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Gift Prize Program in the Easy Mudharabah Savings at BSI KCP Surabaya Rungkut 1: A Review of the DSN-MUI Fatwa

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Abstract

Ideally, Islamic banking should operate within the boundaries of Sharia, free from elements of riba (usury), maysir (gambling), and gharar (uncertainty). However, the reality at BSI KCP Surabaya Rungkut 1 reveals the implementation of a promotional program called Pesta Hadiah Raih Berkah, which potentially involves competitive elements, fund blocking requirements, and reward distribution based on deposit amounts—raising concerns about possible deviation from Sharia principles. This study aims to analyze the program's compliance with DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012. Employing a qualitative approach with empirical legal and case study methods, the research gathers data through interviews with BSI representatives, supported by documentation and recent literature. The findings indicate that the program generally aligns with the fatwa, particularly regarding the source of funds and the form of rewards. However, aspects such as transparency and potential speculation still require careful oversight to ensure that promotional strategies do not violate Sharia values.

Keywords: Reward Program, Mudharabah, DSN-MUI Fatwa

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Abstrak

Idealnya, perbankan syariah harus berjalan dalam koridor syariat yang bebas dari unsur riba, maysir, dan gharar. Namun, realitas di BSI KCP Surabaya Rungkut 1 menunjukkan adanya program *Pesta Hadiah Raih Berkah* yang berpotensi mengandung unsur kompetisi, ketentuan blokir dana, dan pemberian hadiah berdasarkan nominal simpanan, yang dikhawatirkan menyimpang dari prinsip syariah. Penelitian ini bertujuan untuk menganalisis kesesuaian program tersebut dengan Fatwa DSN-MUI No. 86/DSN-MUI/XII/2012. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi hukum empiris dan studi kasus. Data diperoleh melalui wawancara dengan pihak BSI dan ditunjang dokumen serta literatur terkini. Hasil penelitian menunjukkan bahwa secara umum program telah sesuai dengan ketentuan fatwa, khususnya terkait sumber dana dan bentuk hadiah. Namun, beberapa aspek seperti transparansi dan potensi spekulasi tetap perlu diawasi agar promosi tidak mencederai nilai-nilai syariat.

Kata Kunci: Pesta Hadiah, Mudharabah, Fatwa DSN-MUI

Introduction

Sharia banking in Indonesia continues to show significant development in line with increasing public awareness of the importance of financial services that adhere to Islamic principles. Regulatory support, such as Law Number 21 of 2008 concerning Sharia Banking, provides an important legal foundation that strengthens the position of this industry amidst the dominance of conventional banking. In addition, various Sharia contracts such as mudharabah, musyarakah, and murabahah have been developed to support Sharia-compliant financial transactions. This progress is reflected in the growing total assets of Sharia banking, which reached IDR 831.95 trillion as of September 2023, with third-party funds (DPK) amounting to IDR 637.63 trillion and total financing reaching IDR 564.37 trillion (Anggraini & Fasa, 2024).

One of the major milestones in the growth of Sharia banking in Indonesia was the merger of three major Sharia banks—BRI Syariah, Mandiri Syariah, and BNI Syariah—which resulted in the establishment of Bank Syariah Indonesia (BSI) in February 2021. This merger created the largest Sharia financial institution in Indonesia, excelling not only in assets but also in the breadth of its service network and market potential (Ikhwan et al., 2023). In its effort to strengthen competitiveness in an increasingly tight national financial market, BSI is required to continuously innovate its products and marketing strategies, including through attractive promotional programs aimed at the public.

Ideally, Sharia banking must operate strictly within the framework of Sharia principles, particularly by avoiding *riba* (interest), *maysir* (speculation or gambling), and *gharar* (uncertainty). Practices that violate these principles can obscure the values of justice, transparency, and blessing that are the core of the Islamic economic system. Therefore, every product and marketing strategy of a Sharia bank must be carefully designed so as not to deviate from the Sharia

provisions formulated by authoritative bodies such as the National Sharia Council of the Indonesian Ulema Council (Ryan & Kholis, 2024).

