International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

An Analysis Of Corporate Culture In Supporting The Achievement Of Maqashid Sharia At Pt. Bprs Maslahat Dana Syariah Nusantara

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Abstract

Corporate culture is a critical factor in shaping organizational behavior and supporting the attainment of Islamic financial institutions' objectives. However, research that specifically examines the relationship between corporate culture and the implementation of maqashid sharia in Islamic Rural Banks (BPRS) remains limited, as most prior studies focus separately on the influence of organizational culture on performance or on measuring maqashid sharia apart from workplace culture. This study aims to analyze the implementation of corporate culture and explore its role in supporting the implementation of maqashid sharia at PT. BPRS Maslahat Dana Syariah Nusantara through four elements of organizational culture: values, beliefs, norms, and shared mindset. A descriptive qualitative approach was employed, with data collected through in-depth interviews, participatory observation, and documentation. Informants were purposively selected, comprising the leader, employees from various divisions, and customers of the institution. Data were analyzed using the Miles and Huberman interactive model through data reduction, data display, and conclusion drawing, with credibility strengthened through source and technique triangulation. The results show that corporate culture at PT. BPRS Maslahat Dana Syariah Nusantara has been internalized through the values of trustworthiness (amanah), honesty, responsibility, and professionalism; the belief that work constitutes worship; norms of discipline and Islamic work ethics; and a shared mindset oriented toward deliberation (musyawarah), prudence, and public benefit (maslahah). These four cultural elements were found to support the achievement of the five dimensions of maqashid sharia, namely hifz ad-din,

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hifz an-nafs, hifz al-'aql, hifz an-nasl, and hifz al-mal, with the value of trustworthiness emerging as the most dominant element linking organizational culture to the protection of customers' assets (hifz al-mal). The study concludes that corporate culture functions not merely as an organizational management instrument but as a strategic medium for internalizing Islamic values to sustainably achieve the objectives of maqashid sharia in Islamic microfinance institutions.

Keywords: corporate culture, maqashid sharia, Islamic rural bank, Islamic financial institution,

INTRODUCTION

In recent years, Islamic financial institutions in Indonesia have grown rapidly in line with technological advances and increasing public awareness of Islamic economic principles. According to Financial Services Authority (OJK) data as of December 2024, total national Islamic banking assets exceeded IDR 850 trillion, with an average annual growth rate of 12–15%. However, this quantitative growth has not been fully matched by the internalization of sharia values within organizational culture. Some Islamic financial institutions remain oriented solely toward achieving financial targets without strengthening an Islamic work culture, creating a potential gap between the objectives of maqashid sharia and day-to-day operational practices. This condition makes the strengthening of Islamic organizational culture a strategic step so that the implementation of sharia principles is not merely formalistic, but substantive and sustainable.

Corporate culture is a collection of values, beliefs, norms, and work habits mutually agreed upon by members of an organization as a guide for behavior, a tool of social control, and an identity that distinguishes one institution from another. Schein defines organizational culture as a pattern of basic assumptions created, discovered, or developed by a group as it learns to cope with problems of external adaptation and internal integration, which is then passed on to new members as the correct way to perceive, think, and feel in relation to organizational matters. In the context of Islamic financial institutions, this culture plays an important role in directing all elements of the organization to operate in line with Islamic principles. Previous studies show that organizational culture has a significant influence on the performance of employees at Islamic banking institutions, particularly through the values of honesty, discipline, responsibility, and a spirit of service in accordance with Islamic principles, while also

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building spiritual awareness that economic activity is part of worship rather than merely a business transaction.

