

Lottery Prizes and Islamic Law Review on Mudharabah Savings Products at BMT Ar Roudloh Lamongan

Miftachul Ulum¹⁾, Abdul Mun'im²⁾

^{1,2} Institut Pesantren Sunan Drajat Lamongan, Indonesia

Email: drajatulum@insud.ac.id ¹, munimkediri@gmail.com ²

Article History:

Received: 21-08-2024

Accepted: 26-08-2024

Publication: 27-08-2024

Abstract: *One of the efforts to increase customer appeal is by providing a prize draw. BMT Ar Roudloh in an effort to improve its services also applies a promotional strategy through the provision of a prize draw. The purpose of the study is to describe the review of Islamic law in the activities of determining, implementing a prize draw carried out at BMT Ar Roudloh in Lamongan. The triangulation method is used in describing the results of the research analysis and determining the validity of the data source. Informants in the study included managers, employees and customers. The results of the study indicate that the implementation of the prize draw activity starting from determining the requirements, participants and implementation has been in accordance with Islamic law. The implementation of the prize draw shows that the implementation of the prize draw does not conflict with Islamic law.*

Keywords : *Lottery Prizes , Mudharabah , Islamic Law*

INTRODUCTION

Baitul Maal wat Tamwil is an Islamic financial institution that plays an important role in empowering the people's economy. The existence of financial institutions has an important role in the development of a country's economy (Aisyah, 2014). One of the Islamic financial institutions is BMT Ar Roudloh in Lamongan. The BMT offers sharia-based savings products such as Mudharabah savings. One of the attractions for customers is the lottery prizes that are often offered by BMT. However, the question arises as to how Islamic law reviews the practice of lucky draws on Mudharabah savings products.

Savings are based on a mudharabah contract where customers will benefit in the form of profit sharing based on agreed terms (Anggraini et al., 2020; Faruq & Jennah, 2020). This is in accordance with the National Sharia Council (DSN) which has issued a fatwa stating that justified savings are savings based on Islamic principles, namely mudharabah and wadiah (Rahmani, 2020). Mudharabah and Musyarakah profit-sharing-based financing can also increase the profitability of Islamic banks (Belkhaoui et al., 2020).

Cite this article as :

Mun'im, A., & Ulum, M. Lottery Prizes and Islamic Law Review on Mudharabah Savings Products at BMT Ar Roudloh Lamongan. *Miftah : Jurnal Ekonomi Dan Bisnis Islam*, 2(2), 109–115. <https://doi.org/10.61231/miftah.v2i2.289>

Creative Commons - Attribution 4.0 International - CC BY 4.0

Mudharabah is a commonly used contract in Islamic Bank fundraising activities (Caca & Harahap, 2023; Sari et al., 2024). Where the Bank acts as a fund manager (mudharib), while the customer acts as the owner of the funds (shahibul mal). As a result of managing Mudharabah funds, the Islamic Bank will share the results with shahibul mal according to the ratio agreed in the contract when opening an account. In processing funds from shahibul mal, if there is a loss that is not caused by the Bank's carelessness, the Bank is not responsible. If what happens is a management misunderstanding regarding management, if there is a loss of these funds, the Bank is fully responsible (Annisa & Harahap, 2023; Cahyandari et al., 2023).

Lottery in Arabic terms is known as qur'ah, which can be interpreted as an effort to choose some choices (Abdul, 2019). Prize draws in the context of Islamic banking need to be carefully reviewed, given the potential for usury (interest) and maysir (gambling) which are prohibited in Islam (Djafri et al., 2020). In Islamic principles, usury is prohibited because it creates injustice and exploitation, while maysir is forbidden because it involves elements of speculation and high uncertainty. Maysir or gambling is an activity that has an element of speculation in the hope of random gain. In the context of lucky draws, if the prize depends on luck and is not directly related to the effort put in, then this can be close to the category of maysir. To avoid the element of maysir, the prize must be linked to the real effort or productive contribution of the customer, and not solely based on luck (Mukhsinun, 2020).

The implementation of the lottery organized by BMT Ar Roudhoh is an activity that still needs to be questioned how the legal source according to Islam whether it is allowed or not. The lottery as an interesting activity, because the activity is organized by BMT Ar Roudloh which is a Sharia Financial Institution that uses the principles of Islamic law in each of its activities. From the above arguments, the research aims to examine the review of Islamic law on the implementation of lottery activities organized in BMT Ar Roudhoh Lamongan.

METHODOLOGY

Qualitative research by observing phenomena in the field directly in activities at BMT Ar Roudhoh Lamongan. Data collection through direct observation, interviews and documentation sources. Informants in the study consisted of managers, employees and customers. Analysis and validity of research is based on the results of checking and examining data using triangulation techniques.

