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Barokah Deposit as a Superior Product for Collecting Funds at Bank Jatim Syariah KCP Probolinggo

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Abstract

This study aims to examine the role of Barokah Deposits as a leading product in fundraising activities at Bank Jatim Syariah KCP Probolinggo. The research method used is qualitative with a descriptive approach. Data collection was carried out through observation, interviews, and documentation during the implementation of student practicum activities from November to December 2025. Data analysis techniques include data reduction, data presentation, and drawing conclusions. The results of the study indicate that the operations of Bank Jatim Syariah KCP Probolinggo have been carried out in a structured, systematic, and well-documented manner in accordance with Islamic banking regulations. The implementation of administration, archive management, and internal control systems have been effective in maintaining data accuracy and transparency. In addition, cash management and fundraising activities, including the Barokah Deposit product, have been carried out in accordance with Islamic principles and regulations. Barokah Deposits, which use the mudharabah contract and profit-sharing system, play a significant role in increasing customer trust and contributing to the growth of third-party funds. Thus, Barokah Deposits can be considered a leading product that is managed professionally and sustainably.

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INTRODUCTION

The development of Islamic banking in Indonesia has experienced significant progress over the past two decades, reflecting the increasing public awareness of financial practices that align with Islamic principles. Islamic banking institutions have emerged not only as alternative financial intermediaries but also as institutions that promote ethical financial practices grounded in justice, transparency, and social welfare.(Cncbindonesia, 2023) In the Indonesian context, the presence of Islamic banking is closely linked to the broader agenda of strengthening the national financial system while accommodating the religious values of a predominantly Muslim population. Consequently, Islamic banks are expected to provide financial products and services that comply with Sharia principles while simultaneously maintaining competitiveness within the broader banking industry (Sarirati & Ardini, 2024).

In the national financial landscape, Islamic banking institutions perform a dual function. First, they serve as financial intermediaries that mobilize funds from surplus economic units and channel them to deficit units in productive sectors. Second, they act as institutions that promote ethical financial conduct by ensuring that all transactions comply with Islamic legal principles, particularly the prohibition of riba (interest), gharar (uncertainty), and maysir (speculation)(Febrianto et al., 2022). These principles distinguish Islamic banking from conventional banking systems and shape the operational framework of Islamic financial institutions. As a result, Islamic banks must continuously innovate in developing financial products that remain compliant with Sharia principles while addressing the evolving needs of modern society.

One of the key areas in Islamic banking operations is the fundraising function, which involves collecting funds from the public through various Sharia-compliant financial instruments. Fundraising activities play a strategic role because the sustainability of banking operations depends largely on the bank's ability to mobilize funds from the community. In the Islamic banking system, fundraising products typically include savings accounts, current accounts, and time deposits, each managed through specific Sharia contracts such as wadiah or mudharabah. Among these products, Islamic deposits have emerged as one of the most important instruments for attracting medium- to long-term funds from customers(Yogi Fernando et al., 2024).

Islamic deposits, commonly referred to as mudharabah deposits, are term investment products that allow customers to place funds in Islamic banks for a predetermined period under a profit-sharing agreement. Unlike conventional deposits that rely on interest-based returns, Islamic deposits operate under the mudharabah contract, where the bank acts as the entrepreneur (mudharib) and the customer acts as the capital provider (shahibul maal). Profits generated from the bank's financing activities are then shared between the bank and the customer according to a predetermined ratio. This profit-sharing mechanism ensures fairness and aligns with the ethical framework of Islamic finance (Dhofier, 1982).

The existence of Islamic deposits provides several advantages both for customers and for banking institutions. For customers, Islamic deposits offer a relatively safe investment instrument that generates returns through a profit-sharing mechanism while remaining compliant with religious values. For Islamic banks, deposits serve as a stable source of funds that can be used to finance various economic activities in accordance with Sharia principles. Therefore, the development and promotion of Islamic deposit products are crucial for strengthening the financial sustainability of Islamic banking institutions.

