

SHARIA COMPLIANCE ON REWARDS IN SHARIA SAVING AT BMT NU NGASEM

Salma Utiya Hikmah, Galuh Widitya Qomaro

salmamutiya@gmail.com

Universitas Trunojoyo Madura

Abstract: *Wadi'ah Yad adh-Dhomanah* is a contract for safekeeping of goods where the recipient of the deposit with or without the permission of the owner of the goods can take advantage of the goods that are deposited and must be responsible for the loss or damage of the goods. All profits obtained by the use of the goods become the right of the recipient of the deposit. This study aims to review the aspects of sharia compliance with the *Wadi'ah Yad adh-Dhomanah* contract and reward giving to savings products at BMT NU NGASEM. The sharia reference used in this study is the DSN MUI Fatwa NO. 86/DSNMUI/XII/2012 about rewards in Islamic Financial Institution Funds. This is a descriptive qualitative research with interview data collection methods and documentation studies. The analysis tool uses a comparative approach. The results of the study found that the majority of *Wadi'ah Yad adh-Dhomanah* contracts and reward giving to savings products at BMT NU NGASEM have met sharia compliance but there are some points in giving rewards that are not in accordance with the rules of the DSN MUI Fatwa NO. 86/DSNMUI/XII/2012.

Keywords: *Wadi'ah Yad adh-Dhomanah*, Reward, Savings, Fatwa DSN MUI No. 86/DSNMUI/XII/2012

INTRODUCTION

Reward according to the Indonesian dictionary means giving respect or also called rewards given to someone. Like the winner in a competition (Kurniawan et al, 2020:337). According to Islam, the gift comes from the Arabic

"*hadiyya* " which is defined as a treasure given and given to someone in the context of respect (Rohmah, et al, 2021:206).

Savings is a media to help in social life (Arian, 2021:1). In another sense, saving is collecting funds or withdrawing funds with certain rules. Especially if these savings are in Islamic financial institutions, they should provide rules that are relevant to sharia principles (Arian, 2021: 1).

Baitul Maal Wat Tamwil which is an entity that is not a cooperative and is not a bank, but is located in between the two, which serve savings and other financing using the sharia system (Mohammad, 2021:146). In another sense, BMT is a form of Microfinance Institution which has 2 terms, namely *baitul maal* (management of worship assets) and the term *baitul tamwil* (collection and distribution of commercial funds). The existence of BMT is currently popular among the people of Indonesia. BMT is also considered to play a role in improving economic welfare in Indonesia (Eliyana, 2020:1).

BMT NU Ngasem now has more than 160,000 members and has distributed more than 100 million reward **per** year. BMT NU Ngasem is also present in a variety of products, facilities, and benefits offered. One of the BMT NU Ngasem products is SI NASRI (Sharia Savings) in the form of savings using the *Wadi'ah Yad adh-Dhomanah* contract. The number of enthusiasts from BMT is certainly not spared from promotional efforts by giving reward. From this, it can be indicated that there is an implementation of the DSN MUI fatwa number 86/DSN-MUI/XII/2012 regarding reward in raising funds for Islamic financial institutions in the practice of sharia savings. This study attempts to describe the sharia compliance of BMT NU Ngasem to the Written Constitution, namely the fatwa of DSN MUI number 86/DSN-MUI/XII/2012 on the giving of reward s to sharia savings products which in practice use the *Wadi'ah Yad adh-Dhomanah* contract.

THEORETICAL STUDIES

Gifts

Gift giving is one of the oldest social traditions known to man. In a cultural context, to build a relationship, a gift is needed in the form of that relationship as a form of reward (Aniyatussaidah, et al, 2022: 146). Gifts are one type of giving to others that is also recommended in Islam based on the hadith of the Prophet SAW narrated from Abu Hurairah RA :

وَقَالَ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: تَهَادَوْا تَحَابُّوا

Rasulullah ﷺ said: Please give each other your gifts, then you will love each other. (HR al-Bukhari).

