

**THE ANALYSIS OF SHARIA COMPLIANCE IMPLEMENTATION AT SHARIA  
PUBLIC BANK TOWARD HAJJ SAVING PRODUCT  
(CASE STUDY AT BNI SHARIA BANK BRANCH BANTUL)**

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**ABSTRACT**

This research is aimed at identifying Sharia characteristic and level of compliance toward its Hajj saving product, as well as at identifying the implementation of Hajj saving product at BNI Sharia.

The type of the research was qualitative research in which the determination of the sample was taken through purposive random sampling; that is a research methodology on characterized population to determine research sample. Data in the research was compiled through observation, documentation and interview conducted directly to the respondents who are the customers of BNI Sharia. The interview was conducted on 10 respondents of customers, and 1 respondent as the head of the bank. The approach done in the research was descriptive research; that is a research to describe facts and problems occurred in the designated scope of the study which later be interpreted rationally to draw a conclusion.

The result of the research indicates that Hajj saving product is characterized by having 2 covenants, those are *Wadiah* and *Mudharabah*. *Wadiah* covenant is saving whilst *Mudharabah* covenant is profit sharing between bank and customers. *Mudharabah* covenant has met Sharia compliance, since the covenant has been informed earlier during the account registration and that there is no mal-practice that brings disadvantageous for customers. Meanwhile, saving product of iB Hasnah is only for the purpose of Hajj and can't be used for any other purposes. The implementation of Hajj saving product has met Sharia principles or Sharia compliance. In each of its implementation flow, starting from the account registration until the Hajj departure, no element that violates Sharia compliance.

Keyword: Sharia compliance, Hajj saving.