



Evaluating The Practice of Wakālah bi Al-Ujrah in Fund Transfers: Insights from a Rural Islamic Bank in Indonesia

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Abstract

This study examines the implementation of *Wakālah bi al-Ujrah* contracts in fund transfer services at BPRS Bhakti Sumekar, an Islamic rural bank in Indonesia. As a Shariah-compliant agency-based contract, *Wakālah bi al-Ujrah* allows customers to authorize the bank to conduct transactions on their behalf in exchange for a service fee. Using a qualitative case study approach, data were collected through interviews, observation, and document analysis. The findings show that while the contract structure aligns with Shariah principles, operational inefficiencies such as system disruptions and limited customer understanding affect service quality and consistency. This research highlights the need to strengthen internal procedures, improve customer education, and invest in operational infrastructure to enhance both efficiency and Shariah compliance in Islamic rural banking practices.

Keywords: *Wakālah bi al-Ujrah, Fund Transfer, Shariah Governance, Islamic Rural Bank.*

Abstrak

Penelitian ini mengkaji penerapan kontrak *Wakālah bi al-Ujrah* dalam layanan transfer dana di BPRS Bhakti Sumekar, sebuah bank perkreditan rakyat Islam di Indonesia. Sebagai kontrak berbasis keagenan yang sesuai dengan Syariah, *Wakālah bi al-Ujrah* memungkinkan nasabah untuk memberi kuasa kepada bank untuk melakukan transaksi atas nama mereka dengan imbalan biaya layanan. Dengan menggunakan pendekatan studi kasus kualitatif, data dikumpulkan melalui wawancara, observasi, dan analisis dokumen. Temuan penelitian menunjukkan bahwa meskipun struktur kontrak sejalan dengan prinsip Syariah, inefisiensi operasional seperti gangguan sistem dan pemahaman nasabah yang terbatas memengaruhi kualitas dan konsistensi layanan. Penelitian ini menyoroti perlunya memperkuat prosedur internal, meningkatkan edukasi nasabah, dan berinvestasi dalam infrastruktur operasional untuk meningkatkan efisiensi dan kepatuhan Syariah dalam praktik perbankan perkreditan rakyat Islam.

Kata kunci: *Wakālah bi al-Ujrah, Transfer Dana, Tata Kelola Syariah, Bank Perkreditan Rakyat Islam.*

Introduction

A sharia bank is a financial institution that carries out its business by collecting funds and distributing them to other people in accordance with Islamic principles.¹ Islamic banks are institutions that have a different operational system from conventional banks. Islamic banks are characterized by not charging interest to customers,² but receiving profit sharing ratios and rewards in accordance with the promised agreement. According to the Republic of Indonesia Law No. 21 of 2008 concerning Islamic banking, a customer is someone who uses products or services in Islamic banks. Services and products can determine customer interest in saving at the bank. According to Parasuraman, customers always give value to the services they receive compared to what they expect.³

The wakālah bi al-ujrah contract is an agreement to offer power by someone to another person to do something that is conditional on the law, while offering the power itself is usually with or without payment.⁴ The contract used in this transaction is the wakālah contract, wakālah according to the language means guarding, handover is the delegation of power by one person to another person in matters that are represented⁵. The concept of wakālah according to a number of literature in the Encyclopedia of Fiqh Muamalah is to represent which is carried out by a person who has rights to another person who also has rights regarding something that may be represented. According to the DSN MUI Fatwa NO: 10/DSN-MUI/IV/2000 the wakālah contract is the delegation of power by

¹ Warkum sumitro, *Asas-asas Perbankan Islam dan Lembaga-Lembaga Terkait*. (Jakarta: PT. RajaGrafindo, 2004), 4.

² Iqbal Rafiqi and Aliyatul Hasanah, 'Peran Asimetris Spillover Indeks Syariah Cina Terhadap Indeks Syariah Indonesia Selama Pilpres 2024', *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 10.2 (2025), pp. 1425–34, doi:<https://doi.org/10.30651/jms.v10i2.26456>.