On the other hand, maqashid sharia is the fundamental objective of Islamic law, designed to bring about benefit and prevent harm (jalb al-maslahah wa dar'u al-mafsadah). As explained by Ibn Ashur, maqashid sharia encompasses five essential protections (al-daruriyat al-khamsah): the protection of religion (hifz ad-din), the protection of life (hifz an-nafs), the protection of intellect (hifz al-'aql), the protection of lineage (hifz an-nasl), and the protection of wealth (hifz al-mal). Maqashid sharia functions as a strategic ethical framework that requires financial institutions not only to pursue profit, but also to apply operational principles that are fair, transparent, and oriented toward the welfare of society. Organizational culture and maqashid sharia essentially have a complementary relationship: an organizational culture grounded in Islamic values serves as the primary means of internalizing maqashid sharia into daily work activities, while maqashid sharia becomes the source of moral values and the normative direction for shaping that organizational culture. Therefore, the strengthening of Islamic organizational culture within Islamic financial institutions cannot be carried out partially or momentarily, but must be a continuous process so that maqashid sharia is genuinely embedded in every managerial decision and reflected in the behavior of all employees.

Islamic banking in Bengkulu also reflects the dynamics of internalizing these values. A case study of an Islamic banking institution in Bengkulu shows that the internalization of Islamic values within organizational culture is carried out through religious and collective programs, such as congregational prayers, regular recitation of hadith or Yasin, and weekly and monthly religious study sessions involving all employees. This indicates that a number of institutions in Bengkulu do not merely adopt sharia principles administratively, but also strive to apply them in daily working life. PT. BPRS Maslahat Dana Syariah Nusantara is one of the Islamic Rural Banks (BPRS) operating in the city of Bengkulu. The bank was originally named PT. BPRS Adam, established under Law No. 7 of 1992 on Banking and Government Regulation No. 72 of 1992, and was officially renamed PT. BPRS Maslahat Dana Syariah Nusantara in 2022 as part of an effort to rescue and develop the company. Following this change, the bank has shown positive growth through improved performance, strengthened human resources, increased customer trust, and a commitment to supporting financing for the MSME sector in Bengkulu, making this institution a relevant object of study on the

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relationship between organizational culture and maqashid sharia at the level of daily operations.

Based on a review of previous research, most studies on corporate culture have focused on the influence of organizational culture on employee performance, job satisfaction, and productivity, while studies on maqashid sharia have more often discussed its application in the quantitative measurement of the performance or operations of Islamic financial institutions, for example through the Maqashid Sharia Index. Research that specifically examines the relationship between corporate culture and the implementation of maqashid sharia in Islamic Rural Banks (BPRS), particularly through a qualitative approach that explores the meanings and experiences of actors in the field, remains limited. This gap forms the basis of the present study, with the following research questions: (1) how is corporate culture implemented at PT. BPRS Maslahat Dana Syariah Nusantara; and (2) what role does corporate culture play in supporting the implementation of maqashid sharia in the institution's operational activities. In line with these research questions, this study aims to analyze the implementation of corporate culture and explore its role in supporting the implementation of maqashid sharia in the operational activities of the BPRS. This study is expected to make a theoretical contribution to the development of studies on sharia-based organizational culture, as well as to provide practical input for strengthening organizational culture in similar Islamic financial institutions.

LITERATURE REVIEW

The Concept of Corporate Culture

Etymologically, organizational culture can be understood as a set of shared values that guide the thinking, attitudes, and actions of an organization's members. Schein defines organizational culture as a pattern of basic assumptions created, discovered, or developed by a group as it learns to cope with problems of external adaptation and internal integration, which is then taught to new members as the correct way to perceive and feel in relation to organizational matters. This definition emphasizes that organizational culture does not form instantly, but is shaped through a long and continuous process of collective learning. Consistent with this, organizational culture is also understood as the result of social interaction that becomes a shared pattern of behavior, distinguishing one organization from another, and living within the daily practices of an organization's members rather than merely existing as written rules in internal documents. In this study, corporate culture is analyzed through four elements—

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values, beliefs, norms, and shared mindset—which together form the layers of organizational culture, ranging from artifacts to internalized basic assumptions.