Sheikh Zakariyya Al-Anshari defined the gift as follows:

(الهدية وهي) تملك (ما يحمل) اي يبعث (البا) بلا عوض الى المهدى اليه (كراما)

A gift is a transfer of title to property without compensation that is generally sent to the recipient to honor him or her. (Ash-Shafi'i, Juz 5: 566)

In simple terms, a gift is defined as a gift from one person to another without any reward with the intention of glorifying (Setiawan, 2017: 22). The words of Rasulullah ﷺ about giving gifts are also found in the book at Targhib wat Tarhib:

اَللّٰهُ لِيْهِ لَمْ : تَهَادَوْا فَاِنَّ الْهَدِيَّةَ وَحَرَّالْصَّدْر

Messenger of Allah said: Give gifts to each other, because indeed giving gifts to each other can remove grudges in the heart.

From the hadith above, it can also be understood that the act of giving gifts to each other will eliminate the grudge in the heart because people who give each other will love each other, strengthen brotherly relations, and increase their care. The pillars in gifts are *Wahib* (giver), *Mauhub lah* (receiver), *Mauhub* (gifted goods), *Shigat* (ijab qabul) (Setiawan, 2017:25).

Sharia Savings

Savings according to the KBBi is a money deposit in a bank which can only be withdrawn under certain conditions. (Argosamdhyo, 2021:2). Sharia deposits, aka savings, are funds entrusted by the public to banks based on an

agreement to deposit funds in the form of demand deposits, deposits, savings and/or other equivalent forms (Argosamdhyo, 2007). 2021:2).

Meanwhile, according to Law No. 21 of 2008 on Shariah Banking, It has been formulated that savings are funds entrusted by the community to banks based on fund deposit agreements in the form of checks, deposits, certificates of deposit, savings, and other forms equivalent to it (Pramudita, 2020: 23). This Shariah deposit mostly uses a *wadi'ah* contract which of course uses the principle of trust (pure deposit) from one party to the other. (Lutfi, 2020: 134). as written in the QS. An-Nisa: 58

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا (٥٨).

According to Law No. 12/1967 concerning the Principles of Cooperatives (UU 12/1967 :17) it is explained that the principal savings is the amount of money that is required for members to be submitted to the cooperative. Principal savings cannot be taken back as long as the party concerned is still a member. This principal savings also bear the loss. Mandatory Savings are certain deposits that are required for members to pay them to the cooperative at certain times. Such as when selling goods or when selling or when they want to receive credit from a cooperative. This mandatory deposit does not cover losses. Meanwhile, voluntary deposits are held by members on a voluntary basis or based on special agreements or arrangements. These savings can be collected at special times such as during the holidays or they may be stored for a certain period of time in which the owner can be rewarded for services (Ajija, et al, 2020:53).

Wadi'ah Contract

The term "*wadi'ah*" comes from the verb "*wada'a*", which means to hand over, entrust, or keep. According to the scholars of Shafi'i and Maliki, *wadi'ah* is

an overview of the custody of the ownership of personal belongings important in a certain way. The Hambali scholars adding an element of charity when defining *wadi'ah*, as a description of care (property of others) and performed (by guardians) as charity. In short, *wadi'ah* is all property handed over by the owner or the owner's representative to another party in order take care of it. This action is done on the basis of charity (Isra, 2015: 319).

Meanwhile, according to the term, *wadi'ah* contract is a contract that is helpful in helping fellow humans to complete the mandate. According to the Hanafiyah scholars, *wadi'ah* involves other people to maintain property, whether expressed clearly or through conditions. Ulama' Malikiyah, Syafi'iyah and also Hababilah revealed that *wadi'ah* means representing other people to maintain their property without compensation (Wijaya, 2021: 304). *Wadi'ah* also means goods that are entrusted to someone with the aim that the goods are safe and return in one piece (Dahlan, 2012:124). In short, *wadi'ah* is a safekeeping contract from the party who has the money or goods to the party who receives the deposit, with a note that whenever the deposit can be taken, the recipient of the deposit is obliged to return the money or goods deposited and the person who is entrusted with it becomes a guarantor for the return of the deposited goods. The contract should explain the purpose of *wadi'ah*, storage methods, length of time for care, fees charged to the owner of the goods and other things that are considered important (Nurhayati, et al., 2014: 250).

Al-Jazari expressed the opinion of the imams of the madhhab regarding the pillars and conditions of the implementation of the covenant. According to Ulama 'Hanafiyah, the pillars of *wadi'ah* are only *ijab* and *kabul*, others include conditions and not pillars (Lutfi, 2020: 137). And with the condition or considered valid that is a clear word (*sharih*) *shighah* *ijab* or with a vague word (*kinayah*). This also applies to *kabul*, it is required for those who entrust and those who keep the goods with *mukalaf*, it is not valid if the one who entrusts and the one who receives the goods is a crazy person or a minor.