³ Rachmat Hidayat, "Pengaruh Kualitas Layanan, Kualitas Produk dan Nilai Nasabah Terhadap Keputusan dan Loyalitas Bank Mandiri," *Jurnal manajemen dan kewirausahaan*. vol.III (2009): 9.

⁴ Siti Hasnaa Madinah, Putri Karunia Sari, dan Isnaini Rofiqoh, *Analisis Akad wakālah bi al-ujrah Pada Jasa Titip Beli Online Dalam Sebuah Aplikasi Media Sosial Instagram*, Vol. 9 (UIN Sunan Ampel Surabaya: el-Qist, 2019).

⁵ Lia Murlisa and others, 'Akad Murabahah Bil Wakalah Pada Pembiayaan Jual Beli Di Koperasi Permodalan Nasional Madani Mekar Cabang Aceh Barat', 2.2 (2022), pp. 81–92, doi:[10.47498/maqasidi.vi.1423](https://doi.org/10.47498/maqasidi.vi.1423).

one party to another in matters that may be represented.⁶ The legal basis for wakālah is based on the following Qur'anic evidence:

قال اجعلني على خزانن الارض اني حفيظ عليم.....

Meaning: ...He (Joseph) said, "Make me the treasurer of the country (of Egypt), for I am a man who is good at guarding and knowledgeable...."⁷(QS. Yusuf: 55)

Transfer is a banking service activity to transfer a certain amount of funds according to the orders of the person giving the mandate, which is intended for the benefit of a person designated as the recipient of the transfer. Service is the activity of providing services from one party to another party.⁸ In this case, BPRS Bhakti Sumekar Sumenep continues to strive to provide the best transfer services for the community, especially its customers, one of which is by providing transfer transactions⁹. This transfer transaction facility will certainly make it easier for customers to make transactions provided by BPRS.

Consumer awareness of transfer services and usage and their services has continued to increase every year¹⁰. Now, almost everyone knows about transfer services, facing changes with the support of the latest technology¹¹. The transformation towards digital services is a must in order to face the challenge of becoming one of the banks that remains relevant and offers fast and easy service solutions to customers using the host to host scheme. Host to host or H2H is a system between servers that are directly connected to each other, in addition to being used by BPRS intuitively, this service can also be used by BPRS customers to make financial transactions. As of November 2019, the number of BPRS customers was 478 customers. Transfer fees are IDR 2,500 for hundreds of thousands, IDR 8,500 for 10 million and IDR 35,000 for above 10 million.

⁶ Hendi Suhendi, Abdul Rahman Ghazaly, dkk. *Fiqih Muamalah*. Ensiklopedia Fiqih Muamalah.

⁷ Departemen Agama R.I, Al-Qur'an dan Terjemahan. Q.S, Yusuf: 55.

⁸ (Febriani dan Dewi 2008)

⁹ Iqbal Farhan Hamim, Rafiqi, 'Reduction of Excellent Service Strategy in Increasing Customer Loyalty at BPRS Bhakti Sumekar Madya Pamekasan Branch Office', *Masyrif: Jurnal Ekonomi, Bisnis Dan Manajemen*, 4.2 (2023), pp. 253–64.

¹⁰ Iqbal Rafiqi and others, 'Risk Mitigation Strategy in Financing Without Collateral at PT . BPRS Sarana Prima Mandiri Pamekasan', *Journal of Islamic Economics Perspectives*, 5.2 (2023), pp. 94–104.

¹¹ Ekaningtyas Widiastuti, Dian Purnomo Jati, and Alisa Tri Nawarini, 'Analisis Dampak Inovasi Layanan Keuangan Berbasis Teknologi Dan Literasi Keuangan Terhadap Perilaku Keuangan', *Prosiding Seminar Nasional Dan Call for Papers*, 10.1 (2020).