Corporate Culture in an Islamic Perspective

From an Islamic perspective, organizational culture is viewed as a pattern of basic assumptions grounded in integrative tawhid, in which all organizational activities—from decision-making to daily interactions—are expected to reflect obedience to Allah SWT. The Islamic approach does not merely complement Schein's definition with an otherworldly dimension, but perfects it by placing tawhid as the highest basic assumption that integrates external adaptation, in the form of market competition, with internal integration, in the form of moral harmony, through the concept of work as worship as stated in QS. Al-Jumu'ah verse 10, which commands Muslims to seek Allah's bounty after fulfilling their religious obligations. Islamic organizational culture thus becomes a strategic instrument for realizing falah—success in this world and the hereafter—as well as the objectives of maqashid sharia, and is understood not merely as an economic entity, but as a means of devotion to Allah SWT carried out collectively and systematically within the working environment of an Islamic financial institution.

The Concept of Maqashid Sharia

Maqashid sharia is the fundamental objective of Islamic law, designed to bring about benefit and prevent harm (jalb al-maslahah wa dar'u al-mafsadah). Ibn Ashur explains that maqashid sharia encompasses five essential protections (al-daruriyat al-khamsah): hifz ad-din (protection of religion), hifz an-nafs (protection of life), hifz al-'aql (protection of intellect), hifz an-nasl (protection of lineage), and hifz al-mal (protection of wealth). These five dimensions function as a strategic ethical framework that requires Islamic financial institutions not only to pursue profit, but also to implement operational principles that are fair, transparent, and oriented toward the welfare of society. Within Islamic financial institutions, the implementation of maqashid sharia cannot be achieved solely through compliance in contracts and products, but also requires the internalization of values at the level of work culture and daily organizational behavior, so that sharia objectives are genuinely reflected in operational practice rather than merely formal compliance.

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The Relationship between Corporate Culture and Maqashid Sharia

Corporate culture and maqashid sharia essentially have a complementary and inseparable relationship in the practice of Islamic financial institutions. An organizational culture grounded in Islamic values serves as the primary means of internalizing maqashid sharia into daily work activities, while maqashid sharia functions as the source of moral values and the normative direction for shaping that organizational culture. This relationship is dynamic and continuous: strengthening Islamic organizational culture within Islamic financial institutions cannot be done partially or momentarily, but must be an ongoing process, so that maqashid sharia not only serves as a strategic guideline at the policy level, but is genuinely embedded in every managerial decision and reflected in the attitudes and behavior of all employees in carrying out operational activities. This conceptual framework serves as the reference for the analysis in this study, namely tracing how the four elements of corporate culture support the achievement of the five dimensions of maqashid sharia at the level of the institution's daily operational practice.

RESEARCH METHOD

This study employs a descriptive qualitative approach, as described by Sugiyono, who views qualitative research as a method for deeply understanding meaning, process, and social reality within a natural setting. This approach was chosen because organizational culture and the achievement of maqashid sharia at PT. BPRS Maslahat Dana Syariah Nusantara are social constructs that live within daily work practice, and thus cannot be measured statistically but need to be understood through the experiences, values, and perceptions of the research subjects. In line with this, Sidiq and Choiri explain that qualitative research positions the researcher as the primary instrument, responsible for interpreting data reflectively and systematically, thereby enabling an in-depth analysis of the relationship between organizational culture and the achievement of maqashid sharia.

The study was conducted at PT. BPRS Maslahat Dana Syariah Nusantara, located in the city of Bengkulu. The location was selected purposively because the institution consistently applies the principles of maqashid sharia in its operations and possesses an organizational culture based on Islamic values. Primary data were obtained through in-depth interviews and participatory observation involving one leader who had served for approximately two years, five employees from various divisions (compliance, financing analysis, accounting, and business supervision) who had worked for at least one year, and four customers who had used the institution's services for at

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least six months. Secondary data were obtained from internal documents, including annual reports, the company profile, vision and mission statements, organizational structure, and standard operating procedures (SOPs) related to the application of sharia principles and organizational governance.