In Indonesia, the Financial Services Authority (Otoritas Jasa Keuangan/OJK) has consistently emphasized the importance of strengthening Islamic banking as part of the national financial system. According to the Financial Services Authority (OJK, 2023), Islamic banking continues to show steady growth in terms of assets, financing distribution, and third-party funds. However, despite this positive trend, the overall market share of Islamic banking remains relatively modest compared to conventional banking. This condition highlights the need for continuous innovation in Islamic financial products, particularly those that can attract broader segments of society (Muhammad

Afdhal, 2025).

One strategy implemented by Islamic banks to enhance their competitiveness is the development of innovative fundraising products that combine accessibility, profitability, and compliance with Sharia principles. By offering products that are both attractive and easy to access, Islamic banks can expand their customer base and increase public participation in the Islamic financial system. Accessibility is particularly important in the Indonesian context, where financial inclusion remains a significant policy objective.

Bank Jatim Syariah represents one of the regional Islamic banking institutions that actively contributes to the development of the Islamic financial sector in Indonesia. As a Sharia business unit of Bank Jatim, the institution focuses on providing financial services that support regional economic development while adhering to Islamic principles. Through various financial products and services, Bank Jatim Syariah seeks to strengthen public trust and promote financial inclusion among communities in East Java.

One of the flagship fundraising products offered by Bank Jatim Syariah is the Barokah Deposit. This product is designed as a Sharia-compliant term deposit that provides customers with a secure and transparent investment instrument. The Barokah Deposit operates under the mudharabah contract, ensuring that profit-sharing arrangements between the bank and the customer are conducted fairly and transparently. In addition to complying with Sharia principles, the product also offers competitive profit-sharing rates, making it attractive to potential investors.

A distinctive feature of the Barokah Deposit product is its relatively affordable minimum initial deposit requirement. With a minimum placement of only IDR 1,000,000, the product becomes accessible to a wide range of customers, including individuals with limited financial resources. This accessibility reflects the broader objective of Islamic banking to promote inclusive financial practices that benefit various segments of society. By lowering the entry barrier for investment, Bank Jatim Syariah encourages greater participation from the public in Sharia-based financial activities.

The implementation of the Barokah Deposit product also demonstrates the commitment of Bank Jatim Syariah to maintaining transparency in its financial operations. Transparency is a fundamental principle in Islamic finance, as it ensures that all parties involved in financial transactions fully understand the terms and conditions of the agreement. In the context of mudharabah deposits, transparency is particularly important in determining profit-sharing ratios and in reporting the performance of investment activities. Through transparent management practices, Islamic banks can build long-term trust with their customers.

Bank Jatim Syariah KCP Probolinggo plays an important role in implementing and promoting the Barokah Deposit product at the local level. As one of the operational branches of Bank Jatim Syariah, the Probolinggo Sub-Branch Office serves as a financial service provider for communities in the surrounding area (Pursetyo & Tjahjaningsih, 2013). Through various promotional strategies and customer education programs, the branch actively introduces the benefits of Sharia-compliant investment products to potential customers.

The presence of Islamic banking services at the local level is essential for strengthening financial inclusion and supporting regional economic development. In many cases, local communities may have limited access to formal financial institutions, particularly those that comply with religious principles (Sumargo, n.d.). By providing accessible and trustworthy financial products, Islamic banks can bridge this gap and encourage greater participation in the formal financial system. Furthermore, the management of the Barokah Deposit product at Bank Jatim Syariah KCP Probolinggo reflects the broader institutional commitment to Sharia compliance (Vita, 2021). All operational procedures related to the product are conducted under the supervision of the Sharia Supervisory Board (Dewan Pengawas Syariah), ensuring that the product remains consistent with Islamic legal principles. This oversight mechanism is essential for maintaining the credibility of Islamic banking institutions and safeguarding the interests of customers.