However, in reality, at BSI KCP Surabaya Rungkut 1, there is a promotional program called *Pesta Hadiah Raih Berkah* (Blessings Prize Giveaway) which is characterized by elements of competition, mandatory blocking of a certain amount of funds, and reward distribution based on savings amount. While the program is intended to increase customer fund collection, it raises concerns that it may undermine Sharia values if not implemented with proper caution. Elements such as pre-announced prizes, speculative tendencies in prize selection, and coercive administrative conditions can be weak points if not thoroughly examined from an Islamic legal perspective. This discrepancy becomes the central focus of this research.

This study is important to analyze the compliance of the *Pesta Hadiah Raih Berkah* program within the Easy Mudharabah savings product at BSI KCP Surabaya Rungkut 1 with the provisions of DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012 concerning prizes in fund collection by Sharia financial institutions. The research analyzes how the program is implemented—whether it meets Sharia requirements, the structure of the contract used, the source of the prize funds, and the extent to which transparency and fairness are upheld in the program. The goal is to provide a comprehensive overview of how prize programs are implemented in Sharia savings products and to serve as an evaluative reference for banking practitioners in applying Sharia-compliant marketing strategies.

In addition, this research aims to contribute to the academic literature in the field of Islamic economics, particularly regarding the relationship between fatwas and promotional practices in Sharia financial institutions. Practically, the findings of this study can be utilized by bank decision-makers, the Sharia Supervisory Board (DPS), and regulators to improve the prize program mechanisms so that they better align with Sharia principles. For academics, this research provides a foundation for further study in the development of a more ethical and sustainable Sharia financial system. Lastly, for the general public, the results of this study can serve as educational material for choosing Sharia financial products more wisely and with greater awareness of Islamic values.

Literature Review

Studies related to the provision of rewards in Islamic banking products are not entirely new, as several researchers have previously paid attention to this practice and published their findings using various methods and analytical approaches. Muspita Sari et al., in their work titled; "*Tinjauan Hukum Islam tentang Jual Beli dengan Hadiah*", normatively discuss how the concept of reward-giving in sale and purchase is viewed from the perspective of Sharia principles. The study emphasizes that rewards in transactions are permissible as long as they are not the main requirement of the contract and do not involve elements of fraud or speculation. Their findings affirm that rewards are only valid if they are not the main attraction or used as a tool to manipulate prices (M. Sari et al., 2024). The similarity between this research and the present study lies in their shared concern for the legal validity of giving rewards according to Islamic law. However, the key

difference is that Muspita Sari et al. focus on the *muamalah* context of sale and purchase, rather than on Easy Mudharabah savings products within Islamic banking institutions, as is the focus of this study.

Alifatur Rohmah and Rahman Ali Fauzi, in their article titled; "*Analisis Pemberian Hadiah dalam Produk Tabungan Berjangka Wadiah Berhadiah (SAJADAH) di BMT NU Situbondo*", examine the practice of giving rewards in time-deposit savings products using the *wadiah* contract. This study applies a qualitative-descriptive approach and analyzes the compliance of such practices with DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012. Their findings show that although rewards are given for promotional purposes, the practice does not fully comply with the fatwa, since *wadiah* contracts do not permit rewards as returns for deposits (Rohmah & Fauzi, 2021). The similarity with the current research lies in the focus on the compliance of reward-giving with DSN-MUI fatwas. However, the difference is that their study focuses on *wadiah*-based products in BMTs, while this research focuses on Easy Mudharabah savings at a national Islamic commercial bank (BSI) and specifically analyzes the *Pesta Hadiah Raih Berkah* program.