RESULTS AND DISCUSSION

Lottery is one of the ways that a company of goods or services to attract buyers or customers so that they are interested in using the products of the company. Sweepstakes are indeed increasingly widespread in modern times and their development is increasingly rapid, such as through social media,

Cite this article as :

Mun'im, A., & Ulum, M. Lottery Prizes and Islamic Law Review on Mudharabah Savings Products at BMT Ar Roudloh Lamongan. *Miftah : Jurnal Ekonomi Dan Bisnis Islam*, 2(2), 109–115. <https://doi.org/10.61231/miftah.v2i2.289>

Creative Commons - Attribution 4.0 International - CC BY 4.0

audio-visual media, print media, even many are advertised in the form of posters and billboards, and other financial institutions. It's just that from time to time the forms and puIDRoses vary, sweepstakes which are basically halal can turn into haram if there are certain elements that turn into gambling. So what distinguishes is not the name or terminology, but the criteria set by the sweepstakes organizer..

BMT Ar-Roudloh in terms of implementing the lottery prizes are required to open mudharabah savings. this is very important information conveyed to customers or prospective members who want to open new savings or take part in the lottery prizes. The main provisions that must be passed by members, namely 1) must have mudharabah savings where the requirements for opening mudharabah savings must fill out a savings opening form first, and have an identity card such as KTP or other identity with an initial deposit of at least IDR.10,000 and an administration fee of IDR. 10,000. 2) at least already a member of bmt for 1 year 3) minimum balance settles IDR.5,000,000. The requirements for participating in the lucky draw for mudharabah savings products are 1). Become a member and open a mudharabah savings product, 2). At least already a member of BMT Ar-Roudloh for 1 year, 3). Minimum balance settles IDR.5,000,000

The implementation of the lottery program has a purpose as stated by the manager that the lottery is one of the promotional programs, one of the strategies to communicate to introduce BMT Ar-Roudloh in the midst of the community through the lottery. The purpose of BMT Ar-Roudlah holding a lucky draw program on mudhorobah savings products, namely, as a form of promotion, a communication strategy to introduce BMT Ar-Roudlah and attract public interest through the lucky draw. "BMT Ar-Roudloh determines the winner of the lottery prize mudharabah savings products by randomly selected or shuffled at the end of each year between December then determine it do not choose favoritism must fulfill the conditions and criteria determined.

There are various kinds of lotteries according to Islamic law, one of which is a lottery with the condition of buying goods. All lottery participants must first buy goods. It cannot be followed by people who do not buy goods, all of this has been determined by the organizer of the sweepstakes. The lottery does not affect the price of the product. The company holds sweepstakes only to sell its products. As for the law, if you buy goods with the intention of entering the lottery, it is classified as maisir/qimar which is prohibited in Sharia because the purchase is deliberately spending money to be able to enter the lottery. In participating in a lottery, you may lose and you may gain, so this is what is called maisir/qimar.

From the explanation above, it can be concluded that the requirements of BMT Ar-Roudloh to participate in the lottery for mudhorobah savings products are permissible/mubah. Because the conditions of BMT Ar-Roudloh do not include violating Islamic law. In the hadith also explains from Abu Hurairah r.a the Prophet SAW said which means "From Abu Hurairah raddhiyallahu 'anhu that the Rosululah SAW said, "give gifts to each other, so that you love each other." (HR Bukhari) in the book

Cite this article as :

Mun'im, A., & Ulum, M. Lottery Prizes and Islamic Law Review on Mudharabah Savings Products at BMT Ar Roudloh Lamongan. *Miftah : Jurnal Ekonomi Dan Bisnis Islam*, 2(2), 109–115. <https://doi.org/10.61231/miftah.v2i2.289>

Creative Commons - Attribution 4.0 International - CC BY 4.0

of al-adab al-mufrad and abu ya'la with sanad hasan” from the hadith Rosulullah does not prohibit someone who wants to give gifts to his brother but by giving it to someone without expecting the return of other people's property whatever it was before..

Researchers also analyzed the Islamic law of the conditions for participants to take part in the lucky draw of mudharabah savings products. that the conditions for participating in the lucky draw on mudharabah savings poduk are the same as the conditions of BMT Ar-Roudloh mentioned above, so the conditions for participating in the lucky draw of mudharabah savings products in the review of Islamic law are permissible.