In addition to its role as an investment instrument, the Barokah Deposit product also contributes to the accumulation of third-party funds (Dana Pihak Ketiga/DPK), which constitute a critical component of banking liquidity. The availability of sufficient third-party funds enables Islamic banks to expand their financing activities and support productive economic sectors such as small and medium enterprises. Consequently, the success of fundraising products like Barokah Deposits has broader implications for economic development and financial stability. From an educational perspective, the involvement of university students in observing and analyzing Islamic banking practices provides valuable insights into the practical implementation of Sharia financial principles. Field observations conducted by students of Nurul Jadid University offer an opportunity to examine how Islamic banking products are managed at the operational level. Such experiences contribute to the development of academic understanding while also strengthening the link between theoretical knowledge and practical application(Prasetyia & Diendtara, 2011).

Based on the foregoing discussion, it is evident that the Barokah Deposit product represents an important fundraising instrument within the operational framework of Bank Jatim Syariah KCP Probolinggo. The product not only reflects the principles of Islamic finance but also demonstrates the bank’s commitment to promoting financial inclusion and strengthening public trust in Sharia-compliant financial institutions. Therefore, this study aims to analyze the role of the Barokah Deposit as a leading fundraising product at Bank Jatim Syariah KCP Probolinggo. By examining the operational mechanisms, accessibility, and customer perceptions of the product, this research seeks to provide a comprehensive understanding of how Islamic deposit products contribute to the development of Islamic banking at the local level. The findings of this study are expected to offer valuable insights for both academic research and practical policy development in the field of Islamic banking.

RESEARCH METHOD

This study employed a qualitative research method with a descriptive approach to explore and understand the role of Barokah Deposits as a leading fundraising product at Bank Jatim Syariah KCP Probolinggo. The qualitative approach was selected because the research aimed to obtain an in-depth understanding of the operational practices, management mechanisms, and strategic roles of the Barokah Deposit product within the context of Islamic banking. Rather than focusing on numerical measurement, qualitative research allows the researcher to interpret social phenomena, organizational practices, and institutional strategies through direct engagement with the research setting. Through this approach, the study seeks to provide a comprehensive description of how the Barokah Deposit product contributes to fundraising activities and supports the development of third-party funds within the institution(Nur Laillni Roma et al., 2023). The research was conducted at Bank Jatim Syariah KCP Probolinggo, one of the operational branches of Bank Jatim Syariah that provides Sharia-compliant banking services to the surrounding community. The selection of this research location was based on the strategic role of the branch in implementing Islamic banking products and its active involvement in promoting Sharia-based financial services at the regional level. Furthermore, the presence of the Barokah Deposit product as one of the bank's flagship fundraising instruments made the branch an appropriate setting for examining the practical implementation of Islamic deposit products(Darajati, 2023).

Data collection in this study was carried out through three primary techniques, namely observation, interviews, and documentation. Observation was conducted during the internship period at Bank Jatim Syariah KCP Probolinggo to obtain direct insights into the operational processes related to the Barokah Deposit product. Through this method, the researcher was able to observe customer service procedures, product promotion strategies, and the interaction between bank staff and customers in the context of deposit fundraising activities. These observations provided valuable contextual information that supported a deeper understanding of how the product operates within the institutional environment(Febrianto et al., 2022).

In addition to observation, interviews were conducted with selected informants who were directly involved in the management and promotion of the Barokah Deposit product. These informants included bank employees responsible for customer service, marketing, and operational activities. The interview process aimed to gather detailed information regarding the operational mechanisms of the Barokah Deposit, the strategies used to attract customers, and the perceived benefits of the product for both the bank and its clients. Through semi-structured interviews, the researcher was able to explore the perspectives and experiences of bank personnel regarding the role of Barokah Deposits in strengthening fundraising performance. Documentation was also used as an important data source in this research. Relevant documents included product brochures, institutional reports, promotional materials, and internal documents related to the Barokah Deposit product. These documents provided supporting information regarding the product's features, requirements, profit-sharing mechanisms, and institutional policies governing its implementation. By examining these materials, the researcher was able to complement the data obtained through observation and interviews(Nybakken, 1992).