In the research of Siti Hasnaa Madinah, Putri Karunia Sari, Isnaini Rofiqoh (2019) with the title *Analysis of the Wakālah Bi Al-Ujrah Contract in Online Purchase Deposit Services from the Perspective of Economic Jurisprudence Principles (Case Study on the Instagram Account @jastiperopa777)*. Using qualitative methods. The results of the research show that the person who is asking for something or buying it represents the admin of the online buying service provider to find and buy the desired product, with a service fee in accordance with the agreement between the two parties.¹² This study offers a distinct contribution to the existing literature by focusing specifically on the implementation of the *Wakālah bi al-Ujrah* contract within the context of fund transfer services at BPRS Bhakti Sumekar Sumenep, a rural Islamic bank in Indonesia. Unlike previous studies that often generalize agency contracts across broader financial products, this research provides a focused analysis on how *Wakālah bi al-Ujrah* operates in daily banking practices—highlighting both contractual integrity and service efficiency. This case study is among the first to critically assess the integration of Shariah principles with operational realities in Islamic rural banking, thereby offering new insights into the application and governance of agency-based contracts in micro-level financial services.

Literature Review

Theoretical Foundation of Wakālah bi al-Ujrah in Islamic Banking

In Islamic jurisprudence, *wakālah* refers to a contractual arrangement wherein one party (*al-muwakkil*) delegates certain tasks or legal authority to another party (*al-wakīl*), who acts on their behalf within the scope of that delegation. Linguistically, *wakālah* encompasses meanings such as protection, responsibility, sufficiency, and delegation of authority, all of which form the normative basis for fiduciary relationships grounded in trust and accountability¹³.

¹² Madinah, Sari, dan Rofiqoh, *Analisis Akad wakālah bi al-ujrah Pada Jasa Titip Beli Online Dalam Sebuah Aplikasi Media Sosial Instagram*. Vol. 9. UIN Sunan Ampel Surabaya: el-Qist, 2019.

¹³ N Nurhadi, 'Halal Haram Akad Murabahah Bil Wakalah Pembiayaan Perbankan Syariah', *Jurnal Hukum Ekonomi*, 6.1 (2020), pp. 75–96.

Within the context of modern Islamic finance, the *wakālah bi al-ujrah* contract represents an evolved application of classical *wakālah* by incorporating a fee-based structure (*ujrah*) for the services rendered by the agent. This contractual model has gained formal recognition in contemporary Islamic banking through the issuance of the DSN-MUI Fatwa No. 10/DSN-MUI/IV/2000, which defines *wakālah bi al-ujrah* as “the delegation of authority (*wakālah*) from one party to another accompanied by a mutually agreed fee or remuneration (*ujrah*).”¹⁴

This structure serves as a Shariah compliant alternative to conventional agency or service contracts, particularly in services that involve fund transfers, investment management, or administrative functions in Islamic financial institutions¹⁵. Unlike interest-based compensation structures prohibited in Islamic law, the *ujrah* in *wakālah bi al-ujrah* is grounded in actual service delivery, pre-agreed terms, and mutual consent, thereby ensuring compliance with key fiqh principles such as *al-ridā* (mutual satisfaction) and *al-‘iwadh* (fair compensation).

In Islamic banking operations, this contract is particularly relevant in services where the bank acts as an intermediary or agent rather than a direct party to the transaction for example, in fund transfers, zakat or hajj facilitation, and financing disbursement processes¹⁶. As an operational contract, *wakālah bi al-ujrah* not only reinforces Shariah governance frameworks, but also supports operational transparency and risk segregation between the principal’s capital and the agent’s responsibilities.

Furthermore, the use of this contract is in line with the objectives of *maqāṣid al-sharī‘ah*, as it facilitates ease of transactions (*taysīr*), ensures justice in

¹⁴ “Fatwa DSN No.113/DSN-MUI/IX/2017 tentang Akad *wakālah bi al-ujrah*,” t.t.

¹⁵ Iqbal Rafiqi and others, ‘Typology Of Sharia-Compliant Business Capital Services to Support The Economic Development of Rural Communities’, *Assyarikah : Journal of Islamic Economic Business*, 5.2 (2024), pp. 272–85.

