

**UNIVERSITI TEKNOLOGI MARA**

**WADIAH YAD DHAMANAH: AN  
IMPLEMENTATION ANALYSIS IN  
MUAMALAT BANK BERHAD**

**MUHAMMAD FAUZAN BIN JANAL**

Academic writing submitted in partial fulfilment  
of the requirements for the degree of

**Diploma in Muamalat**

**Academy of Contemporary Islamic Studies**

**December 2019**

## AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the result of my own work, unless otherwise indicated or acknowledged as reference work. This academic writing has not been submitted to any other academic institution or non-academic institution for any degree of qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Under Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

Name of Student : Muhammad Fauzan bin Janal  
Student I.D. No : 2017606578  
Programme : Diploma in Muamalat – IC110  
Faculty : Academy of Contemporary Islamic Studies Academic  
Writing Title : Wadiah Yad Dhamanah: An Implementation  
Analysis in Bank Muamalat  
Signature of Students : .....  
Date : December 2019

## ABSTRACT

This research aims to analyze the implementation of savings products using *Wadiah Yad Dhamanah* contract. This study was conducted to study its implementation in Bank Muamalat Berhad. This is because the implementation of *Wadiah Yad Dhamanah* has become more limited and has been eradicated. In addition, the problem with the *Wadiah Yad Dhamanah* contract is that the customer is still unclear about the detailed implementation and still cannot distinguish the *Wadiah Yad Dhamanah* and conventional savings. The purpose of this first research is to identify *Wadiah Yad Dhamanah* from an Islamic perspective.

The second is to analyze the implementation of Saving-i products at Bank Muamalat Berhad. In addition, data collection is a qualitative method of document analysis and semi-structured interviews. The present findings show that *Wadiah Yad Dhamanah* is a product that is in accordance with shariah guidelines. There is no element of interest, uncertainty and gambling in this contract as it would be similar to a conventional deposit.

## TABLE OF CONTENTS

	<b>Page</b>
<b>AUTHOR'S DECLARATION</b>	i
<b>ABSTRACT</b>	ii
<b>ACKNOWLEDGEMENT</b>	iii
<b>TABLE OF CONTENTS</b>	iv-viii
<b>LIST OF TABLES</b>	viii
<b>LIST OF FIGURES</b>	viii

<b>CHAPTER ONE: INTRODUCTION</b>	<b>Page</b>
1.1 Introduction	1
1.2 Research Background	2-3
1.3 Problem Statement	4-5
1.4 Research Questions	5
1.5 Research Objectives	5
1.6 Research Significance	6-7
1.6.1 Researches	6
1.6.2 Customer	6
1.6.3 Bank	7
1.7 Research Scope	7-8
1.7.1 Wadiah Yad Dhamanah	8
1.7.2 Bank Muamalat Berhad	8
1.8 Research Methodology	9-10
1.8.1 Interview	9
1.8.2 Analysis Documents	10
1.9 Literature Review	10-11
1.10 Conclusion	12