The collected data were analyzed using an interactive data analysis technique consisting of three main stages: data reduction, data presentation, and conclusion drawing. Data reduction involved selecting, organizing, and simplifying the raw data obtained from the field in order to focus on information relevant to the research objectives. Data presentation was then carried out by systematically organizing the reduced data into descriptive narratives that illustrated the operational role of the Barokah Deposit product. Finally, conclusions were drawn based on the patterns and relationships identified in the presented data. Through these analytical steps, the study aimed to provide a clear and comprehensive description of how the Barokah Deposit functions as a leading fundraising product at Bank Jatim Syariah KCP Probolinggo. The qualitative descriptive approach thus enabled the researcher to capture both the institutional strategies and practical experiences associated with the implementation of Islamic deposit products within the framework of Sharia-compliant banking operations.

FINDINGS AND DISCUSSION

The results of this study reveal that the operational activities of Bank Jatim Syariah KCP Probolinggo are carried out in an orderly, systematic, and well-organized manner in accordance with Islamic banking operational standards. The implementation of these operational activities reflects the institution's commitment to maintaining professionalism, accountability, and compliance with the regulatory framework governing Islamic financial institutions in Indonesia. Operational discipline and structured work procedures form an important foundation in ensuring that banking activities are conducted efficiently while maintaining customer trust. One of the key aspects observed in this research is the implementation of an effective administrative system. Administrative management at Bank Jatim Syariah KCP Probolinggo is conducted through a structured process that begins with the preparation of banking transaction documents. Each transaction carried out by customers must be supported by valid documentation that records the details of the transaction, including customer identity, transaction type, and supporting financial information. This process ensures that all banking activities are recorded properly and can be verified whenever necessary.

In addition to document preparation, the administrative process also includes the marking and verification of documents. The marking process involves labeling and categorizing documents according to their transaction type and operational function. Such categorization helps banking staff easily retrieve relevant documents when needed, thereby increasing operational efficiency. Furthermore, document verification is carried out by authorized personnel to ensure the accuracy and completeness of the information recorded. This verification process functions as an internal control mechanism that prevents errors and ensures that banking transactions are conducted in accordance with applicable regulations. The implementation of systematic document archiving further demonstrates the professionalism of operational management at Bank Jatim Syariah KCP Probolinggo. Archiving is performed through a structured filing system that allows documents to be stored safely and retrieved efficiently. Banking documents are categorized and stored based on specific classifications, such as transaction type, operational department, and chronological order. This system ensures that all documents related to banking activities are well preserved and easily accessible when required for auditing, monitoring, or reporting purposes.

The existence of a structured administrative system reflects the application of internal control mechanisms within the bank's operational framework. Internal control is an essential component of Islamic banking management because it ensures the integrity, reliability, and transparency of financial information. According to Ascarya (2015), the implementation of effective internal control systems in Islamic banking institutions is crucial for preventing operational risks, maintaining financial accountability, and ensuring compliance with Sharia principles. Another important finding of this study relates to the implementation of the registration process and routine document checks. The registration process involves recording customer data and transaction details within the bank's operational system. This process ensures that all banking activities are properly documented and can be traced when necessary. Routine document checks are conducted periodically to verify the accuracy and completeness of transaction records. Through this mechanism, the bank is able to maintain data reliability and reduce the risk of administrative errors.