Data collection techniques were carried out in three ways: in-depth interviews to explore informants' understanding of organizational culture and the implementation of maqashid sharia; observation of organizational activities, interactions among employees, and the application of Islamic values in daily work; and documentation of annual reports, the organizational structure, vision and mission, and the sharia value guidelines applied by the institution. Data analysis followed the interactive model of Miles and Huberman, comprising three stages: data reduction, namely sorting and focusing data from interviews, observations, and documentation relevant to corporate culture and maqashid sharia; data display, namely organizing the findings into a thematic narrative based on the themes of Islamic work culture, organizational justice practices, and orientation toward benefit (maslahah); and conclusion drawing, carried out gradually by relating the field findings to the theoretical framework of corporate culture and maqashid sharia. These three stages proceeded in a circular and repeated manner until an in-depth understanding was achieved. The credibility of the data was strengthened through source triangulation, namely comparing interview results among informants, and technique triangulation, namely matching interview results with field observations and official organizational documents, to ensure that the resulting conclusions genuinely reflect empirical conditions in the field.

RESULTS AND DISCUSSION

Based on the interviews, observations, and documentation conducted at PT. BPRS Maslahat Dana Syariah Nusantara, the researcher found that the institution has implemented an organizational culture grounded in Islamic values in its daily work activities. This culture is reflected in employees' work attitudes, customer service, communication among employees, and the application of sharia principles in operational activities. The findings further show that corporate culture has a substantial influence on the achievement of maqashid sharia at the institution, namely by helping to safeguard religious values, improve service quality, uphold trustworthiness (amanah) in managing public funds, and build customer trust. The following discussion is organized around the four elements of corporate culture (values, beliefs, norms, and shared mindset), followed by an analysis of their role in supporting the five dimensions of maqashid sharia.

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1. *Implementation of Corporate Culture at PT. BPRS Maslahat Dana Syariah Nusantara*

Values

Values within corporate culture form the primary foundation that guides organizational members in acting and making decisions. Interviews with the Compliance Executive Officer, financing analyst staff, and customers show that the most dominant values applied are trustworthiness (amanah), honesty, responsibility, professionalism, and compliance with sharia principles. All employees are directed to carry out their duties in accordance with the company's code of ethics and sharia provisions, as the institution bears the responsibility of maintaining public trust as a manager of funds. Employees understand the value of amanah not merely as an administrative obligation, but also as a form of moral responsibility, and thus strive to provide friendly, honest, and transparent service regarding products, contracts, and customers' rights and obligations. From the customers' perspective, the service provided is considered to reflect trustworthiness and professionalism, fostering a sense of trust, comfort, and security in transacting. Observation findings reinforce these interview results, showing that employees consistently uphold trustworthiness and honesty in their daily work.

Beliefs

Beliefs represent a shared understanding among organizational members regarding the organization's goals and the values that must be upheld in the workplace. Interviews with the Compliance Executive Officer, financing analyst staff, and customer service staff show that the company instills the belief that work is not merely a means of earning income, but also a form of worship that must be carried out in accordance with sharia principles. This belief encourages employees to maintain trustworthiness and to act honestly, with discipline and responsibility. Success at work is measured not only by the achievement of targets, but also by the ability to carry out duties professionally without neglecting Islamic values. The organizational culture supports the formation of this spiritual belief through regular religious activities, such as morning assemblies opened with collective prayer and Qur'an recitation before starting operational activities, so that spiritual values are not merely understood as individual beliefs but have become internalized as a shared work culture.

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Norms

Organizational norms are behavioral rules that guide the interactions and work of organizational members, while also functioning to create order, discipline, and harmonious working relationships. Interviews with the Compliance Executive Officer, the Business Supervisor, and customers show that all employees are required to comply with the company's SOPs and code of ethics as guidelines for carrying out their duties, with an emphasis on communication ethics, mutual respect, and professionalism in service. As an Islamic financial institution, the company applies norms grounded in Islamic values, such as maintaining proper conduct (adab) in interactions, respecting fellow employees, and observing boundaries in interactions between male and female employees who are not mahram, including through the arrangement of workspaces in accordance with sharia principles. Customers rated the service provided as polite, friendly, and professional, while relationships among employees appeared harmonious, indicating that organizational norms have indeed become internalized as an Islamic work culture that guides employee behavior in daily operational activities.