Ruslan, in his research titled; "*Bolehkah Memberikan Hadiah dari Akad Wadiah? Tinjauan Fatwa DSN-MUI No.86/DSN-MUI/XII/2012 terhadap Pemberian Hadiah dalam Produk Wadiah di BMT Bina Insan Sejahtera*", investigates the practice of giving rewards in savings products using *wadiah* contracts. This study uses a juridical-normative approach to examine whether the practice aligns with or deviates from the fatwa provisions. His findings conclude that providing regular and pre-promised rewards under a *wadiah* contract constitutes a violation of Sharia principles, as *wadiah* is a trust-based contract without compensation (Ruslan, 2024). The similarity with the present study lies in its attention to Sharia compliance in reward-giving and the review of DSN-MUI Fatwa No. 86. However, unlike this study, Ruslan's work does not explore marketing programs based on *mudharabah*, especially in the context of post-merger national Islamic banks like BSI KCP Surabaya Rungkut 1.

After reviewing the aforementioned studies, the author finds that no existing academic work has specifically and comprehensively examined the implementation of the *Pesta Hadiah* program in the Easy Mudharabah savings product at BSI KCP Surabaya Rungkut 1, in light of DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012. Previous studies tend to discuss reward practices in the context of general sales transactions, *wadiah*-based products at BMTs, or normative contract analysis. However, promotional programs like *Pesta Hadiah*, which aim to attract customers, are highly relevant and current phenomena in modern Islamic banking practices. This research gap presents an important opportunity, especially considering the risk of Sharia violations if promotional programs are not carefully designed. Furthermore, the context of national-scale Islamic banks like BSI—as the main representation of Indonesia's Sharia banking system—demands deeper analysis of their marketing and promotional practices. Therefore, this study offers a new contribution (novelty) to the field of Islamic economics, particularly in understanding how reward programs can be implemented in harmony with Sharia values as explicitly governed by DSN-MUI fatwas.

Research Methodology

This article falls under library research using a qualitative approach, aimed at analyzing the implementation of the "Pesta Hadiah Raih Berkah" program in the Easy Mudharabah savings product at Bank Syariah Indonesia (BSI) KCP Surabaya Rungkut 1 and its compliance with Sharia provisions as outlined in the DSN-MUI fatwa. The methodology employed is empirical legal study and case study, with a focus on the practice of reward distribution in fund collection and the assessment of the program's adherence to Islamic economic legal principles (Benuf & Azhar, 2020). This approach was chosen for its ability to provide contextual understanding of the application of Sharia regulations in the field and to evaluate how fatwas are implemented in the operational realities of Islamic financial institutions.

Primary data in this study were obtained through direct interviews with employees of BSI KCP Surabaya Rungkut 1, particularly those in the Customer Service division who play an active role in executing the *Pesta Hadiah* program. Secondary sources, such as academic journals, books, and relevant documents published within the last 10 years, were used to strengthen the theoretical and conceptual framework—including studies on DSN-MUI fatwas, Islamic banking literature, and applicable regulations. The collected data were analyzed through three main stages: data reduction to filter relevant information, data presentation in narrative and tabular forms to identify patterns or relationships, and verification and conclusion drawing to test the consistency and validity of the findings. The drafting process was carried out systematically, starting from field note compilation, thematic categorization of interview results, theoretical testing, to producing a structured and coherent academic article draft. This approach is expected to provide scholarly contributions as well as practical recommendations for the development of Sharia-compliant banking products and promotional strategies.

Reward Programs in Islamic Banking

In the ever-evolving landscape of Islamic banking, reward strategies have become an integral part of efforts to attract funds from the public. These programs are not only intended as commercial promotions but also represent a more ethical and refined approach to attracting customers. Essentially, reward programs in Islamic banking are non-interest-based strategies used to increase third-party funds, especially in the form of savings and deposits. Unlike conventional banks, however, the motivation behind giving rewards in Islamic banks also includes a spiritual dimension—*ukhrawi* values that accompany each transaction carried out based on Sharia principles (Susanti & Patricia, 2024). These rewards are not only oriented toward material gains such as goods, vehicles, or vacations but also aim to build customer loyalty rooted in the belief that *barakah* (blessing) can be attained through Sharia-compliant financial activities.