The implementation of these procedures demonstrates that Bank Jatim Syariah KCP Probolinggo has established a robust operational framework that supports effective banking services. Accurate documentation and systematic recordkeeping play a significant role in maintaining customer trust and ensuring compliance with financial regulations. Moreover, these practices contribute to the creation of a transparent and accountable banking environment, which is essential for Islamic financial institutions. In addition to administrative management, this research also examines the implementation of cash management practices at Bank Jatim Syariah KCP Probolinggo. Cash management is an important operational activity because it involves the handling and monitoring of financial resources that are essential for daily banking operations. Effective cash management ensures that financial transactions are conducted smoothly while maintaining financial accountability.

The research findings indicate that cash management at Bank Jatim Syariah KCP Probolinggo is carried out in a transparent and systematic manner. The bank maintains detailed records of cash transactions through general ledger documentation. Each financial transaction involving cash inflow or outflow is recorded in the general ledger, which serves as the primary accounting record of the bank's financial activities. The use of general ledger documentation allows the bank to monitor financial transactions accurately and maintain financial transparency. In addition to general ledger recording, the bank also prepares regular cash position reports. These reports provide information regarding the amount of cash available within the bank at a specific point in time. Cash position reports are essential for monitoring liquidity levels and ensuring that the bank maintains adequate financial resources to meet operational needs. By regularly preparing these reports, the bank can maintain financial stability and respond effectively to changes in customer transaction volumes.

Routine cash take activities also form an integral part of the bank's cash management system. Cash take refers to the process of verifying the physical amount of cash held by the bank against the recorded financial data. This process is conducted periodically to ensure that the actual cash balance corresponds with the financial records maintained in the accounting system. The implementation of routine cash take procedures serves as an additional internal control mechanism that prevents discrepancies between recorded and actual cash balances.

The transparency of cash management practices at Bank Jatim Syariah KCP Probolinggo reflects the bank's commitment to maintaining financial accountability. Transparency is a fundamental principle in Islamic finance because it ensures that financial transactions are conducted honestly and openly. The application of transparent financial practices not only strengthens internal control mechanisms but also enhances public confidence in Islamic banking institutions. Another important aspect of this research concerns fundraising activities carried out by Bank Jatim Syariah KCP Probolinggo. Fundraising activities represent a core function of banking institutions because they involve collecting funds from the public that can later be used for financing activities. In Islamic banking, fundraising activities must comply with Sharia principles and avoid practices that involve interest or speculative elements. The research findings show that account opening procedures at Bank Jatim Syariah KCP Probolinggo are conducted in accordance with applicable banking regulations. Customers who wish to open accounts must complete several administrative requirements, including submitting identification documents and filling out the necessary application forms. The bank verifies these documents to ensure the accuracy of customer data before approving the account opening process. This procedure helps maintain the reliability of customer information and prevents potential financial risks. Among the various fundraising products offered by the bank, the iB Barokah Deposit product plays a significant role as a leading investment instrument. The iB Barokah Deposit is designed as a Sharia-compliant term deposit that allows customers to place funds in the bank for a predetermined period. The product operates under a mudharabah contract, in which customers act as capital providers while the bank manages the funds for investment purposes.

The implementation of the iB Barokah Deposit product follows a structured operational procedure that ensures compliance with both Islamic principles and banking regulations. Customers who wish to open a deposit account must first complete the account registration process and agree to the terms of the mudharabah contract. The bank then records the deposit placement in its financial system and provides customers with documentation confirming the transaction. The profit-sharing mechanism applied in the iB Barokah Deposit product reflects the core principles of Islamic finance. Instead of receiving interest payments, customers receive a share of the profits generated from the bank's investment activities. The profit-sharing ratio is determined in advance and agreed upon by both parties. This arrangement ensures fairness and aligns with the ethical framework of Islamic banking.

The management of the iB Barokah Deposit product also emphasizes transparency and accountability. Customers receive clear information regarding the profit-sharing mechanism, investment period, and terms of the deposit contract. Transparent communication ensures that customers fully understand the product's operational framework before making investment decisions. From a regulatory perspective, the implementation of the iB Barokah Deposit product complies with the provisions of Law Number 21 of 2008 concerning Islamic Banking. This law provides the legal foundation for the operation of Islamic banking institutions in Indonesia and establishes the regulatory framework governing Sharia-compliant financial activities. Compliance with this legal framework ensures that Islamic banking operations remain consistent with national financial regulations.