According to Syafi'iyah, *wadi'ah* has 3 pillars, namely: 1) Goods that are deposited, provided that the goods that are deposited are goods that can be owned according to sharia. 2) The person who entrusts and who receives the deposit, with the conditions of puberty, sanity, and other conditions in accordance with the conditions of representation. 3) The statement of handover required in this consent is understood by both parties, either explicitly or vaguely (Lutfi, 2020: 138).

Wadi'ah contract is divided into two (Rizqy, 2021:5) 1) *Wadi'ah yad Amanah* contract is a goods safekeeping contract where the recipient of the deposit is not allowed to use the goods that are deposited and is not responsible for damage or loss of the goods deposited which is not caused by the negligence of the recipient. 2) *Wadi'ah yad Dhamanah* contract is a contract of safekeeping of goods in which the recipient receives the deposit with or without the permission of the owner of the goods to take advantage of the goods deposited and must be responsible for the loss or damage to the goods, all benefits and profits are the rights of the recipient of the deposit.

DSN MUI Fatwa Number 86/DSN-MUI/XII/2012 Regarding Reward in Funding for Islamic Financial Institutions

General provisions: 1) Fund raising is an activity to raise public funds carried out by Islamic financial institutions in the form of savings, time deposits, and demand deposits. 2) Savings, Savings of public funds whose purpose is to store wealth, the withdrawal of which can be carried out according to certain agreed conditions, which cannot be withdrawn using cheques, bilyet giro, and/or other equivalent instruments. 3) *Wadi'ah* contract is a deposit contract of something that is given by one party to another party to be guarded and returned when asked to return. 4) Reward is a gift that is not binding and aims to make customers loyal to Islamic financial institutions. 5) Promise is a statement from one party to another in the form of the ability to do or not to do certain actions in the future (DSN Fatwa No. 86, 2012: 7).

Legal provisions: Islamic financial institutions may offer and/or give gifts in the framework of promotion (Fatwa DSN No.86, 2012: 9). Provisions regarding rewards: 1) Promotional gifts given by Islamic financial institutions to customers must be in the form of goods and/or services, not in the form of money. 2) Promotional reward given by Islamic financial institutions must be in the form of tangible objects, both *haqiqi* and *hukmi*. 3) Promotional rewards given by Islamic financial institutions must be in the form of permissible/halal objects. 4) Promotional gifts given by the Islamic financial institutions must belong to the Islamic Financial Institutions concerned, not the customer. 5) In the event that the fund depositing contract is a *wadi'ah* contract, then the promotional prize is given by the Islamic Financial Institutions prior to the *wadi'ah* contract. 6) Islamic Financial Institutions has the right to determine the requirements for the prize recipient as long as the conditions have been determined by the Islamic Financial Institutions, the prize recipient must return the gift he has received. 7) The policy for giving promotional gifts and reward for third party funds by Islamic Financial Institutions must be regulated in Islamic Financial Institutions internal regulations after taking into account the considerations of the Sharia Supervisory Board (DSN Fatwa No. 86, 2012:9).

PREVIOUS RESEARCH

Researchers and documentation	Title	Variables and methodology	Results
Soim Khudori At-Tauzi' : Journal of Islamic Economics,	Analysis of sharia compliance with the implementation of profit	Variables: Sharia compliance (X1), distribution of profit sharing calculation (X2), Sharia savings with	Calculation of profit sharing distribution on mudharabah deposits at KSPPS Binamas

Vol 19 No 1 : June 2018	sharing principles on sharia mudharabah deposits at KSPPS Binamas Purworejo	mudharabah (Y) Method : Qualitative descriptive with interview data collection techniques and documentation studies with analytical tools using a <i>comparison approach</i>	Purworejo according to sharia or has met sharia compliance
Fitri Susanty Raudhah Proud to be Professional : Journal of Tarbiyyah Islamiyyah, Vol 6 No 1 June 2021	The pattern of giving gifts and punishments in educating children according to Islamic education	Variables: Pattern of giving gifts (X1), punishment in educating children (X2) according to Islamic education (Y) Method : Qualitative research with library research methods	Rewards and punishments used for Islamic gifts are allowed to give a sense of pleasure because of reprimand to students.
Reza Henning Wijaya	An Overview of	Variables: Jurisprudence	Sharia compliance,