1. The purpose of the lucky draw of BMT Ar-Roudloh Mudharabah Products

The purpose of holding the lottery of BMT Ar-Roudloh mudharabah products is not included in the prohibition of Islam, because the lottery is said to be haram if the BMT eats other people's property unlawfully. In the hadith also explains from Abu Hurairah r.a the Prophet SAW said which means “From *Abu Hurairah radhiyallahu 'anhu that Rosulullah SAW said, "give gifts to each other, so that you love each other."* (HR Bukhari) in the book al-adab al-mufrad and abu ya'la with sanad hasan”. From the hadith, Rosulullah explained that he did not prohibit someone who wanted to give a gift to his brother, but by giving it to someone without expecting property in return from others whatever it was before.

2. Purpose of Participants Participating in the Lucky Draw

Likewise, the purpose of participants participating in the lottery of mudharabah savings products said that only to get prizes and also utilize mudharabah savings products, then in the review of Islamic law it is permissible or not prohibited, because they only want to get prizes and also follow them without loss. The lottery applied at BMT Ar-Roudloh has no element of gambling because BMT Ar-Roudloh does not use the concept of money selling coupons to participants as is generally the lottery in other places. So the participants here do not pay for the purchase of coupons but the BMT Ar-Roudloh itself provides participants with coupons in accordance with the criteria and conditions of the lottery event at BMT Ar-Roudloh. Some lottery cases that occur outside the case that researchers examine, there are some who practice lottery prizes with the condition that they have to buy coupons / buy an item to be able to participate in the lottery, in this case according to Islamic law review is haram, because there are parties who benefit and there are other parties who are harmed.

In the Quran, it has been explained by the word of Allah QS Al-Maidah verse 90

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلامُ رِجْسٌ مِّنْ عَمَلِ الشَّيْطَانِ فَاجْتَنِبُوهُ
لَعَلَّكُمْ تُفْلِحُونَ ﴿٩٠﴾

Cite this article as :

Mun'im, A., & Ulum, M. Lottery Prizes and Islamic Law Review on Mudharabah Savings Products at BMT Ar Roudloh Lamongan. *Miftah : Jurnal Ekonomi Dan Bisnis Islam*, 2(2), 109–115. <https://doi.org/10.61231/miftah.v2i2.289>

Creative Commons - Attribution 4.0 International - CC BY 4.0

Meaning: “O you who believe! Verily, intoxicants, gambling, (sacrificing to) idols, and casting lots with arrows, are the deeds of the devil. So avoid (those deeds) so that you will be fortunate.(Departemen Agama RI, 2002)

That the above verse explains that Allah SWT commands his people to stay away from prohibited acts such as gambling, casting lots, seek sustenance in a halal way and if you stay away from it you will get more fortune for his people.

The Koran also explains the word of God QS. Al-Maidah Verse 91

إِنَّمَا يُرِيدُ الشَّيْطَانُ أَنْ يُوقِعَ بَيْنَكُمُ الْعَدَاوَةَ وَالْبَغْضَاءَ فِي الْخَمْرِ وَالْمَيْسِرِ وَيَصُدَّكُمْ عَنْ ذِكْرِ اللَّهِ وَعَنِ الصَّلَاةِ فَهَلْ أَنْتُمْ مُنْتَهُونَ ﴿٩١﴾

Meaning: “Indeed, the Shaitan intends to cause enmity and hatred among you by reason of (drinking) alcohol and gambling, and to prevent you from remembering Allah and praying, so stop (from doing those things). (Departemen Agama RI, 2005)

From the explanation of the Quranic verse above, it explains that gambling or transaction activities by means of luck are prohibited and haram. Because it is the work of the devil and gambling can cause enmity between Muslims and also hatred. Allah explicitly forbids gambling in his words.

1. How to Determine the Winner

So in the review of Islamic law BMT Ar-rodloh as the implementer of the lottery program prize product mudhorobah in how to determine the winner there is no problem / allowed. Because it is in accordance with Islamic law and fairly chosen. In the hadith the Prophet said which means, “*From Abu Hurairah r.a said that Rosulullah SAW said, O man, Allah is good and will not love except the good*” (HR Muslim and Tirmidzi from Abu Daud)

2. Prize for the winner

Thus, the prize item for the winner itself is in accordance with Islamic law. Because the goods given are clearly from the BMT Ar-Roudloh and the goods are also halal and valid for sale.

3. Gift Giver and the origin of the gift

From BMT Ar-Roudloh as the giver of the mudharabah savings product lottery prize is recommended because the origin of the prize comes purely from BMT's own efforts. Because the gift is not by means of elements of eating ot

CONCLUSION

Implementation of lucky draw activities as one of the activities of promotion or introducing products to customers. Aside from being a promotion, these activities can attract and increase the

Cite this article as :

Mun'im, A., & Ulum, M. Lottery Prizes and Islamic Law Review on Mudharabah Savings Products at BMT Ar Roudloh Lamongan. *Miftah : Jurnal Ekonomi Dan Bisnis Islam*, 2(2), 109–115. <https://doi.org/10.61231/miftah.v2i2.289>

Creative Commons - Attribution 4.0 International - CC BY 4.0

number of customers. The implementation of lottery activities in BMT Ar-Roudloh Lamongan in implementation is in accordance with Islamic sharia. This happens because during the implementation has followed the provisions that have been set and does not conflict with sharia..

