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Maqashid Syariah-Based Analysis of Social Responsibility Implementation in Islamic Banking

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Abstract

This study analyzes the implementation of social responsibility programs in Islamic banking through the lens of maqashid sharia. Employing a qualitative case study design, data were collected via interviews, documentation, and literature review. The findings reveal that social responsibility initiatives are manifested through the management of social and charitable funds oriented toward community welfare and sharia values. Programs include educational support, religious activities, social assistance, disaster relief, and other community-based initiatives. From the maqashid sharia perspective, these practices reflect the principles of *hifz al-din*, *hifz al-nafs*, *hifz al-aql*, and *hifz al-nasl*. However, the principle of *hifz al-mal* remains underdeveloped due to the absence of productive and sustainable economic empowerment programs. Strengthening community economic empowerment and establishing robust monitoring and evaluation mechanisms are essential to optimize the maqashid sharia-based implementation of social responsibility in Islamic banking. This study contributes to the discourse on aligning Islamic banking practices with maqashid sharia by highlighting both achievements and areas requiring improvement, offering insights for policy development and institutional practice.

INTRODUCTION

The Islamic banking industry in Indonesia has experienced substantial growth in terms of assets, financing, and the expansion of financial services. This development has increased expectations for Islamic banks not only to perform their financial intermediation function but also to strengthen their social responsibility as an implementation of Islamic values aimed at promoting public welfare (*maslahah*). From the perspective of Islamic economics, the social responsibility of Islamic financial institutions is not merely regarded as an administrative obligation or regulatory compliance requirement. Rather, it constitutes part of the *sharia* mandate to promote justice, social welfare, and sustainable development.

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Consequently, the implementation of social responsibility in Islamic banking should be evaluated not only based on the amount of funds distributed but also on the extent to which such programs contribute to achieving the objectives of *Maqashid Shariah*, which serve as the primary foundation for realizing public welfare. Examining social responsibility from the perspective of *Maqashid Shariah* is therefore increasingly important, as it contributes to the theoretical development of the integration between the commercial and social functions of Islamic financial institutions while providing scholarly insights into more effective, sustainable, and socially relevant models of corporate social responsibility (Alnehabi & Al-Mekhlafi, 2023).

In Islamic financial institutions, social responsibility is understood not only as a formal obligation but also as an embodiment of Islamic values that emphasize a balance between economic and social dimensions. From the perspective of Islamic economics, business activities are expected to generate broad societal benefits and contribute to sustainable social welfare (Hendar, 2023). This perspective is consistent with the concept of *Maqashid Shariah*, which regards public welfare as the ultimate objective of all economic activities. *Maqashid Shariah* encompasses five essential objectives: the protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*). These objectives provide a comprehensive framework for assessing whether economic activities have generated optimal benefits for society (Razali, 2021).

In practice, the social function of Islamic financial institutions is commonly implemented through various social programs. However, at the selected Islamic financial institution examined in this study, these activities are not explicitly categorized as Corporate Social Responsibility (CSR). Instead, they are implemented through the management of social funds and charitable funds. Social funds are primarily allocated to educational initiatives, such as scholarship programs, whereas charitable funds are distributed to religious and community-based social activities (Financial Reports of the Selected Islamic Financial Institution, 2023–2025).

To provide an empirical overview, Table 1 presents the distribution of social funds and charitable funds at the selected Islamic financial institution over the last three years.

Table 1. Distribution of Social and Charitable Funds

Year	Social Fund	Charity Fund	Total
2023	Rp. 17,600,000	Rp. 5,011,411	Rp. 22,611,411
2024	Rp. 2,600,000	Rp. 1,250,000	Rp. 3,850,000
2025	Rp. 24,750,000	Rp. 1,300,000	Rp. 26,050,000

As presented in Table 1, the distribution of social funds fluctuated considerably, declining substantially in 2024 before recovering in 2025. Meanwhile, charitable funds exhibited a relatively declining trend and remained considerably lower than social funds throughout the observation period. These fluctuations suggest that the management and allocation of both social and charitable funds have not yet been consistently maintained, potentially limiting their effectiveness in achieving sustainable social welfare objectives.