Scientific Journal of Management, Business and Accounting Students 3(2) April 2021	Jurisprudence and Al-Wadi'ah Contract Practices in Islamic Banking in Indonesia	review, al-wadi'ah contract practice, sharia banking Method : Qualitative with library research.	especially sharia banking, can be said to have not fully implemented sharia principles.
--	---	---	--

RESEARCH METHODS

This research is a descriptive research with a qualitative approach. This type of research is congruent with qualitative descriptive research, which is a type of research directed at uncovering or describing social phenomena based on qualitative data. The types of data used in this research are primary data and secondary data. Primary data uses interview data related to savings and reward giving at BMT NU Ngasem, Bojonegoro. The secondary data used is external secondary data in the form of books, journals and various publications at BMT NU Ngasem. Documentation study is an effort to refer to written materials that support the completeness of data from research. The data analysis technique used in this study is a qualitative data analysis of the interactive model of Milles and Huberman (1984): (1) Data collection; (2) data reduction; (3) Data presentation; (4) Draw conclusions. The analysis tool uses a comparison approach, by comparing the implementation of reward giving with sharia references in this study.

DISCUSSION AND DISCUSSION

Sharia Savings Products at BMT NU Ngasem: A Field Review

Sharia Savings Product (SI NASRI) is a savings product which uses sharia principles in its implementation. SI NASRI products have been owned by

BMT NU Ngasem since the establishment of BMT NU Ngasem in 2012. These deposits are deposits that can be deposited and withdrawn anytime, they can be taken daily, monthly, or annually using a *wadi'ah yad adh-dhomana* contract. Since it was first launched, SI NASRI has had approximately 100 customers with a total initial deposit/asset of r 60 million and currently has more than 160,000 members. Until now more than 13 billion in 10 years in 27 branches of BMT NU Ngasem spread across Bojonegoro and its surroundings.

This sharia savings has the following facilities: 1) Pick-up saving. The marketing section is coming to the homes of members who save at BMT NU Ngasem, 2) ATM cards that have just been launched this year to make cash withdrawals easier, 3) BMT NU mobile which makes various online-based transactions easier. Based on the results of interviews, the opening of sharia savings can be done through the following procedures: 1) prospective members submit a photocopy of their KTP/KK by paying IDR. 15.000 for principal savings and *tabarru'* funds. 2) Prospective members write and record member data into the registration form in accordance with the direction of the officer. 3) The marketing department fills out the deposit slip. 4) Teller input data. 5) Teller calculates deposit. If a customer or member makes a deposit in outside the BMT NU Ngasem office, then the marketing department will carry out this procedure. 6) Input data into the passbook through the system. 7) Provide passbooks to members.

The *wadi'ah yad adhomanah* contract used in this transaction is reflected in the following provisions: 1) Members submit their savings to the teller (if the customer or member comes to the BMT NU Ngasem office) 2) The money will be managed by BMT NU Ngasem in the form of loans to BMT customers NU Ngasem with various financing offers with certain conditions. 3) The money will be distributed to borrowing members. As in the fatwa, *wadi'ah* contracts are contracts in which *wadi'ah* is a deposit, which is clear that this product uses *wadi'ah yad adhomanah*, where in practice, BMT NU Ngasem is allowed to manage money from members who save for lending. (Wiwik, personal, 2022)

In the context of opening a new branch, BMT NU provides promotional gifts for new individual members with the following conditions: 1) Exemption of principal and tabarru savings fees. 2) Wallet prize if you save IDR. 10,000. 3) Umbrella Prize if you save IDR. 15,000. 3) The prize of cooking oil if you save IDR 30,000. For example, promotion at the opening of the Tambakrejo branch. In order to give h gifts of assistance to members of the institution: 1) The Marketing Department visits the institution. 2) Promoting sharia savings products. 3) Provide information that if you open a sharia savings account, if you hold an event, you will be given drinking water and banners. So far, hundreds of banners have been given to institutions that have become members of SI NASRI.

