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Implementation of Maqashid Sharia Values in the Operational Practices of BMT Nusantara Sempu Branch Office: A Document Analysis and In-Depth Interview Study

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Abstract

This study aims to analyze the implementation of Maqashid Sharia values in the operational practices of BMT Nusantara Sempu Branch Office. A qualitative case study approach was employed, with data collected through in-depth interviews with BMT management personnel, including the Branch Manager, Account Officer Savings and Financing (AOSP), and Account Officer Financing (AOAP). Additional data were obtained through participant observation of daily operational activities and analysis of internal and external institutional documents. Data were analyzed through data reduction, data display, and conclusion drawing, while source triangulation was applied to ensure data validity. The findings reveal that the implementation of Maqashid Sharia is reflected in five principal dimensions. First, hifzh al-din (protection of religion) is demonstrated through compliance with Sharia principles in all products and contracts, adherence to DSN-MUI fatwas, and the integration of religious values into risk management decisions. Second, hifzh al-nafs (protection of life) is implemented through financing feasibility assessments, a persuasive and family-oriented collection system, and restructuring schemes for customers experiencing financial difficulties. Third, hifzh al-aql (protection of intellect) is realized through transparent contract information, Islamic financial literacy programs, and the prohibition of gharar, riba, and maysir. Fourth, hifzh al-nasl (protection of lineage) is reflected in productive financing, educational savings programs, and business development assistance. Fifth, hifzh al-mal (protection of wealth) is implemented through prudential financial management, transparent profit-sharing mechanisms, and the management of social funds. The study concludes that Maqashid Sharia has been integrated into BMT operations and serves as a practical foundation for Islamic microfinance governance at the local level.

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Keywords: BMT, Maqashid Sharia, Hifzh al-Din, Hifzh al-Mal, Islamic Microfinance.

INTRODUCTION

The development of Islamic microfinance institutions in Indonesia has experienced remarkable growth over the last two decades, reflecting the increasing demand for financial services that align with Islamic principles while supporting socio-economic development. Among various forms of Islamic microfinance institutions, Baitul Maal wat Tamwil (BMT) occupies a unique and strategic position due to its dual institutional functions. On the one hand, BMT operates as a commercial financial intermediary (baitut tamwil) that provides savings, financing, and other financial services based on Sharia principles. On the other hand, it performs a social function (baitul maal) by managing philanthropic funds such as zakat, infaq, sadaqah, and waqf. This integration of commercial and social objectives distinguishes BMT from conventional microfinance institutions and positions it as a holistic instrument for community empowerment and inclusive economic development (Masalingi et al., 2025; Ahmed & Salleh, 2024; Haneef et al., 2023).

As one of the branches within the BMT UGT Nusantara network, BMT UGT Nusantara Sempu Branch Office operates within a large Islamic microfinance ecosystem consisting of hundreds of branch offices and thousands of employees across Indonesia. Like many Islamic financial institutions, BMT UGT Nusantara Sempu faces the challenge of maintaining a balance between financial sustainability and adherence to Islamic ethical principles. Islamic microfinance institutions are required not only to generate sufficient revenue to ensure institutional survival but also to uphold justice, transparency, and social welfare in all operational activities. This challenge has become increasingly complex due to intensified competition from conventional financial institutions and the rapid expansion of digital financial technology services that offer faster and more accessible financial products (Syarifah & Rosman, 2024; Syafrudin, 1979; Hassan & Aliyu, 2023; Islamic Financial Services Board [IFSB], 2025).

In addressing these challenges, the concept of maqashid sharia provides a comprehensive philosophical framework for aligning economic activities with Islamic values. Rather than focusing solely on legal compliance, maqashid sharia emphasizes the ultimate objectives and wisdom behind Islamic law. Classical Islamic scholars, particularly Imam Al-Shatibi, conceptualized maqashid sharia as the preservation and promotion of five essential dimensions of human welfare: religion (hifzh al-din), life (hifzh al-nafs), intellect (hifzh al-aql), lineage (hifzh al-nasl), and wealth (hifzh al-mal). These dimensions collectively aim to achieve maslahah (public welfare) and prevent harm in both individual and societal contexts. Contemporary Islamic economists argue that maqashid sharia should

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serve as the primary benchmark for evaluating the performance and effectiveness of Islamic financial institutions, including Islamic microfinance organizations (Auda, 2022; Dusuki & Abdullah, 2024; Mohammed et al., 2025).