Customers of Islamic banks tend to have strong religious awareness. Thus, they do not only consider financial gain but also seek spiritual comfort and assurance that their funds are managed in a *halal* manner. For that reason, reward programs must preserve Islamic ethics and law to avoid becoming a form of

spiritual exploitation or a disguised version of *riba* (interest). To ensure these practices remain within the bounds of Sharia, the National Sharia Council – Indonesian Ulema Council (DSN-MUI) issued Fatwa No. 86/DSN-MUI/XII/2012 on Rewards in Fundraising at Islamic Financial Institutions (Nisak & Zaki, 2017). This fatwa serves as a legal foundation and ethical guideline for how rewards should be given so as not to violate the core principles of Islamic banking. One key provision in the fatwa is that rewards must not be stipulated in the contract, as this would resemble *riba* and *gharar* (uncertainty), which are prohibited in Islam.

In practice, fundraising in Islamic Financial Institutions involves various products such as checking accounts, savings, and deposits. Rewards act as additional incentives to encourage people to place their funds in Islamic banks. However, the DSN-MUI fatwa firmly states that reward funding must come from the institution's own funds, not from customer deposits, in order to avoid violating the principles of justice and transparency mandated by Sharia. This principle is meant to prevent manipulative practices or customer exploitation that falsely present rewards which are in fact funded by the customers themselves (Ruslan, 2024). Additionally, rewards should not become an entrenched customary expectation ('urf) that leads customers to believe they are entitled to them unconditionally. If rewards become a guaranteed benefit, they would automatically become part of the contract—contradicting the essence of Sharia transactions.

In Islamic law, rewards should be voluntary, sincere (*ikhlas*), and not create legal obligations unless framed as a gift (*hibah*) or under another distinct contract. The types of allowed rewards must be clearly *halal* and not conflict with Islamic values. Items given as rewards should be beneficial and not cause harm—either physically or morally. Common rewards such as electronics, vehicles, or household items are permissible as long as they are not used to flaunt wealth or trigger social envy. Services given as rewards must also be Sharia-compliant, such as free *umrah* trips, entrepreneurship training, or Sharia-based health insurance. Transparency is crucial in the implementation of these programs. Islamic Financial Institutions are obligated to disclose all relevant information to customers, including terms and conditions, evaluation systems, and the types of rewards available. This transparency helps prevent misunderstandings and serves as a moral accountability measure, ensuring that rewards are not merely misleading offers with hidden requirements.

Furthermore, Islamic financial institutions must ensure that all promotional and reward-related activities are overseen by the Sharia Supervisory Board (DPS). The DPS acts as a guardian to ensure that every step taken by the bank aligns with the *maqashid shariah*—the preservation of religion, life, intellect, lineage, and wealth. Thus, the DPS functions not just as an administrative supervisor but as a spiritual integrity enforcer for the institution. This fatwa was issued in response to the regulatory gap concerning reward-based marketing strategies in Islamic banking (Kenangsari & Falikhatun, 2022). Prior to the fatwa, many institutions implemented reward programs without clear guidance, opening the door to potential violations of Islamic values. The issuance of the fatwa is crucial in creating public confidence that financial activities labeled "Sharia-compliant" truly adhere to Islamic law, rather than being used as mere marketing strategies.

The Qur'an provides normative foundations that support the concept of giving gifts, such as in Surah An-Nisa verse 4, which speaks about *mahr* (dower). While the verse directly addresses the obligation of husbands to give *mahr* to their wives as a form of honor and responsibility, its essence highlights the importance of voluntary and sincere giving, a principle applicable to reward giving in Islamic banking. In this context, giving rewards becomes an act of *ihsan* (benevolence), which not only adds value to a transaction but also strengthens the relationship between the institution and its customers (Sakinah & Mujibno, 2023). In summary, reward programs in Islamic banking are not merely promotional tools but a reflection of Islamic business ethics that prioritize honesty, justice, and blessing. This strategy has proven effective in increasing fund collection, enhancing customer loyalty, and reinforcing the image of Islamic banking as institutions that prioritize *maslahah* (public good) over mere profit.