¹⁶ Iqbal rafiqi Maftuhatul Faizah, ‘Strategi Fundraising Zakat Infaq Shadaqah Di Lazisnu Dan Lazismu Di Kabupaten Pamekasan’, *Journal Of Islamic Economic Business*, 1.1 (2020), pp. 21–41
<<https://ejournal.unia.ac.id/index.php/Assyarikah/article/view/214>>.

exchange (*'adl*), and upholds contractual clarity (*bayān al-'aqd*)¹⁷. Its flexibility and applicability across various Islamic banking services make it a strategic instrument in enhancing service efficiency while maintaining full Shariah compliance.

Transfer Services in Islamic Banking Context

Fund transfer services constitute a fundamental component of banking operations, enabling the efficient mobilization of financial resources across individuals, institutions, and jurisdictions. According to Lapoliwa and Kuswandi (2000:196), a transfer refers to a banking activity that facilitates the movement of a specified amount of funds from a sender to a designated beneficiary, based on an explicit order from the originator. In a similar vein, Hasibuan (2001:123) defines transfers as the remittance of funds across cities or international borders through the banking system.

In essence, bank transfers function as mechanisms of financial intermediation that prioritize speed, accuracy, and reliability in executing client mandates¹⁸. Within the framework of Islamic banking, such services are not inherently interest-bearing and thus may be structured under Shariah-compliant contracts, such as *wakālah bi al-ujrah*, wherein the bank acts as an agent (*wakīl*) on behalf of the customer (*muwakkil*) to carry out the transfer in exchange for a predetermined fee (*ujrah*).

This approach aligns with the principles of fiduciary responsibility and trust-based delegation, ensuring that the transfer service does not contravene prohibitions against *riba* (usury) and *gharar* (excessive uncertainty)¹⁹. Moreover, it supports the operational goals of Islamic financial institutions in delivering

¹⁷ Sri Maulida, Ahmadi Hasan, and Masyitah Umar, 'Implementasi Akad Pembiayaan Qard Dan Wakalah Bil Ujrah Pada Platform Fintech Lending Syariah Ditinjau Berdasarkan Peraturan Otoritas Jasa Keuangan (OJK) Dan Fatwa DSN-MUI', *Al-Tijary, Jurnal Ekonomi Dan Bisnis Islam*, 5.2 (2020), pp. 175–89.

¹⁸ Abdul Wahab Khalil, 'Transfer Dana Dalam Perspektif Hukum Islam', *Al Hurriyah: Jurnal Hukum Islam*, 15.2 (2018), pp. 23–41.

¹⁹ Holilur Rahman and Wawa Putri, 'The Effectiveness of Sukuk Program Utilization In Increasing Community Income (Case Study of BSI Pamekasan Branch Office)', *Masyrif: Jurnal Ekonomi, Bisnis Dan Manajemen*, 5.1 (2024), pp. 95–106 <<https://ejournal.unia.ac.id/index.php/masyrif/article/view/1796>>.

transparent and efficient services while maintaining strict adherence to Shariah governance principles.

As digital banking and fintech integration continue to expand, the Islamic transfer model through *wakālah* contracts offers a competitive and ethical alternative to conventional systems, with the added value of contractual clarity, mutual consent, and compliance with *maqāṣid al-sharī'ah*.²⁰

Sharia Rural Financing Bank (BPRS): Legal Definition and Functional Scope

A Sharia Rural Financing Bank (Bank Pembiayaan Rakyat Syariah BPRS) is a category of Islamic financial institution operating under the regulatory framework of Law No. 21 of 2008 on Sharia Banking in Indonesia. Article 1 of the law defines BPRS as a bank that conducts business activities based on Sharia principles, but does not engage in payment system services, distinguishing it from full-fledged Islamic commercial banks (BUS/Bank Umum Syariah).

BPRS is mandated to serve as a grassroots-oriented Islamic financial intermediary, focusing on the mobilization and distribution of funds in rural and semi-urban communities²¹. Its activities include collecting funds through *wadī'ah* (safekeeping) and *mudhārabah* (profit-sharing) deposits, and distributing financing through *murābahah*, *ijārah*, *qard*, *musyārahah*, and *mudhārabah* contracts²². However, due to its restricted operational scope, a BPRS is not permitted to offer checking accounts, engage in foreign exchange transactions, or provide fund transfer payment services typically associated with commercial banking institutions.