The growing emphasis on sustainability within the global financial sector further highlights the relevance of maqashid sharia. Recent studies indicate that the principles of social justice, ethical governance, financial inclusion, and community empowerment embedded in maqashid sharia are highly compatible with contemporary sustainability frameworks, including the Sustainable Development Goals (SDGs) (Khan & Bhatti, 2024; Alam et al., 2025). Consequently, Islamic microfinance institutions are increasingly expected to move beyond formal Sharia compliance and demonstrate tangible contributions to poverty alleviation, entrepreneurship development, financial literacy, and social welfare enhancement.

Despite these expectations, previous studies suggest that the implementation of maqashid sharia within Indonesian BMTs remains fragmented and often limited to formal compliance with Sharia regulations. Many institutions focus primarily on ensuring that financial contracts are free from prohibited elements such as riba, gharar, and maysir, while paying less attention to broader developmental and welfare objectives. As a result, several operational challenges persist, including high levels of non-performing financing, limited member empowerment programs, inadequate financial literacy initiatives, and underutilization of social funds for community development (Rahman & Prasetyo, 2024; Firdaus et al., 2025). These issues indicate a gap between the theoretical ideals of maqashid sharia and their practical realization within Islamic microfinance operations.

Several empirical studies have examined the implementation of maqashid sharia in the context of BMTs. Mubarok (2025) investigated the implementation of maqashid sharia in murabahah financing practices at BMT NU Wuluhan Branch, Jember, and found that all five dimensions of maqashid sharia had been incorporated, although business development programs for members remained relatively underdeveloped. Similarly, Mulyani (2025) analyzed the role of maqashid sharia in productive and consumptive financing at BMT Al-Bahjah, Cirebon, concluding that productive financing generated broader and more sustainable welfare impacts. Furthermore, Musthofa and Ekaningsih (2026) explored risk management strategies for non-performing financing at BMT Nusantara Sempu Branch from a maqashid sharia perspective, demonstrating that managerial decisions integrated financial, social, and religious considerations in addressing financing problems.

Although these studies provide valuable insights, several research gaps remain. First, existing studies tend to focus on specific operational aspects, particularly financing activities, rather than examining the implementation of maqashid sharia across the entire

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organizational system. Second, limited research has employed a comprehensive methodological approach that combines interviews, participant observation, and document analysis to capture the complexity of operational practices. Third, empirical evidence linking maqashid sharia implementation to the long-term sustainability and resilience of Islamic microfinance institutions at the local level remains scarce (Karim et al., 2024; Abdullah & Ismail, 2026).

Therefore, this study seeks to address these gaps by conducting a holistic analysis of the implementation of maqashid sharia values within the operational practices of BMT Nusantara Sempu Branch Office. By examining organizational policies, financing procedures, social programs, risk management practices, and stakeholder interactions, this research aims to provide a more comprehensive understanding of how maqashid sharia is translated into daily institutional operations. The findings are expected to contribute to the growing body of literature on Islamic microfinance governance and offer practical recommendations for strengthening the sustainability and social impact of BMTs in Indonesia.

METHOD

This study employed a qualitative approach using a case study research design. A qualitative methodology was considered appropriate because the study sought to explore the meanings, interpretations, and lived experiences of BMT managers in implementing maqashid sharia values within their organizational operations. Qualitative research enables researchers to gain an in-depth understanding of social phenomena in their natural settings and to capture participants' perspectives within their real-world contexts (Creswell, 2014). Furthermore, qualitative inquiry is particularly suitable for examining value-based organizational practices and decision-making processes that cannot be adequately measured through quantitative methods (Merriam & Tisdell, 2024).

A case study design was selected because the research focused on a single, bounded system, namely BMT Nusantara Sempu Branch Office. According to Yin (2018), case study research is appropriate when investigating a contemporary phenomenon within its real-life context, especially when the boundaries between the phenomenon and context are not clearly evident. Similarly, Stake (2005) emphasizes that case studies provide a comprehensive understanding of the complexity and uniqueness of a particular case. BMT Nusantara Sempu was chosen as the research site because it is part of the nationally recognized BMT UGT Nusantara network, serves a customer base predominantly composed of micro, small, and medium-sized enterprises (MSMEs) in agricultural and trading sectors, and has not previously been examined comprehensively from a maqashid sharia perspective.