This phenomenon indicates that the social function of Islamic financial institutions has not yet been fully optimized to generate sustainable societal impacts. This finding is consistent with previous research, which reported that CSR practices in Islamic banking remain largely compliance-oriented and disclosure-driven rather than fully reflecting the substantive objectives of *Maqashid Shariah* (Prasojo, 2025).

Despite the growing body of literature on CSR in Islamic banking, a research gap remains between the ideal concept of *Maqashid Shariah*-based social responsibility and its practical implementation within Islamic financial institutions. Most previous studies have concentrated on measuring CSR disclosure levels or evaluating social performance using quantitative approaches. In contrast, qualitative investigations that comprehensively examine the implementation of social responsibility programs through the lens of *Maqashid Shariah*, particularly within Islamic Rural Banks (*Bank Pembiayaan Rakyat Syariah*), remain relatively limited. Consequently, there is still insufficient understanding of how the principles of *Maqashid Shariah* are operationalized in the management of social and benevolent funds and how these practices contribute to the realization of public welfare.

Addressing this gap, the present study offers a novel contribution by analyzing the implementation of CSR through the management of social and benevolent funds from the perspective of *Maqashid Shariah* within a selected Islamic financial institution (Engkizar et al., 2026). Unlike previous studies that primarily focused on CSR disclosure or index-based performance measurement, this study adopts a qualitative case study approach to provide a more comprehensive understanding of implementation processes, fund management mechanisms, and the extent to which social programs align with the five objectives of *Maqashid Shariah*: *hifz al-din*, *hifz al-nafs*, *hifz al-'aql*, *hifz al-nasl*, and *hifz al-mal*.

The findings of this study are expected to contribute to the advancement of *Maqashid Shariah*-based CSR scholarship by strengthening the integration of the commercial and social functions of Islamic financial institutions. Furthermore, the results may provide practical insights for Islamic Rural Banks and other Islamic financial institutions in designing more effective, sustainable, and community-oriented social responsibility programs. Therefore, this study contributes not only to the theoretical development of Islamic CSR but also offers practical implications for policymakers, Islamic banking practitioners, and broader efforts to enhance social welfare. Accordingly, this study aims to analyze the implementation of Corporate Social Responsibility through the management of social and benevolent funds based on the perspective of *Maqashid Shariah* in a selected Islamic financial institution.

METHODS

This study employed a qualitative approach using a case study design. A qualitative approach was selected because the study aimed to obtain an in-depth understanding of the implementation of Corporate Social Responsibility (CSR) through the management of social and benevolent funds from the perspective of *Maqashid Shariah* at PT BPRS Puduarta Insani. According to Creswell and Poth (2018), qualitative research is used to understand social phenomena based on the experiences, perceptions, and meanings constructed by participants. Likewise, Yin (2018) argues that a case study is an appropriate research strategy for investigating a contemporary phenomenon within its real-life context.

The data used in this study consisted of both primary and secondary sources. Primary data were collected through in-depth interviews with the Director, Human Resources personnel, and individuals directly involved in the management of social and benevolent funds at PT BPRS Puduarta Insani. Secondary data were obtained from annual reports, reports on the distribution of social and benevolent funds, company documents, and relevant scholarly literature on Corporate Social Responsibility and *Maqashid Shariah*.

In qualitative research, the researcher served as the primary research instrument (*human instrument*), supported by interview guidelines, observation checklists, and document analysis (Engkizar et al., 2025; Engkizar et al., 2026). The use of the researcher as the primary instrument is consistent with the characteristics of qualitative research, in which the researcher is responsible for both data collection and data interpretation (Sugiyono, 2022).

Data were collected through in-depth interviews, document analysis, and a literature review. To enhance the trustworthiness of the findings, source triangulation and methodological triangulation were employed by comparing interview data with company documents and relevant scholarly literature.