Implementation of the "Pesta Hadiah" Program

The "Pesta Hadiah Raih Berkah" (Blessed Reward Festival) program organized by Bank Syariah Indonesia (BSI) KCP Surabaya Rungkut 1 is a marketing strategy specifically designed to attract public interest in saving, particularly through the Easy Mudharabah product. This program was launched in 2021, following the establishment of BSI through the merger of three major Islamic banks: Bank Mandiri Syariah, BNI Syariah, and BRI Syariah (DS, personal communication, 2025). Among these, the reward festival strategy originated from Bank Mandiri Syariah and was later adopted as a flagship program after the merger. According to internal sources, the program had proven effective in the past and was deemed suitable for continuation under the new BSI entity, due to its alignment with the existing customer base.

Reward programs in Islamic banking, including those at BSI, are driven by broader motivations than those in conventional banks. These programs are not only aimed at increasing customer savings but also function as instruments of loyalty built on Sharia principles. According to bank staff, the program has successfully increased public enthusiasm to save consistently in hopes of earning the offered rewards. This mechanism is perceived to have a positive psychological effect, encouraging healthy competition among customers, without compromising the Islamic banking principles of justice and transparency (AT, personal communication, 2025).

The primary goal of the program is to increase third-party funds (DPK), which are collected from the public through savings, current accounts, and time deposits. DPK is a core foundation for banking operations, as it allows Islamic banks to provide financing to the public in the form of investments, working capital, or consumption. Therefore, the greater the DPK collected, the greater the bank's contribution to national economic strengthening and financial sector stability. At BSI KCP Surabaya Rungkut 1, the Pesta Hadiah program serves not only as a promotional tool but also as a means to build public trust in the Islamic financial system.

The program is divided into two types: the Regular Reward Festival and the "Rejeki Berkah" Reward Festival. The Regular Program targets customers with

lower savings capacities, requiring a minimum blocked fund of IDR 10–15 million. This strategy allows middle-income individuals to participate without significant financial burden. As stated by a bank staff member, this category targets the general public seeking extra benefits without large investments (M, personal communication, 2025). Conversely, the "Rejeki Berkah" program is aimed at clients with higher financial capacity. It requires a minimum fund block of IDR 250 million, with rewards of higher value such as gold bars.

This program targets high-net-worth individuals seeking exclusive incentives and banking services. It also demonstrates that Islamic banks can compete by offering premium services grounded in Sharia while remaining market-competitive. In terms of contracts (*akad*), BSI uses two types in its savings products: *Wadiah* and *Mudharabah*. However, only *Mudharabah*-based products are eligible for the reward program, as *Mudharabah* involves profit-sharing and fund management by the bank, granting it authority to offer incentives such as rewards. In contrast, *Wadiah* is a pure safekeeping contract, and Sharia does not allow for profit-sharing or rewards in this case, as it would blur the trust-based nature of the agreement (AA, personal communication, 2025). The selection of this contract type ensures the program adheres to the principles of *fiqh muamalah*.

Nonetheless, the program faces challenges. One common issue is customer complaints regarding administrative fees on the *Mudharabah* product. Some customers feel burdened by the deductions despite understanding the profit-sharing scheme. This indicates a need for improved customer education about the *Mudharabah* concept, so they can grasp its Sharia-based structure beyond just the cost aspect (ZN, personal communication, 2025). Another issue arises when customers who have enrolled in the program suddenly need their funds and wish to cancel before the blocking period ends. In such cases, the bank requires that any rewards received be returned in unused condition.

This creates complications, as not all customers are able or willing to return goods in new condition, especially if already used. Therefore, administrative procedures such as signed return declarations are implemented to maintain order and fairness in the program (AA, personal communication, 2025). Based on internal evaluations, the bank sees great potential for further development of the Pesta Hadiah program. One recommendation is to offer a wider variety of rewards tailored to customer needs. The bank believes customer interest would increase if the rewards align with their preferences or lifestyle, such as home appliances, *umrah* packages, or halal shopping vouchers. This personalized approach would also foster stronger emotional connections with customers.

