

ABSTRAK

BPRS Al-Mabrur Babadan KC Lamongan menghimpun dana masyarakat melalui produk tabungan berbasis akad *wadi'ah yad dhamanah*, yakni akad penitipan dana di mana bank berhak memanfaatkan dana titipan dengan kewajiban penuh menjaga keutuhan dan mengembalikannya kapan pun nasabah menghendaki. Namun, data laporan keuangan menunjukkan fluktuasi saldo yang signifikan selama periode Agustus 2024 hingga November 2025, yakni dari puncak Rp1.792.489.780 pada Januari 2025 hingga titik terendah Rp982.102.962 pada Oktober 2025. Kondisi ini mengindikasikan adanya tekanan likuiditas serta tantangan operasional dalam implementasi akad yang berpotensi memengaruhi pengelolaan dana nasabah. Oleh karena itu, penelitian ini bertujuan untuk menganalisis pelaksanaan akad *wadi'ah yad dhamanah* serta mengkaji implikasinya terhadap pengelolaan dana nasabah di BPRS Al-Mabrur Babadan KC Lamongan.

Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan jenis penelitian lapangan (*field research*). Data primer diperoleh melalui wawancara dan observasi langsung terhadap delapan informan yang terdiri atas kepala cabang, SPV operasional, *customer service*, dan nasabah aktif, sedangkan data sekunder diperoleh melalui studi dokumentasi atas laporan keuangan dan dokumen operasional lembaga. Seluruh data dianalisis melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan, serta dijamin keabsahannya melalui teknik triangulasi sumber.

Hasil penelitian menunjukkan bahwa pelaksanaan akad *wadi'ah yad dhamanah* di BPRS Al-Mabrur Babadan KC Lamongan telah sesuai dengan prinsip syariah dan Fatwa DSN-MUI Nomor 02/DSN-MUI/IV/2000, meliputi mekanisme penerimaan dana, penyediaan fasilitas transaksi, serta pemberian bonus sukarela tanpa perjanjian di awal akad. Adapun implikasinya terhadap pengelolaan dana nasabah mencakup empat dimensi, yaitu keamanan dan keutuhan dana, transparansi dan akuntabilitas, kepatuhan terhadap prinsip syariah, serta manajemen likuiditas yang tercermin melalui indikator *Cash Ratio* (CR) dan *Financing to Deposit Ratio* (FDR) yang masih dalam batas kewajaran meskipun mengalami tekanan pada beberapa periode. Penelitian ini menyimpulkan bahwa penguatan tata kelola akad melalui peningkatan literasi nasabah, optimalisasi strategi penghimpunan dana, dan penguatan sistem manajemen likuiditas merupakan langkah strategis untuk memastikan keberlanjutan operasional BPRS Al-Mabrur Babadan KC Lamongan.

Kata Kunci: Akad *Wadi'ah Yad Dhamanah*, BPRS Al-Mabrur Babadan KC Lamongan, Manajemen Likuiditas, Pengelolaan Dana Nasabah, Tabungan *Wadi'ah*.

ABSTRACT

BPRS Al-Mabrur Babadan KC Lamongan collects public funds through savings products based on the wadi'ah yad dhamanah contract, namely a fund deposit agreement in which the bank is entitled to utilize the deposited funds with the full obligation to maintain their integrity and return them whenever the customer so desires. However, financial report data shows significant balance fluctuations during the period of August 2024 to November 2025, ranging from a peak of IDR 1,792,489,780 in January 2025 to a low of IDR 982,102,962 in October 2025. This condition indicates liquidity pressures and operational challenges in the implementation of the contract that could potentially affect customer fund management. Therefore, this study aims to analyze the implementation of the wadi'ah yad dhamanah contract and examine its implications for customer fund management at BPRS Al-Mabrur Babadan KC Lamongan.

This study employs a descriptive qualitative approach with a field research design. Primary data were obtained through interviews and direct observation of eight informants consisting of the branch head, operational supervisor, customer service staff, and active customers, while secondary data were obtained through documentation of financial reports and institutional operational documents. All data were analyzed through the stages of data reduction, data presentation, and conclusion drawing, and their validity was ensured through source triangulation techniques.

The results indicate that the implementation of the wadi'ah yad dhamanah contract at BPRS Al-Mabrur Babadan KC Lamongan has been in accordance with sharia principles and DSN-MUI Fatwa Number 02/DSN-MUI/IV/2000, encompassing the fund acceptance mechanism, provision of transaction facilities, and the granting of voluntary bonuses without prior agreement at the outset of the contract. The implications for customer fund management cover four dimensions, namely the security and integrity of funds, transparency and accountability, compliance with sharia principles, and liquidity management as reflected through Cash Ratio (CR) and Financing to Deposit Ratio (FDR) indicators that remain within reasonable limits despite experiencing pressure in certain periods. This study concludes that strengthening contract governance through improved customer financial literacy, optimization of fund mobilization strategies, and strengthening of the liquidity management system are strategic steps to ensure the operational sustainability of BPRS Al-Mabrur Babadan KC Lamongan.

Keywords: *Wadi'ah Yad Dhamanah Contract, BPRS Al-Mabrur Babadan KC Lamongan, Liquidity Management, Customer Fund Management, Wadi'ah Savings.*