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The study utilized both primary and secondary data sources. Primary data were obtained through in-depth interviews with the management of BMT Nusantara Sempu Branch Office. The management team was selected as key informants because of their extensive knowledge and direct involvement in implementing maqashid sharia principles within the institution's operational activities. The principal informant was the General Manager, who possesses comprehensive authority and understanding of the institution's governance, financing practices, risk management procedures, and social programs. Secondary data consisted of operational and policy documents, including operational manuals, standard operating procedures, financial reports, financing application forms, product brochures, and transaction records. These documents provided valuable contextual information and enabled a more comprehensive understanding of how maqashid sharia values are embedded in organizational policies and daily practices.

Data collection was conducted through semi-structured in-depth interviews and document analysis. The interview guide was designed to explore the implementation of the five dimensions of maqashid sharia, namely the protection of religion (hifzh al-din), life (hifzh al-nafs), intellect (hifzh al-aql), lineage (hifzh al-nasl), and wealth (hifzh al-mal). Face-to-face interviews with the General Manager generated rich and detailed insights into organizational practices and managerial decision-making processes. In addition, document analysis was employed to examine the formal integration of maqashid sharia principles within institutional policies and operational procedures. The documents were systematically reviewed, categorized, and interpreted according to the indicators of maqashid sharia. The use of multiple data sources strengthened the credibility and depth of the findings through methodological triangulation (Tracy, 2023).

Data analysis followed an inductive qualitative approach. Consistent with the framework proposed by Miles, Huberman, and Saldaña (2014), the analysis involved three interconnected stages: data reduction, data display, and conclusion drawing and verification. First, data reduction was conducted by selecting, focusing, simplifying, and organizing information obtained from interview transcripts and documentary evidence. Second, the data were presented in a narrative format to facilitate the identification of patterns, themes, and relationships among findings. Third, conclusions were drawn and continuously verified through comparison across different data sources to ensure consistency and trustworthiness. Thematic interpretation was further employed to identify recurring patterns related to the implementation of maqashid sharia within the operational framework of BMT Nusantara Sempu, thereby enhancing the rigor and credibility of the study (Braun & Clarke, 2022).

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RESULTS AND DISCUSSION

1. Overview of BMT Nusantara Sempu Branch Office

BMT Nusantara Sempu Branch Office is a sub-branch of KSPPS BMT UGT Nusantara, one of the largest Islamic microfinance institutions in Indonesia. The institution originated from BMT UGT Sidogiri, which was established in 2000 by alumni and supporters of Sidogiri Islamic Boarding School and later transformed into KSPPS BMT UGT Nusantara in 2020. The Sempu Branch Office was established in 2010 to provide easier access to Sharia-compliant financial services for residents of Sempu District, particularly micro-entrepreneurs, traders, and farmers who previously had to travel to the Glenmore branch (BMT Profile Document, 2025).

The organizational structure of BMT Nusantara Sempu consists of a Branch Manager supported by operational officers responsible for savings, financing, and administrative services. This division of responsibilities allows the institution to maintain accountability, improve service quality, and ensure compliance with Sharia principles. Regular coordination meetings among staff members help address operational challenges, financing performance, customer issues, and social program implementation, thereby strengthening organizational effectiveness.

BMT Nusantara Sempu offers a variety of savings and financing products tailored to community needs. Savings products include *mudharabah musytarakah*, *wadiah*, education, pilgrimage, and student savings schemes, while financing products cover business capital, agriculture, housing, vehicle, and pilgrimage financing. These products reflect the institution's commitment to promoting financial inclusion, economic empowerment, and social welfare, which are key objectives of Islamic finance (Ahmed & Salleh, 2024). Furthermore, the institution strives to balance financial sustainability with Sharia compliance and social responsibility, consistent with the principles of *maqashid sharia* (Karim et al., 2024; Alam et al., 2025).