The terms for program participation are carefully regulated to ensure customer commitment to the agreement. Customers must have an Easy *Mudharabah* account and sign a stamped agreement form committing to block funds for one year. For those unwilling to commit for a full year, a six-month option is available, with a requirement to block twice the amount. This mechanism is considered fair, offering flexibility while ensuring that the bank receives a proportionate benefit from the customer's fund commitment (DS, personal communication, 2025). To ensure the program complies with Sharia principles, all activities are supervised by the Sharia Supervisory Board (DPS). DPS plays a vital role in ensuring there is no element of *riba*, *gharar* (uncertainty), or *maysir*

(gambling) in the program's implementation. DPS ensures the spiritual integrity of the program, verifying that all processes—from program design and reward selection to contract application—align with applicable *fiqh* rulings and fatwas.

Review of the DSN-MUI Fatwa

In the realm of Islamic banking, the collection of funds from the public is one of the core functions that must be carried out while upholding Sharia principles. As part of fund-raising strategies, Islamic financial institutions are allowed to employ promotional approaches, including the offering of rewards to customers. However, not all types of rewards are justifiable under Islamic legal perspectives. Therefore, the National Sharia Council – Indonesian Ulema Council (DSN-MUI) issued a specific guideline through Fatwa No. 86/DSN-MUI/XII/2012 on “Reward Distribution in Fundraising by Islamic Financial Institutions.” This fatwa was introduced to prevent practices that may lead to *riba* (usury), *gharar* (uncertainty), or *maysir* (gambling), all of which are prohibited in Islam (Saleh et al., 2023).

The fatwa outlines several key provisions. First, rewards given to customers must not be pre-agreed upon as part of the contract (*akad*), as this would violate the principle of sincerity in transactions. Second, the reward must be in the form of goods or services, not cash, to avoid resembling *riba*-based interest. Third, the rewards must not be funded from customer deposits but must come from the financial institution's own funds. Fourth, the implementation of reward programs must comply with the institution's internal policies and be supervised by the Sharia Supervisory Board (DPS). Fifth, if the customer fails to meet the agreed terms, the reward must be returned in its original condition. Bank Syariah Indonesia (BSI), as one of the largest Islamic financial institutions in Indonesia, applies this fatwa in its marketing strategies.

One such implementation is the *Pesta Hadiyah Raih Berkah* program conducted at BSI's Surabaya Rungkut 1 sub-branch office. This program is designed to attract the public to save in the Easy Mudharabah product, which is based on a profit-sharing contract between the bank (as the fund manager) and the customer (as the fund owner). Since its launch in 2021, the program has continually been adjusted to align with prevailing DSN-MUI guidelines. One demonstration of BSI's compliance with the fatwa is its exclusive use of the Mudharabah contract for participation in the reward program. According to bank interviews, only customers with Mudharabah accounts are eligible to participate, while those with Wadiah accounts are excluded, since Wadiah is a pure safekeeping contract. This shows that BSI recognizes the different legal consequences of each contract and does not mix the benefits of contracts with distinct Sharia rulings (DS, personal communication, 2025).

Additionally, the types of rewards offered have been tailored to remain compliant. BSI ensures that all rewards are in the form of goods—such as electronics, household items, and precious metals. No cash prizes are given. This policy not only adheres to the DSN-MUI fatwa but also reflects the bank's commitment to avoiding any form of transaction that might resemble *riba* (Iskandar et al., 2023). In terms of reward funding, BSI Surabaya Rungkut 1

confirms that all reward-related expenses come from the bank's operational budget, not customer deposits. The bank explicitly stated in interviews that the reward program is entirely funded by the bank as a promotional strategy, with no customer funds being used. This step is crucial in maintaining the principle of trust and avoiding any confusion over fund ownership.