Despite these limitations, BPRS plays a strategic role in promoting financial inclusion, especially in underserved segments of the population. By adopting Shariah-compliant financial products, BPRS provides access to ethical

²⁰ (Febriani dan Dewi 2008) UB Press 2008.

²¹ Akhmad Akbar Susanto, 'Profit-and-Loss Sharing Financing, Operating Expenses, and the Intermediation Costs of Islamic Rural Banks in Indonesia', *Journal of Islamic Monetary Economics and Finance*, 10.2 (2024), pp. 379–96, doi:10.21098/jimf.v10i2.1914.

²² Imani Rusli Romadhoni, Iqbal Rafiqi, 'Strategi Marketing Syariah Tabungan Gaul IB Bagi Generasi Millenial Pada BPRS Bhakti Sumekar Sumenep', *Ilmu Manajemen*, 1.2 (2021), pp. 66–71 <<https://journal.actual-insight.com/index.php/equilibrium/article/view/186/129>>.

financing for microenterprises, farmers, and informal-sector businesses, which are often excluded from conventional banking systems²³.

Its operations are governed not only by statutory law but also by fatwas issued by the National Sharia Board Majelis Ulama Indonesia (DSN-MUI), ensuring adherence to Islamic legal and ethical standards in product design and service delivery²⁴. This positions BPRS as an institution that embodies the dual objectives of economic empowerment and Shariah conformity, in line with the broader goals of *maqāṣid al-sharī'ah*, including the promotion of justice (*'adl*), welfare (*maṣlaḥah*), and social equity (*kifāyah*).

Research Methodology

This study employs a qualitative case study approach, conducted in a natural setting to capture the phenomena as they occur in reality, without manipulation or artificial intervention²⁵. Often referred to as the naturalistic method, this approach ensures that the data presented genuinely reflect field conditions²⁶. The case study design enables the researcher to gain an in-depth and contextual understanding of the application of the *wakālah bi al-ujrah* contract in transfer services at BPRS Bhakti Sumekar Sumenep.

The research was carried out over a six-month period, from August 2021 to January 2022, at the office of BPRS Bhakti Sumekar, located at Jl. Trunojoyo No. 137, Karangrawa, Bangselok, Sumenep City, East Java, Indonesia. This location was selected due to its active implementation of *wakālah bi al-ujrah* contracts in fund transfer operations, making it a suitable and information-rich case for detailed qualitative investigation.

Data sources consisted of both primary and secondary data. Primary data were collected through direct observation, semi-structured interviews with key

²³ Rafiqi and others, 'Risk Mitigation Strategy in Financing Without Collateral at PT . BPRS Sarana Prima Mandiri Pamekasan'.

²⁴ Dyah Widhowaty Eko Purnomo Putri and Agus Widarjono, 'Effect of Stability and Funding Risk on Shariah Rural Bank's Profitability', *Jurnal Ekonomi Syariah Teori Dan Terapan*, 10.6 (2023), pp. 620–31, doi:10.20473/vol10iss20236pp620-631.

²⁵ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif* (ALFABETA, 2017).

²⁶ Amri, *Metodologi Penelitian Ekonomi Dan Penerapannya* (IPB Press, 2009).

personnel (such as warehouse heads, partmen, and mechanics), and institutional documentation related to operational procedures and contractual practices²⁷. Secondary data included regulatory texts, DSN-MUI fatwas, and relevant academic literature.

For data analysis, the study adopted the Miles and Huberman model, which involves four main stages: data collection, data reduction, data display, and conclusion drawing/verification²⁸. To enhance the validity and reliability of findings, the researcher applied source triangulation, comparing data from multiple sources and perspectives to identify the most consistent and credible information.

This methodological approach facilitates a comprehensive understanding of how the *wakālah bi al-ujrah* contract is implemented within the operational structure of an Islamic rural bank, while ensuring the trustworthiness and rigor expected in qualitative research within the field of Islamic banking and finance.