2. Implementation of Hifzh al-Din (Protection of Religion) in BMT Operations

The implementation of *hifzh al-din* at BMT Nusantara Sempu is reflected in its strong commitment to Sharia compliance. Interviews with management revealed that all savings and financing products are based on DSN-MUI fatwas and utilize contracts such as *murabahah*, *mudharabah*, *musyarakah*, and *wadiah*. The institution considers compliance with Islamic principles not only as a regulatory requirement but also as a religious obligation, ensuring that all transactions are free from *riba*, *gharar*, and *maysir*.

Observations and document analysis further demonstrated that BMT employees consistently explain contractual terms, rights, obligations, and the Sharia foundations of

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each transaction before customers sign agreements. Financing documents clearly state the object of financing, payment schedules, profit margins, and references to relevant DSN-MUI fatwas. This practice enhances transparency and strengthens customers' understanding of Islamic financial principles. According to Dusuki and Abdullah (2024), effective implementation of *maqashid sharia* requires institutions to cultivate both ethical awareness and religious consciousness among stakeholders.

Beyond formal compliance, *hifzh al-din* is embedded in the organizational culture and decision-making processes of the institution. Management regularly considers Islamic ethical values when evaluating financing proposals and addressing operational challenges. However, one limitation identified is the absence of a branch-level Sharia Supervisory Board, as supervision is centralized at the headquarters level. Previous studies suggest that stronger local Sharia governance mechanisms could improve monitoring effectiveness and enhance institutional compliance with Islamic principles (Auda, 2022; Dewaji et al., 2025; Hassan & Aliyu, 2023).

3. Implementation of Hifzh al-Nafs (Protection of Life) in BMT Operations

The implementation of *hifzh al-nafs* at BMT Nusantara Sempu focuses on protecting members' welfare, dignity, and economic security. Financing officers conduct thorough assessments of applicants' income, business performance, and repayment capacity before approving financing requests. This process aims to prevent excessive indebtedness and ensure that financing serves as a tool for economic improvement rather than a source of financial hardship. Such practices align with the ethical objectives of Islamic microfinance in promoting human well-being and social justice (Ahmed & Salleh, 2024).

The institution also demonstrates *hifzh al-nafs* through its approach to handling problematic financing. Members experiencing financial difficulties are invited to engage in discussions and are often provided with restructuring options such as rescheduling or reconditioning. This approach reflects the Islamic principle of providing relief to those facing hardship, as emphasized in Surah Al-Baqarah (2:280). By prioritizing dialogue and mutual understanding, BMT seeks to reduce stress and preserve the dignity of its members.

Observations showed that BMT staff communicate respectfully with members, particularly when addressing delayed payments. Rather than applying pressure or intimidation, employees use a family-oriented and compassionate approach. This practice strengthens trust and reflects the institution's commitment to social solidarity and ethical finance. These findings support the conclusions of Haneef et al. (2023), Karim et al. (2024), Alam et al. (2025), and Musthofa and Ekaningsih (2026), who emphasize that Islamic

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microfinance institutions should balance financial objectives with social and religious responsibilities.

4. Implementation of Hifzh al-Aql (Protection of Intellect) in BMT Operations

The implementation of *hifzh al-aql* at BMT Nusantara Sempu is reflected in its commitment to transparency, education, and informed decision-making. Before entering into financial agreements, members receive detailed explanations regarding profit-sharing ratios, financing margins, repayment schedules, and contractual obligations. This process ensures that customers understand the products they use and can make informed financial decisions.

Document analysis revealed that financing and savings contracts are written in accessible language and include statements confirming that explanations have been provided to customers. These practices support informed consent and reduce the risk of misunderstandings. According to Mohammed et al. (2025), transparency and disclosure are essential indicators of *maqashid sharia* implementation because they empower individuals to make rational economic choices.

In addition, BMT actively promotes financial literacy through educational programs conducted in community gatherings, religious study groups, and social associations. These activities help members understand Islamic finance, financial planning, and the differences between profit-sharing and interest-based systems. The institution also rejects speculative and uncertain transactions involving *gharar* and *maysir*, thereby protecting customers from excessive risk. This finding supports the views of Dusuki and Abdullah (2024), Hassan and Aliyu (2023), and Auda (2022), who argue that Islamic financial institutions should contribute to intellectual empowerment and ethical economic participation.