REFERENCES

- Abdul, W. (2019). Undian Berhadiah Alfamart di Kota Bengkulu dalam Perspektif Ekonomi Syari'ah. *Al-Istinbath: Jurnal Hukum Islam*, 4(1), 1–14. <https://doi.org/10.29240/jhi.v4i1.634>
- Aisyah, E. N. (2014). Penerapan Sistem Bagi Hasil Pada Tabungan Mudharabah Pada Bmt-Mmu Pasuruan. *El Dinar*, 1(01), 1–9. <https://doi.org/10.18860/ed.v1i01.2513>
- Anggraini, A., Dona, D. R., & Rizky, M. A. (2023). Mekanisme Tabungan Mudharabah Pada Bank Perkreditan Rakyat Syariah (BPRS) Al Falah. *Jurnal Ilmiah Mahasiswa Perbankan Syariah (JIMPA)*, 3(1), 183–196. <https://doi.org/10.36908/jimpa.v3i1.166>
- Annisa, C., & Harahap, M. A. (2023). Pengaruh Tabungan Mudharabah Terhadap Laba Bank Syariah Di Indonesia Periode 2020-2023. *Jurnal Ekonomi Dan Keuangan Syariah*, 2(2), 508–521. <https://jurnal.perima.or.id/index.php/JEKSya/article/view/232>
- Belkhaoui, S., Alsagr, N., & van Hemmen, S. F. (2020). Financing modes, risk, efficiency and profitability in Islamic banks: Modeling for the GCC countries. *Cogent Economics and Finance*, 8(1). <https://doi.org/10.1080/23322039.2020.1750258>
- Caca, C. A., & Harahap, M. A. (2023). Pengaruh Tabungan Mudharabah Terhadap Laba Bank Syariah Di Indonesia Periode 2020-2023. *Jurnal Ekonomi Dan Keuangan Syariah*, 2(2), 508–521.
- Cahyandari, R., Kalfin, R., Sukono, R., Purwani, S., Ratnasari, D., Herawati, T., & Mahdi, S. (2023). The Development of Sharia Insurance and Its Future Sustainability in Risk Management: A Systematic Literature Review. *Sustainability (Switzerland)*, 15(10). <https://doi.org/10.3390/su15108130>
- Departemen Agama RI. (2002). *Mushaf Al-Qur'an Terjemah*. Al Huda.
- Departemen Agama RI. (2005). *al-Qur'an Mushaf dan al-Qur'an Terjemah*. Al Huda.
- Djafri, M. T., Patahuddin, A., & Aqbar, K. (2020). Zakat Harta Dari Hasil Undian Berhadiah Dalam Perspektif Hukum Islam. *BUSTANUL FUQAH: Jurnal Bidang Hukum Islam*, 1(3), 390–415.
- Faruq, U., & Jennah, N. (2023). Pengaruh Kualitas Pelayanan dan Kualitas Produk Terhadap Keputusan Menabung pada Produk Tabungan Mudharabah di KSPPS BMT NU Cabang Camplong. *Mabny: Journal of Sharia Management and Business*, 3(01), 22–34. <https://doi.org/10.19105/mabny.v3i01.9111>
- Mukhsinun. (2020). Undian Dan Lotere Dalam Perspektif Masail Al- Fiqhiyyah. *LABATILA: Jurnal Imu Ekonomi Islam*, 04(01), 20–30.
- Rahmani, S. (2020). Faktor-Faktor Kebijakan Yang Mempengaruhi Tabungan Mudharabah Pada

Cite this article as :

Mun'im, A., & Ulum, M. Lottery Prizes and Islamic Law Review on Mudharabah Savings Products at BMT Ar Roudloh Lamongan. *Miftah : Jurnal Ekonomi Dan Bisnis Islam*, 2(2), 109–115. <https://doi.org/10.61231/miftah.v2i2.289>

Creative Commons - Attribution 4.0 International - CC BY 4.0

Perbankan Syariah Di Indonesia. *JPS (Jurnal Perbankan Syariah)*, 1(2), 122–137. <https://doi.org/10.46367/jps.v1i2.225>

Sari, N., Ibrahim, A., Muzammil, & Muksal. (2024). Managing Financing Risk of Islamic Banking Products in Indonesia: a Value At Risk Approach. *Jurnal Ilmiah Islam Futura*, 24(1), 213–240. <https://doi.org/10.22373/jiif.v24i1.17693>