Results and Discussion

In recent years, public awareness and utilization of bank transfer services have grown significantly, driven by increasing digital literacy and the widespread integration of financial technology. Today, the majority of consumers are not only familiar with digital transfer services but have also embraced them as a normative part of everyday financial transactions. This shift reflects a broader transformation toward digitalization, *where host-to-host systems offer customers faster, more seamless, and more accessible service options*.

In response to these developments, Islamic financial institutions, including BPRS Bhakti Sumekar Sumenep, have begun to adopt and adapt Shariah-compliant mechanisms—such as the *wakālah bi al-ujrah* contract—to deliver transfer services that align with both modern technological expectations and Islamic legal principles.

²⁷ Wahidmurni, 'Pemaparan Metode Penelitian Kualitatif', UIN Maulana Malik Ibrahim Malang, 4 (2017), pp. 1–17 <<http://repository.uin-malang.ac.id/1984/>>.

²⁸ Sugiyono, *Metode Penelitian Kuantitatif Kualitatif Dan R & D* (ALPABETA, 2013).

Based on the data gathered through in depth interviews, direct field observations, and institutional documentation, this study identifies several key findings concerning the implementation and operational challenges of the *wakālah bi al-ujrah* contract in the context of BPRS fund transfer services.

The primary objective of this research is to examine how the *wakālah bi al-ujrah* contract is applied in practice, particularly in facilitating transfer services at BPRS Bhakti Sumekar, and to identify potential barriers to its optimal implementation. The analysis highlights both the institution's commitment to Shariah compliance and the practical considerations such as system limitations, customer education, and fee transparency that shape the delivery and perception of these services.

These findings are critical in understanding the intersection of Islamic contractual law, digital banking innovation, and rural financial services, particularly in the context of a growing demand for ethical, fast, and user-oriented banking solutions in Indonesia. Based on the analyzed research data, a discussion of the research results is carried out as follows:

Implementation of Transfer Services at BPRS Bhakti Sumekar Sumenep

To access fund transfer services at BPRS Bhakti Sumekar Sumenep, customers are required to open a Shariah compliant savings account with the bank. This can be done at any of the nearest BPRS branch offices²⁹. Once activated, the transfer service offers customers a practical and efficient means of conducting interbank or interregional transactions in a manner that is both accessible and in accordance with Islamic banking principles.

This service is particularly beneficial as it allows customers to transfer funds at any time, unrestricted by banking hours, thereby enhancing convenience and responsiveness to urgent financial needs³⁰. In addition, the

²⁹ Zaid Raya Argantara and Nurul Annisa, 'Analisis Faktor-Faktor Minat Nasabah Dalam Menabung Di Bank Syariah', *An-Nisbah: Jurnal Perbankan Syariah*, 4.2 (2023), pp. 255–66, doi:10.51339/nisbah.v4i2.1131.

³⁰ Iqbal Rafiqi and Zulha Fauzi Majdi, 'Pengaruh Dana Pihak Ketiga (DPK), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) Terhadap Pembiayaan Pada PT. Bank Muamalat Indonesia Periode 2018-2022', *Values: Jurnal Kajian Islam Multidisiplin*, 2.3 (2025), pp. 367–77
<https://eprints.walisongo.ac.id/15287/1/SKRIPSI_1705036145_ISNA_OKTAVIANA.pdf>.

process of account registration is straightforward, supported by BPRS's commitment to providing customer centric service that accommodates both individual and institutional clients.

The requirements to open a savings account and access transfer services include the following:

1. Completion of the official account opening form.
2. An initial deposit of IDR 10,000.
3. Eligibility for individuals, institutions, **or** legal business entities.
4. Submission of valid personal identification documents, such as a National ID (KTP), Driver's License (SIM), Passport, or Family Card.
5. For legal entities: submission of supporting documentation, including a copy of the deed of establishment, latest amendments, business license, articles of association, and identity documents of authorized representatives.³¹

Through this process, BPRS ensures that its services are both inclusive and compliant, aligning with national banking regulations and Shariah governance standards. The transfer facility, underpinned by the *wakālah bi al-ujrah* contract, offers an ethical alternative to conventional fund transfer systems while maintaining efficiency and user accessibility.

