# ANALISIS IMPLEMENTASI AKAD WADI’AH PADA PT. BANK SUMUT CABANG PEMBANTU

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui tinjauan syariah terhadap penerapan produk Al-wadi’ah dan penerapan prinsip akad wadi’ah pada produk Tabungan Marwah. Metode penelitian ini menggunakan deskriptif kualitatif, dengan teknik pengumpulan data kepustakaan, dokumentasi, dan wawancara dengan mengumpulkan data melalui tanya jawab dengan pihak pimpinan dan karyawan Customer Service PT. Bank Sumut Cabang Pembantu Syariah H.M Joni Medan. Berdasarkan hasil penelitian dapat disimpulkan bahwa berdasarkan tinjauan syariah pada PT. Bank Sumut Cabang Pembantu Syariah H.M Joni Medan mengunakan akad wadi’ah sudah sesuai dengan prinsip syariah, yang diperjelas dengan adanya rukun dan syarat yang sudah terpenuhi rukunnya yaitu: (1) Barang yang dititipkan; (2) Pemilik barang atau orang yang bertindak sebagai pihak yang menitipkan (*Muwadd’i*); (3) Pihak yang menyimpan atau memberikan jasa custodian (*Mustawada’*); (4) Ijab qabul (*sighat*). Dan adapun syarat akad wadi’ah yaitu: (1) *Baligh*; (2) Berakal; (3) Barang titipan. Serta didasari dengan adanya Fatwa Dewan Syariah Nasional NO:02/DSN-MUI/IV/2000 yang memutuskan tentang Tabungan. Penerapan prinsip akad wadi’ah pada produk Tabungan Marwah yaitu bahwa PT. Bank Sumut Cabang Pembantu Syariah H.M Joni Medan menggunakan prinsip titipan. Titipan berupa wadiah, dimana titipan murni dari satu pihak ke pihak lain, baik individu maupun badan hukum yang harus dijaga dan dikembalikan kapan saja sipenitip menghendakinya.

***Kata Kunci : Bank Sumut Capem Syariah, Akad Wadi’ah, Tabungan Marwah***

# *AN ANALYSIS OF WADI'AH AGREEMENT IMPLEMENTATION AT PT. BANK SUMUT SYARIAH SUB-BRANCH H.M JONI MEDAN*

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***ABSTRACT***

*The objective of this research was to find out the sharia review of the application of Al-wadi'ah products and the application of wadi'ah contract principles on Tabungan Marwah products. The research method used was qualitative descriptive, with the technique of collecting library data, documentation, and interviews by collecting data through Q&A with the leadership and employees of PT. Bank Sumut Syariah Sub-Branch H.M Joni Medan’s Customer Service. Based on the results of the research, it can be concluded that based on sharia review at PT. Bank Sumut Syariah Sub-Branch H.M Joni Medan wadi'ah agreement in accordance with sharia principles was already used, which is explained by the pillars and conditions that have been fulfilled in harmony, namely: (1) Goods stored; (2) The owner of the goods or the person acting as the depositing party (Muwadd'i); (3) The party that stores or provides custodian services (Mustawada'); (4) Ijab qabul (sighat). And as for the terms of the wadi'ah agreement, namely: (1) Baligh; (2) Be understanding; (3) Luggage. And based on the Fatwa of the National Sharia Council NO:02/DSN-MUI/IV/2000 which decides on Savings. The principle of wadi'ah agreement application on Marwah Savings products was shown that PT. Bank Sumut Syariah Sub-Branch H.M Joni Medan already used principle of deposit. Deposit in the form of wadiah, is a pure deposit from one party to another, both individuals and legal entities must be maintained and returned at any time the owner want it.*

***Kata Kunci : Bank Sumut Capem Syariah, Akad Wadi’ah, Tabungan Marwah***

***Keywords: Bank Sumut Sharia Sub Branch, Akad Wadi'ah, Tabungan Marwah***