Shared Mindset

Shared mindset is a common way of thinking that guides organizational members in making decisions and carrying out their responsibilities in line with the organization's objectives. Interviews with the Compliance Executive Officer, the Accounting Staff, and the Business Supervisor show that the shared mindset within this institution is grounded in the principles of prudence, deliberation (musyawarah), and compliance with sharia principles. Every decision, particularly those related to financing, is considered not only from the standpoint of the company's interests, but also in terms of its impact on customers, the institution's sustainability, and sharia compliance, and is generally resolved through deliberation so as to benefit all parties. Observation results show that leaders and employees are accustomed to discussing and cooperating in resolving various operational matters, with the financing and service processes carried out carefully in accordance with SOPs and sharia principles, indicating that this shared mindset has become internalized as an Islamic organizational culture that encourages participatory, professional, and benefit-oriented decision-making.

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2. The Role of Corporate Culture in Supporting the Achievement of Maqashid Sharia

Hifz ad-Din (Protection of Religion)

The organizational culture at PT. BPRS Maslahat Dana Syariah Nusantara supports the protection of religion through the application of sharia principles and religious activities in the workplace. Interviews with the Compliance Executive Officer, Customer Service staff, and financing analyst staff show that the company consistently holds morning assemblies opened with collective prayer, Qur'an recitation before work, the performance of daily prayers, and Qur'an-reading coaching for employees who need to improve their skills. These activities are not merely routine, but have formed a spiritual awareness that every work activity is a trust (amanah) that must be carried out in accordance with sharia provisions, thereby strengthening employees' commitment to upholding integrity, honesty, and responsibility. This religious culture thus represents a form of implementation of hifz ad-din in the daily activities of Islamic banking.

Hifz an-Nafs (Protection of Life)

Hifz an-nafs relates to the protection of life, a sense of security, comfort, and human rights. Interviews with several customers show that the service provided by employees reflects sharia values through friendly, polite, and professional attitudes, accompanied by open explanations of products and transactions that are easy to understand. This trustworthy attitude and openness of information fosters a sense of trust, security, and comfort among customers in using Islamic banking services. This condition is consistent with the concept of hifz an-nafs, which is understood not only as physical protection, but also as encompassing a sense of security, tranquility, and respect for human dignity. Observation findings reinforce this, as reflected in orderly service ethics and a working atmosphere conducive to both customers and employees.

Hifz al-'Aql (Protection of Intellect)

Hifz al-'aql relates to preserving and developing human intellect through education, coaching, and the enhancement of knowledge. Interviews show that the company continuously improves employee competence through in-house training, the Basic Islamic Banking Education Program (PDPS), religious coaching, and Qur'an-reading training, as an effort to improve the quality of human resources both professionally and spiritually. The culture of deliberation (musyawarah) in resolving problems also ensures that every decision, particularly those related to financing, is

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made through careful analysis and joint discussion, so that it aligns with both business considerations and sharia provisions. These findings show that knowledge development and the culture of deliberation are important parts of the implementation of hifz al-'aql at the institution.

Hifz an-Nasl (Protection of Lineage)

Hifz an-nasl relates to preserving the continuity of life and family welfare. Interviews with Financing Staff, Accounting Staff, and customers show that the company is not solely profit-oriented, but also strives to provide benefit to society through the distribution of productive financing that takes into account business feasibility and customer benefit. Customers reported that the financing provided has helped develop their businesses and sustainably met their families' economic needs. This benefit-oriented approach reflects the implementation of hifz an-nasl, as family welfare is an important factor in preserving the continuity of life and the resilience of future generations, further reinforced by observation findings regarding a financing process carried out carefully and oriented toward customer welfare.