Furthermore, the product also adheres to fatwas issued by the National Sharia Board of the Indonesian Ulema Council (DSN-MUI), particularly those concerning the implementation of mudharabah contracts and profit-sharing systems. These fatwas provide guidance for Islamic financial institutions in structuring financial products that comply with Islamic legal principles. The adherence of Bank Jatim Syariah to these fatwas demonstrates its commitment to maintaining Sharia compliance in its operational practices. In addition to legal compliance, the implementation of the iB Barokah Deposit product also reflects the application of Good Corporate Governance (GCG) principles. Good Corporate Governance emphasizes transparency, accountability, responsibility, independence, and fairness in institutional management. By implementing these principles, Islamic banks can ensure that their operations are conducted ethically and professionally.

The research findings suggest that the iB Barokah Deposit product has successfully contributed to increasing third-party funds at Bank Jatim Syariah KCP Probolinggo. The product's accessibility, transparency, and compliance with Sharia principles make it attractive to customers who seek ethical investment alternatives. As a result, the product plays a significant role in strengthening the bank's fundraising performance. Overall, the operational practices observed at Bank Jatim Syariah KCP Probolinggo demonstrate a strong alignment with Islamic banking concepts. The implementation of structured administrative systems, transparent cash management practices, and Sharia-compliant fundraising products reflects the bank's commitment to maintaining professionalism and ethical financial practices. These findings indicate that the bank has successfully integrated Islamic financial principles into its operational framework while maintaining compliance with regulatory requirements.

Cnclusion

Based on the findings of this research, it can be concluded that the operational activities of Bank Jatim Syariah KCP Probolinggo demonstrate structured implementation, systematic procedures, and strong compliance with Islamic banking operational standards. The bank has established effective administrative systems that support the accuracy and completeness of transaction data. Through structured document preparation, verification, and archiving processes, the institution is able to maintain reliable operational records and ensure transparency in banking activities. The implementation of internal control mechanisms further strengthens the reliability of the bank's operational framework. Regular document checks, systematic data recording, and transparent financial documentation contribute to the creation of a trustworthy banking environment. These practices align with Islamic banking principles that emphasize prudence, transparency, and accountability in financial management. Cash management practices at Bank Jatim Syariah KCP Probolinggo also demonstrate a high level of transparency and accountability. Through general ledger recording, preparation of cash position reports, and routine cash verification procedures, the bank ensures that financial transactions are accurately documented and monitored. Such practices contribute to maintaining financial stability and preventing operational discrepancies. The iB Barokah Deposit product plays a significant role as a flagship fundraising instrument within the bank's operational framework. The product provides customers with a secure and Sharia-compliant investment option that operates under the mudharabah contract. Transparent profit-sharing mechanisms and clear product information enhance customer confidence and encourage greater participation in Islamic banking services. Furthermore, the management of the iB Barokah Deposit product complies with relevant regulatory frameworks, including Law Number 21 of 2008 concerning Islamic Banking, fatwas issued by the National Sharia Board (DSN-MUI), and regulations established by the Financial Services Authority (OJK). Compliance with these regulatory provisions demonstrates that the bank's operational practices align with both Islamic legal principles and national financial regulations. In conclusion, the iB Barokah Deposit can be categorized as a professionally managed fundraising instrument that effectively supports the operational performance of Bank Jatim Syariah KCP Probolinggo. The product's transparency, accessibility, and compliance with Islamic banking principles make it a valuable component of the bank's fundraising strategy. Therefore, the iB Barokah Deposit has strong potential to continue serving as a superior product that contributes to the sustainable growth and development of Islamic banking services in the region.

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