Research findings indicate that customers intending to utilize fund transfer services at BPRS Bhakti Sumekar Sumenep are required to open and activate a savings account with the institution. This account can be conveniently initiated and verified at the nearest branch office.

As part of its commitment to delivering Shariah compliant financial services³², BPRS Bhakti Sumekar consistently endeavors to enhance service accessibility and operational efficiency for its customer base. The introduction of transfer facilities is one such initiative aimed at simplifying transactional

³¹ (BBS Mobile 2022) <https://www.bhaktisumekar.co.id/v2/bbs-mobile/>.

³² Iqbal Rafiqi and others, 'Korelasi Dana Pihak Ketiga, Capital Adequacy Ratio , Non Performing Financing Terhadap Pembiayaan Pada PT. Bank Muamalat Indonesia', *Jurnal Perbankan Syariah*, 4.1 (2025), pp. 172–87 <<https://journal.uinmataram.ac.id/index.php/jps/index%0AKorelasi>>.

processes and improving client satisfaction. These services are designed to enable customers to conduct financial transactions with greater ease, security, and convenience, in line with the institution's mission to support community-based Islamic banking solutions.

Implementation and Operational Constraints of the *Wakālah bi al-Ujrah* Contract in Transfer Services at BPRS Bhakti Sumekar Sumenep

The implementation of cash transfer services at BPRS Bhakti Sumekar Sumenep is governed by the principles of the *wakālah bi al-ujrah* contract. In this arrangement, the customer authorizes the bank through a formal delegation of authority to transfer funds on their behalf. The process begins when the customer submits a transfer request at the customer service counter. Upon verification, the bank debits the customer's account and proceeds to credit the designated recipient's account, acting as the agent (*wakīl*) of the initiating customer.

This contractual mechanism is rooted in Islamic jurisprudence and codified in Fatwa No. 34/DSN-MUI/IX/2002 issued by the National Sharia Council (DSN-MUI), which provides formal guidance on the permissibility and structure of *wakālah bi al-ujrah* in Islamic financial transactions³³. The bank, in this case, functions not as a principal in the transaction, but as a trust-based intermediary (*wāsitah*) who executes the mandate given by the customer. In return for this agency service, the bank charges a predetermined fee (*ujrah*), categorized as an administrative fee for the facilitation of the transfer.

The *wakālah bi al-ujrah* contract is widely recognized in Islamic banking for its compliance with Shariah principles, particularly in non-credit-based services such as fund transfers, hajj or zakat collection, and investment placements. The core idea is that the bank, upon receiving authorization from the customer, executes a task such as transferring funds or purchasing goods on behalf of the customer, and charges a transparent fee for the service rendered. This avoids elements of *riba* and *gharar*, ensuring the integrity of the transaction.

³³ Fatwa DSN No.113/DSN-MUI/IX/2017 tentang Akad *wakālah bi al-ujrah*.

However, despite its conceptual clarity, several operational constraints remain. These may include limitations in digital infrastructure, lack of customer literacy regarding Islamic contracts, or inconsistencies in how *ujrah* fees are disclosed or perceived by customers³⁴. Additionally, differences in staff interpretation of procedural steps can create inefficiencies or raise concerns about compliance with Shariah standards. Thus, while the *wakālah bi al-ujrah* model serves as a robust contractual foundation, its effective implementation requires continuous governance, training, and system standardization within BPRS operational frameworks.

Mechanism and Operational Challenges of the *Wakālah bi al-Ujrah* Contract in Transfer Services at BPRS Bhakti Sumekar Sumenep

The *wakālah bi al-ujrah* contract is conceptually grounded in the delegation of authority, whereby a customer appoints the bank as an agent (*wakīl*) to carry out a specific task—in this case, the transfer of funds or the purchase of a good³⁵. Upon the successful completion of the transaction, the bank charges a predetermined fee (*ujrah*) as compensation for the service rendered³⁶. In the context of a purchase, the bank acts on behalf of the customer to procure the requested item, and thereafter requests remuneration for its agency services.