Hifz al-Mal (Protection of Wealth)

Hifz al-mal relates to the protection of wealth so that it is managed in a trustworthy and fair manner and is free from harmful practices. Interviews show that all employees are required to uphold trustworthiness, honesty, and transparency, with every transaction and financing process carried out carefully, accompanied by clear explanations regarding contracts and customers' rights and obligations. Employees are aware that the funds they manage are public deposits that must be safeguarded and accounted for, thereby fostering customer trust that their deposited funds are managed safely and professionally. Observation findings show that employees consistently explain contracts in detail and carry out their work in accordance with SOPs and sharia principles. These findings confirm that the protection of wealth is achieved not only through compliance with sharia contracts and products, but also through an organizational culture that shapes employee behavior in safeguarding public trust as the institution's most important asset.

3. Research Findings: Integration of Corporate Culture with Maqashid Sharia

The relationship between the elements of corporate culture and the dimensions of maqashid sharia found in this study is summarized in Table 1. The table shows that

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each element of organizational culture has a specific connection to one dimension of maqashid sharia, as well as a corresponding form of implementation in the institution's operational practice.

Table 1. Integration of Corporate Culture with the Implementation of Maqashid Sharia

Corporate Culture	Research Findings	Maqashid Sharia Dimension	Form of Implementation
Values	Trustworthiness (amanah), honesty, responsibility, professionalism	Hifz al-Mal (Protection of Wealth)	Transparent, honest, and responsible management of customer funds in accordance with sharia principles
Beliefs	Work as worship and trust (amanah)	Hifz ad-Din (Protection of Religion)	Habitual collective prayer, Qur'an recitation before work, and carrying out work in accordance with Islamic values
Norms	Discipline, communication ethics, mutual respect, compliance with SOPs and sharia	Hifz an-Nafs (Protection of Life)	Creating a safe, orderly, harmonious, and comfortable working environment for both employees and customers
Shared Mindset	Deliberation (musyawarah), prudence, and benefit (maslahah)	Hifz al-'Aql (Protection of Intellect)	Rational and participatory decision-making that takes into account risks and benefits
Sharia Service	Service that prioritizes the benefit and welfare of society	Hifz an-Nasl (Protection of Lineage)	Productive financing and services that sustainably support

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Corporate Culture	Research Findings	Maqashid Sharia Dimension	Form of Implementation
			the welfare of families and communities

Based on Table 1, it can be seen that each element of corporate culture applied at PT. BPRS Maslahat Dana Syariah Nusantara is directly related to the implementation of maqashid sharia. The values of trustworthiness, honesty, responsibility, and professionalism, which are part of values, contribute to safeguarding and protecting customers' assets (hifz al-mal) through transparent fund management. In terms of beliefs, the conviction that work is a form of worship and trust reflects the implementation of hifz ad-din, evident in routine religious activities such as collective prayer and Qur'an recitation before work. Organizational norms that emphasize discipline, communication ethics, and mutual respect reflect the implementation of hifz an-nafs, as they are able to create a safe and harmonious working environment.

Furthermore, the shared mindset built through a culture of deliberation, prudence, and orientation toward benefit reflects the implementation of hifz al-'aql, encouraging employees to use rational and wise considerations in decision-making. A service orientation that prioritizes public benefit, along with productive financing, demonstrates a contribution to hifz an-nasl through improved family and community welfare. Thus, corporate culture at PT. BPRS Maslahat Dana Syariah Nusantara not only shapes effective and professional organizational behavior, but also serves as an important instrument in comprehensively supporting the implementation of maqashid sharia.

