 5 (five) principles of maqashid sharia for all prospective customers of Tabungan Prima Berhadiah products at Bank Muamalat Indonesia. So that the mudharabah contract becomes a contract that can provide benefits and prevent kemahdharatan for all people. According to the urgency of the mudharabah contract relationship with human life is divided into 3 (three) namely dharuriyat, hajjiyat, and tahsiniyat. In Tabungan Prima Berhadiah, it is included in the dharuriyat category (primary needs), where a mudharabah contract is used in the distribution of Prima Berhadiah Savings funds so that these funds can be used for financing and investment activities so that these funds can develop so as to obtain profits.

## CONCLUSION

The implementation of the mudharabah contract on Tabungan Prima Berhadiah products at Bank Muamalat Indonesia KCP Lamongan is in accordance with the use of a mudharabah contract, the type of mudharabah contract used to open a Tabungan Prima Berhadiah account is a mudharabah muthlaqah contract so that the bank has the right to manage the funds deposited by customers to be channeled in sharia financing and investment. The implementation of the mudharabah contract on Tabungan Prima Berhadiah products at Bank Muamalat Indonesia KCP Lamongan is in accordance with the use of a mudharabah contract, the type of mudharabah contract used to open a Tabungan Prima Berhadiah account is a mudharabah muthlaqah contract so that the bank has the right to manage the funds deposited by customers to be channeled in sharia financing and investment.

The maqashid sharia perspective on Savings Prima Berhadiah products has generally been implemented in accordance with the value of the five maqashid sharia principles which include (1) Hifdzu din or protecting religion, realized by the existence of the Sharia Supervisory Board and the National Sharia Council and the Deposit Insurance Corporation so that the validity of Muamalat Indonesia KCP Lamongan bank products applied in accordance with Islamic values. (2) Hifdzu nafs or protecting the soul, realized by the contracts applied to Savings Prima Berhadiah products, namely mudharabah contracts. (3) Hifdzu aql or protecting the mind and intellect, realized by educating Islamic banking products to prospective customers of Prima Berhadiah Savings Products. (4) Hifdzu mal or protecting assets, realized by the distribution of funds aimed at managing customer funds in Islamic financing and investment so that future profits can be taken with profit sharing. (5) Hifdzu nasl or protecting offspring,

realized by protecting the 4 maqashid sharia principles, the Prima Berhadiah Savings funds deposited by customers in the bank can be developed by the bank in a halal way, so that it has a good impact on the offspring who are supported by the money.

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