At BPRS Bhakti Sumekar Sumenep, the implementation of this contract in transfer services begins when the customer submits a transfer request either at the teller counter or customer service. The customer grants the bank permission to debit their savings account, after which the bank processes the transaction by crediting the designated recipient's account. This model ensures Shariah

³⁴ Rafiqi and Hasanah, 'Peran Asimetris Spillover Indeks Syariah Cina Terhadap Indeks Syariah Indonesia Selama Pilpres 2024'.

³⁵ Arwin, Dewianti Ulandari, and Muzdalifah Muhammadun, 'EXPLORATION OF EMPLOYEE KNOWLEDGE ABOUT FINANCING PRODUCTS : A STUDY AT BANK MUAMALAT KC', *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 10.2 (2025), pp. 483–506.

³⁶ Chris Skinner, 'Valueweb : How Fintech Firms Are Using Mobile and Blockchain Technologies to Create the Internet of Value', 2016
<<https://search.ebscohost.com/login.aspx?direct=true&db=e020mww&AN=1233631&lang=de&site=eds-live&scope=site>>.

compliance by structuring the bank's role purely as an intermediary, avoiding interest-based mechanisms while providing efficient service delivery.

To process transfers, BPRS utilizes interbank clearing systems such as LLG (Lalu Lintas Giro) and RTGS (Real-Time Gross Settlement). Transfer fees are tiered based on the transaction amount: IDR 2,500 for amounts under IDR 1 million, IDR 8,500 for transactions up to IDR 10 million, **and** IDR 35,000 for amounts exceeding IDR 10 million. As a prerequisite, customers must possess an active savings account with BPRS to access the transfer service.

Despite its alignment with Shariah and customer needs, the operationalization of the *wakālah bi al-ujrah* model faces several infrastructural and technical challenges³⁷. These include network disruptions and power outages, which can cause delays and inconvenience for customers, as transactions may not be processed in real time³⁸. Such disruptions highlight the need for robust IT infrastructure and contingency protocols to ensure uninterrupted service delivery, especially in rural or semi-urban areas where BPRS typically operates.

These findings underscore the dual need for technological strengthening and Shariah-based customer education, ensuring that the *wakālah bi al-ujrah* contract not only fulfills its legal and ethical requirements but also meets modern expectations for efficiency and reliability in Islamic banking services.

Conclusion

Based on the findings of this study, it can be concluded that the implementation of transfer services at BPRS Bhakti Sumekar Sumenep is carried out through a *wakālah bi al-ujrah* contract, where the bank acts as an agent authorized by the customer to conduct fund transfers in exchange for a predetermined fee (*ujrah*). This practice aligns with the provisions of DSN-MUI

³⁷ Maulida, Hasan, and Umar, 'Implementasi Akad Pembiayaan Qard Dan Wakalah Bil Ujrah Pada Platform Fintech Lending Syariah Ditinjau Berdasarkan Peraturan Otoritas Jasa Keuangan (OJK) Dan Fatwa DSN-MUI'.

³⁸ Iqbal Rafiqi Nor Lailina Ulfa, 'Pengaruh Fee Based Income Terhadap Return on Asset (ROA) Di PT. Bank Syariah Mandiri', *Al-Ulum*, 9.3 (2022), pp. 336–47
<<https://journal.uim.ac.id/index.php/alulum/article/view/1415/900>>.

Fatwa No. 34/DSN-MUI/IX/2002. While the service supports financial accessibility and Shariah compliance, several operational challenges persist particularly network disruptions and power outages—which can impact the efficiency of service delivery and customer satisfaction.

As a suggestion for future research, scholars may consider exploring the digital transformation of *wakālah bi al-ujrah* contracts, particularly in the context of mobile and internet-based Islamic banking services. Further investigation into customer literacy, transparency of *ujrah* fee structures, and the role of internal control in mitigating operational risks would also enrich the current discourse. Such studies can contribute to the development of more robust, inclusive, and resilient Shariah-compliant banking systems, especially for rural-based Islamic financial institutions like BPRS.

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