CONCLUSION

This study examined the implementation of *maqashid sharia* values in the operational practices of BMT Nusantara Sempu Branch Office using a qualitative case study approach. Data were collected through in-depth interviews with four key informants, namely the Branch Manager, Account Officer Syariah Principal (AOSP), Account Officer Arisan Principal (AOAP), and Cashier, complemented by participant observation conducted during the internship period and analysis of both internal and external institutional documents. Through these multiple sources of evidence, the study provided a comprehensive understanding of how the five dimensions of *maqashid sharia* are translated into the daily operational activities of an Islamic microfinance institution.

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The findings reveal that BMT Nusantara Sempu Branch Office has successfully integrated the five dimensions of *maqashid sharia* into its institutional governance and operational framework. This integration is reflected in the management's commitment to balancing commercial objectives with social and religious responsibilities, consistent with the findings of Musthofa and Ekaningsih (2026). The implementation of *hifzh al-din*, *hifzh al-nafs*, *hifzh al-aql*, *hifzh al-nasl*, and *hifzh al-mal* demonstrates that *maqashid sharia* serves not only as a normative foundation but also as a practical guideline for organizational decision-making, risk management, customer relations, and social welfare programs. Nevertheless, several challenges remain, including limited human resources for financing monitoring, the absence of a systematic business development assistance program, inadequate digital literacy among members, and the lack of a branch-level Sharia Supervisory Board (*Dewan Pengawas Syariah*) (Albar et al., 2025; Mubarok, 2025).

Future research is recommended to expand the scope of investigation in several directions. First, comparative studies involving multiple BMTs across different regions would provide a broader understanding of variations in *maqashid sharia* implementation practices. Second, future scholars are encouraged to develop a *Maqashid Sharia Performance Index* capable of quantitatively measuring the level of *maqashid sharia* implementation within Islamic microfinance institutions. Third, further research should explore the relationship between *maqashid sharia* implementation and long-term institutional sustainability, including its impact on financial performance, member welfare, organizational resilience, and social effectiveness. Such studies would contribute significantly to the advancement of both theoretical and practical knowledge regarding the role of *maqashid sharia* in strengthening the sustainability and societal impact of Islamic microfinance institutions.

RECOMMENDATIONS

Based on the findings, several recommendations can be proposed for BMT Nusantara Sempu and similar Islamic microfinance institutions. First, the institution should strengthen its Sharia governance system by enhancing the accessibility and involvement of Sharia supervisory functions at the branch level to ensure more responsive guidance in daily operational matters. Second, financial literacy and Islamic finance education programs should be expanded to reach a broader segment of the community, particularly young entrepreneurs and rural households, thereby strengthening the implementation of *hifzh al-aql*. Third, business development assistance programs for members should be intensified through regular mentoring, entrepreneurship training, and digital business support to maximize the realization of *hifzh al-nasl* and *hifzh al-mal*. Fourth, the institution should

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continue developing digital financial services while maintaining compliance with Islamic ethical principles in order to remain competitive in an increasingly technology-driven financial environment. Finally, policymakers and Islamic financial regulators may consider incorporating *maqashid sharia*-based performance indicators into institutional evaluation frameworks so that the success of Islamic microfinance institutions can be assessed not only through financial performance but also through their social and developmental contributions.

Limitations and Suggestions for Further Study

This study has several limitations that should be acknowledged. First, the research focused exclusively on a single case, namely BMT Nusantara Sempu Branch Office, which may limit the generalizability of the findings to other Islamic microfinance institutions operating in different geographical, cultural, and organizational contexts. Second, the primary data were obtained mainly from management personnel, and therefore the perspectives of members, customers, and external stakeholders were not explored in depth. Third, the study employed a qualitative approach, which provides rich contextual insights but does not allow for statistical measurement of the relationship between *maqashid sharia* implementation and institutional performance. Future research is therefore encouraged to conduct comparative studies involving multiple BMTs across different regions, integrate the perspectives of customers and community beneficiaries, and employ mixed-method or quantitative approaches to measure the impact of *maqashid sharia* implementation on financial sustainability, member welfare, customer satisfaction, social performance, and organizational resilience. Further studies may also examine the role of digital transformation, Islamic social finance integration, and environmental sustainability within the broader framework of *maqashid sharia*-based governance in Islamic microfinance institutions.

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