In practice, BSI also sets strict conditions for customers who wish to withdraw from the program before the end of the fund-locking period. If this occurs, customers are required to return the reward in new condition, along with a formal declaration letter. This procedure not only ensures fairness for the bank but also aligns with the principle of *certainty* (*yaqin*) in Islamic commercial law. Customers must understand their responsibilities when choosing to participate in the program, and returning rewards is a logical and Sharia-compliant consequence (M, personal communication, 2025). Furthermore, BSI incorporates all reward mechanisms into its internal policies and assigns the DPS as the supervisory body. This represents the principle of *tadabbur* in managing Islamic financial institutions—where all operational decisions that impact the public must be reviewed by qualified scholars or Sharia experts.

Thus, the program is not only executed administratively but also ethically and spiritually. Another relevant fatwa guiding this program is DSN-MUI Fatwa No. 07/DSN-MUI/IV/2000 on Current Accounts (*Giro*), which outlines the implementation of the Mudharabah contract in fund collection. This fatwa emphasizes that Islamic financial institutions may offer benefits to customers, such as profit-sharing or rewards, as long as these are sourced from lawful gains and do not violate the principle of justice (Fauzan, 2019). BSI interprets this fatwa through the implementation of two program categories: the Regular Reward Festival for fund locks ranging from IDR 10 million–15 million, and *Rejeki Berkah* for fund locks of at least IDR 250 million, each with different reward types and values (DS, personal communication, 2025).

In terms of information transparency, BSI Surabaya Rungkut 1 has demonstrated adherence to the principle of transparency. All program requirements are communicated to customers from the outset, including fund lock duration, types of rewards offered, and the conditions for early withdrawal. There is even an option for a six-month fund lock, provided the amount is double that of the one-year lock (AA, personal communication, 2025). This transparency is crucial in avoiding *gharar* or uncertainty, which often leads to disputes in financial transactions. The program not only formally complies with DSN-MUI fatwas but also upholds the substantive value of justice. Rewards are distributed proportionally based on the amount and duration of funds blocked. In other words, customers contributing more receive greater rewards. This aligns with the principles of *al-'adl* (justice) and *al-mizan* (balance) in commercial transactions (I. N. Sari & Ledista, 2022).

In practice, middle-income customers may opt for the smaller nominal schemes, while wealthier customers may choose the more exclusive programs offering gold or high-value goods. Based on the above explanation, it can be concluded that the implementation of the *Pesta Hadiah Raih Berkah* program by BSI Surabaya Rungkut 1 shows significant compliance with the provisions of the DSN-MUI Fatwa—from the type of contracts, the source and nature of rewards, to

operational mechanisms and Sharia supervision (Fauzan, 2019). This proves that innovation in Islamic banking is still possible, as long as it adheres to Islamic principles and ethics. The program is also evidence that marketing strategies in Islamic finance can achieve both effectiveness and spiritual blessing, thus offering both worldly and hereafter benefits to all parties involved.

Conclusion

The *Pesta Hadiah* (Prize Festival) Program under the Easy Mudharabah Savings product implemented at BSI KCP Surabaya Rungkut 1 represents an innovative and adaptive fund-raising strategy in response to the competitive banking industry. Through a reward-based promotional approach, this program has successfully attracted public interest in saving more actively. It is offered in two categories—*Pesta Hadiah Reguler* and *Rejeki Berkah*—tailored to the financial capabilities of customers. The prizes are in the form of halal and appealing goods, with flexible participation amounts. Based on interviews and documentation, the program has proven effective in increasing Third-Party Funds (DPK) and expanding the customer base, particularly among those previously unfamiliar with Sharia-compliant products.

From the perspective of DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012, the program generally aligns with Sharia principles. The rewards are not stipulated within the contract, do not originate from customer funds, and are given in the form of goods rather than cash, as mandated by the fatwa. Additionally, the contract used is *Mudharabah*, which allows for profits and profit-sharing, with fund blocking carried out based on mutual agreement with the customer. The reward return mechanism, in cases where a customer cancels participation, also demonstrates adherence to Sharia accountability. Nevertheless, continuous evaluation remains necessary to ensure that the implementation of the program remains free from elements of *gharar* (uncertainty), *maysir* (gambling), and hidden *riba*, so that the program's sustainability stays within the framework of *maqashid shariah* and the principles of justice.

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