In order to provide a gift of caring for members, BMT NU Ngasem has the following provisions: 1) Gifts for members who are circumcised and married with a gift value of IDR 150,000. 2) Gifts for members who give birth with a gift value of IDR. 200,000. 3) Gifts for members who are hospitalized with a package value of IDR. 150,000 / day with a maximum limit of 3 days. 4) Gifts for members who are grieving for their family members who died with a gift value of IDR. 100,000. In giving it, the Marketing Section received news from members of BMT NU Ngasem then submitted it to BMT NU Ngasem branch and then gave gifts according to the criteria to their customers. For example, the giving of gifts for sisters Dyah and Lina during childbirth with the contents of parcels of baby powder, laundry soap, and baby soap.

In terms of taking promotional reward/facilities: 1) Submission of proposals by institutions to BMT NU Ngasem branch. 2) Submission of proposals from institutions by branches to the central BMT NU Ngasem. 3) The process of making banners for institutions by BMT NU Ngasem. 4) Banner given by BMT NU Ngasem center to BMT NU Ngasem branch. 4) BMT NU Ngasem branch provides water and banners to the institution concerned. In submitting this proposal, there are several institutions that are not accepted, such as institutions whose origins are not clear or foreign. The marketing

department will provide information to these institutions if the proposal is not accepted. in the process of submitting a proposal, which is 7 days a week, the center itself designs and prints banners for institutions that will hold the event so that the banner money has been covered and also mineral water from each branch has stocked several boxes of mineral water at the branch office with the internal brand of NU.

BMT NU Ngasem Sharia Compliance in the Implementation of Fatwa No. 86/DSNMUI/XII/2012

In accordance with the fatwa of DSN MUI No. 86/DSNMUI/XII/2012 that the reward given to new members are: 1) In the form of services and/or goods, not in the form of money. 2) The goods given must be tangible goods. 3) The goods given must be halal/ permissible. 4) BMT's own property. 5) Reward are given before the *wadi'ah* contract occurs (DSN Fatwa No. 86, 2012:9).

While the comparison in practice and the provisions of the fatwa is as written in the following table:

OBJECT	FATWA DSN MUI No. 86/DSNMUI/XII/2012	IMPLEMENTATION OF FATWA DSN MUI No. 86/DSNMUI/XII/2012 at BMT NU NGASEM
Goods are not in the form of money	Promotional gifts given by Islamic Financial Institutions to customers must be in the form of goods and/or services, not in the form of money.	Promotional rewards are given by BMT NU Ngasem to customers in the form of goods and/or services, not money.
Objects that exist	Promotional gifts given by Islamic Financial Institutions must be in the form of tangible objects,	Promotional rewards given by BMT NU Ngasem include wallets, aprons, umbrellas, t-shirts. All with the BMT NU Ngasem

	both <i>haqiqi</i> and <i>hukmi</i> .	branding.
Halal stuff	Promotional gifts given by Islamic Financial Institutions must be in the form of permissible/halal items	Promotional gifts given by BMT NU Ngasem is halal and has a level of benefits. For example wallets, aprons, umbrellas, t-shirts.
Islamic Financial Institutions property	Promotional gifts given by the Islamic Financial Institutions must belong to the Islamic Financial Institutions concerned, not the customer.	Promotional reward given belong to BMT NU Ngasem, not to customers or members of BMT NU Ngasem.
Before the <i>wadi'ah</i> contract takes place	In the case of the fund storage contract is a <i>wadi'ah</i> contract, then the promotional gift is given by Islamic Financial Institutions before the <i>wadi'ah</i> contract occurs.	Fundraising agreements use <i>wadi'ah</i> contract. Promotional reward during the opening of a new branch are given by BMT NU Ngasem before the <i>wadi'ah</i> contract (for gifts given to individuals). However, for gifts or facilities given to the institution, the gift will be given when the institution holds the event.

From the table above, it can be seen that the implementation of the DSN MUI fatwa no. 86/DSNMUI/XII/2012 concerning the giving of gifts to sharia savings products is in accordance with the stipulated fatwa but one of the provisions that are not appropriate is the promotional gifts given by the institution which in the fatwa is given before the *wadi'ah contract occurs* but is given during the *wadi'ah* contract take place. Individual gifts (in the form of umbrellas, wallet, and cooking oil) is given when the account book for

prospective members of BMT NU Ngasem has not been given, so the *wadi'ah* contract process has not occurred (Febrian, personal, 7 February 2022). However, gifts are given to members of the institution when the member institution has saved significant savings and when the member institution is about to hold an event which means the *wadi'ah contract* has taken place. In an example of the marketing department promoting sharia savings products to TPQ al Aly in Ngranancang, Tambakrejo by providing information that saving at BMT NU Ngasem has the advantage of getting drinking water and banners when the institution holds events. When TPQ al-Aly has started saving and is about to hold an event (eg *Isro' Mi'roj event*), then according to what was informed by the marketing department, the institution will be given drinking water and a banner by BMT NU Ngasem as a form of promotional gift.