4. Challenges in Implementing Corporate Culture to Support Maqashid Sharia

Challenges in Internalizing Corporate Culture Values

The implementation of corporate culture at PT. BPRS Maslahat Dana Syariah Nusantara has generally run well, although the process of internalizing organizational cultural values still requires continuous effort. Differences in educational background, work experience, and employees' level of understanding of Islamic banking concepts mean that instilling these values cannot be achieved solely through the communication of rules, but requires ongoing coaching. This challenge is more pronounced among new employees, particularly those who previously worked at conventional banking institutions, as the difference between conventional and Islamic banking lies not only in

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contracts and products, but also in work culture and value orientation. To accelerate this internalization process, the company conducts regular coaching, pre-work briefings, the Basic Islamic Banking Program (PDPS), in-house training, periodic evaluations, and habitual religious activities such as morning assemblies, collective prayer, and Qur'an recitation.

Challenges in Balancing Business Targets with Sharia Principles

As an Islamic financial institution, PT. BPRS Maslahat Dana Syariah Nusantara bears a dual responsibility: upholding sharia principles while also achieving business targets to ensure the company's sustainability amid a competitive banking industry. Interviews show that the company strives to maintain this balance through financing feasibility analysis, contract suitability assessment, evaluation of customers' capacity, and the application of the prudential principle in every financing decision, so that business targets are achieved without sacrificing compliance with sharia principles.

CONCLUSION

Based on the findings of this study on the role of corporate culture in supporting the implementation of maqashid sharia at PT. BPRS Maslahat Dana Syariah Nusantara, it can be concluded that the corporate culture applied has been well internalized through four elements of organizational culture: values, beliefs, norms, and shared mindset. The values of trustworthiness, honesty, responsibility, professionalism, and compliance with sharia principles serve as guidelines for operational activities, reinforced by the belief that work is both a trust and an act of worship to Allah SWT. Organizational norms manifested through discipline, work ethics, and compliance with SOPs further support the creation of a harmonious working environment, which in turn shapes a shared mindset characterized by a culture of deliberation, prudence, good service, and an orientation toward benefit in every decision made.

The findings also show that corporate culture plays a significant role in supporting the implementation of all five dimensions of maqashid sharia. In terms of hifz ad-din, organizational culture supports the preservation of religion through habitual religious values and the application of sharia principles; in terms of hifz an-nafs, a humane service culture contributes to creating a sense of security and trust for both employees and customers; in terms of hifz al-'aql, the company actively develops employee competence through training programs and a culture of deliberation; in terms of hifz an-nasl, the company helps improve community welfare through productive financing; and in terms

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of hifz al-mal, a culture of trustworthiness, transparency, accountability, and prudence in managing public funds represents the most dominant form of implementation, given its direct relation to the primary function of Islamic banking institutions in safeguarding public wealth.

Overall, this study finds that the relationship between corporate culture and maqashid sharia is integrative and mutually reinforcing: corporate culture functions as a medium for internalizing Islamic values that shape employees' behavior and mindset, while maqashid sharia represents the objective realized through that work culture. These findings confirm that the implementation of maqashid sharia at Islamic financial institutions is reflected not only in the use of sharia-compliant contracts and products, but also in the organizational culture that develops within the company, with the value of trustworthiness (amanah) as the most dominant element forming the primary foundation of the institution's trust and integrity.

This study has several limitations, namely that it was conducted at only one Islamic Rural Bank, so the results cannot be generalized to all Islamic financial institutions in Indonesia, and it employs a qualitative approach that emphasizes in-depth understanding based on informants' perspectives, and is therefore not intended for statistical generalization. This study also focuses solely on the relationship between corporate culture and the implementation of maqashid sharia, and has not examined its influence on other aspects such as organizational performance or customer satisfaction. Based on these limitations, future research is recommended to broaden the scope of study to several BPRS or Islamic Commercial Banks in order to obtain comparative insights into implementation, and may employ mixed-methods approaches or examine the relationship between corporate culture and other variables such as organizational performance, customer loyalty, or Islamic Corporate Governance. Practically, PT. BPRS Maslahat Dana Syariah Nusantara is advised to continue strengthening the internalization of an Islamic-values-based organizational culture through leadership role modeling, strengthened coaching programs, and periodic evaluation of organizational culture, so that the successful implementation of maqashid sharia is sustained on an ongoing basis.

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