CONCLUSION

Syar'i compliance with the *wadi'ah yad dhamanah* contract with the review of fatwa DSN MUI No. 86/DSNMUI/XII/2012 on reward in the accumulation of funds of sharia financial institutions on sharia deposit products the majority have been in accordance with the fatwa stipulated. However, there is one provision that is not appropriate, namely the promotional gift given by the institution which in the fatwa was given before the *wadi'ah* contract but is given when the *wadi'ah* contract takes place. As the promotion during the opening of a new branch BMT NU Branch in accordance with existing provisions. However, it is different from the promotion to the institution whose gift is given when there is an event in accordance with what is informed and it is after the *wadi'ah contract* that this is not in accordance with the provisions of the fatwa.

REFERENCES

- Ash-Shafi'i, AYZAA Asnal Mathalib. Beirut: Dâr al-Kutub al-Ilmiyyah, chapter 5
- Dahlan, A. (2012). Sharia Bank: Theory, Practice, Criticism, Yogyakarta: Terrace
- Aniyatussaidah. (2022). Managing boundaries in counseling: standards of receiving gifts, Paedagogy Journal (Journal of Educational Research and Development) Vol.9.No 1.
- Argosamdhyo. (2021). Implementation of the Marketing Mix on Savings Products at PT. Bank Syariah Indonesia (BSI) Ayani Singaraja Sub-Branch Office, Widya Balina Journal Vol 6 No.1
- Arian, RP (2021) "Review of Islamic Law on the Implementation of the Sacrifice Savings Agreement for the Baitul Jalal Mosque Jama'at Masjid Labuh Baru Timur, Payung Sekaki District, Pekanbaru City" (Riau: UIN Riau)
- Eliyana, E. (2020) Financial Institutions and Capital Markets. Malang : Press Expert
- Fatwa DSN MUI No. 86/DSN-MUI/XII/2012 on reward in fundraising of sharia financial institutions
- Isra. (2015), Islamic Financial System: Principles and Operations. Jakarta: Rajawali Pers
- Isro'i, M, et al. BMT Ark the Journey. Pekalongan: NEM
- Kurniawan, M. (2020). Giving Promotional Gifts for *Wadi'ah* Contract Fund Deposit Customers at Syariah Financial Institutions in the Review of Islamic Law. Lampung: UIN
- Lutfi, M. (2020). "Application of *Wadi'ah* Agreement in Shariah Banking". Jurnal Madani Syariah Vol. 3 No. 2
- Pramudita, AB (2020) Application of Akad *Wadi'ah* Savings Products in KSPPS Tamzis Bina Utama Wonosobo KC Kejajar. Semarang: UIN
- Rizqy, R. (2021), Application of *Wadi'ah* Agreement in Shariah Banking. Journal of Sharia Economic Law.

- Rohmah, A. & Fauzi, RA (2021) Analysis of Gift Giving in *Wadi'ah* time deposit product with reward (Sajadah) at BMT NU Situbondo, Journal of Sharia Economic Law. Vol. 4 No.2
- Setiawan, MS (2017) Analysis of Islamic Law on Refill Water Exchange at the Zha-za Khalilkom Lor Depot, Kenjeran District, Surabaya City. Surabaya: UIN
- Ajija, SR et al (2020) BMT Cooperative: Theory, Application and Innovation. Karanganyar: CV Inti Media Communication.
- Nurhayati. S & Wasilah. (2014) Islamic Accounting in Indonesia, 3rd edition, Jakarta: Salemba Empat.
- Law No. 12 article 33 of 1967 concerning the principles of cooperatives
- Interview with Lecturer of Civil Service, BA, Management of BMT NU Ngasem in the marketing department
- Wijaya, RH (2021). A Review of Jurisprudence and *Al-Wadi'ah* Contract Practices in Islamic Banking in Indonesia" Scientific Journal of Management, Business, and Accounting Students (JIMMBA).