The data were analyzed using the interactive model proposed by Miles, Huberman, and Saldaña (2020), which consists of three stages: data condensation, data display, and conclusion drawing and verification. The findings were subsequently interpreted using the five objectives of *Maqashid Shariah hifz al-din* (protection of religion), *hifz al-nafs* (protection of life), *hifz al-'aql* (protection of intellect), *hifz al-nasl* (protection of lineage), and *hifz al-mal* (protection of wealth) as the analytical framework for evaluating the implementation of Corporate Social Responsibility through the management of social and benevolent funds. The *Maqashid Shariah* analytical framework employed in this study is presented in Table 2.

Table 2. Maqashid Shariah Analytical Framework for Corporate Social Responsibility Programs

Maqashid Shariah Principle	CSR Indicator	Example of Program
Hifz al-Din	Support for religious activities	Assistance for religious programs and the construction or maintenance of worship facilities
Hifz al-Nafs	Social welfare programs	Social assistance and disaster relief programs
Hifz al-'Aql	Educational support	Scholarships and educational assistance
Hifz al-Nasl	Family welfare programs	Assistance for orphanages and child welfare institutions
Hifz al-Mal	Community economic empowerment	Business assistance and MSME empowerment programs

Using this analytical framework, the study seeks to identify and evaluate the implementation of Corporate Social Responsibility programs undertaken by the selected Islamic financial institution from the perspective of *Maqashid Shariah*.

RESULT AND DISCUSSION

Implementation of Social and Benevolent Funds as a Form of Corporate Social Responsibility

The findings indicate that the selected Islamic financial institution implements Corporate Social Responsibility (CSR) through the management of social and benevolent funds. Based on the interview results, the institution does not formally use the term *Corporate Social Responsibility (CSR)* in its operational activities. Nevertheless, the social programs implemented by the institution pursue objectives and functions that are consistent with the principles of Shariah-based Corporate Social Responsibility.

The institution's social funds are derived from *zakat*, *infaq*, *sadaqah*, grants, and a portion of the institution's profits allocated to social and educational activities. In contrast, benevolent funds originate from non-halal sources, such as late payment penalties and interest received from conventional banking transactions. These funds are not recognized as institutional income but are redistributed to support community welfare programs.

Interviews with the Human Resources officer revealed that social funds are primarily allocated to educational initiatives, including financial assistance for academic activities, seminars, university events, and other educational programs. Meanwhile, benevolent funds are distributed across a broader range of activities, including the construction and maintenance of mosques, Ramadan programs, *qurban* assistance, support for orphans, disaster relief, the distribution of *takjil* (meals for breaking the fast), and various community-based social initiatives. These findings suggest that the institution's CSR implementation primarily emphasizes providing direct benefits to society through educational, religious, and community welfare programs.

Management and Distribution Mechanism of Social and Benevolent Funds

The findings further demonstrate that the management and distribution of social and benevolent funds follow a structured procedure established by the institution. Individuals or organizations seeking financial assistance are required to submit a funding proposal, which subsequently undergoes administrative review and eligibility verification before receiving management approval for fund disbursement. The overall process begins with the submission of a proposal, followed by administrative examination and eligibility assessment. Once the proposal satisfies the established requirements, it is reviewed by the management for approval before the funds are disbursed to the intended beneficiaries.

According to the interview findings, this procedure has been implemented systematically, thereby promoting accountability and transparency in the management and distribution of social funds. However, post-disbursement monitoring and evaluation remain relatively limited. Follow-up activities are generally conducted through confirmation with beneficiaries rather than comprehensive field evaluations to assess the effectiveness of the assistance provided. Furthermore, the institution faces challenges related to the potential submission of fraudulent proposals or falsified supporting documents. Consequently, the verification stage plays a critical role in ensuring that social and benevolent funds are distributed appropriately, transparently, and to eligible beneficiaries.

Distribution of Social and Benevolent Funds

The amount of social and benevolent funds distributed by the selected Islamic financial institution varied throughout the 2023–2025 period. A summary of the fund distribution is presented in Table 3.

Table 3. Distribution of Social and Benevolent Funds by the Selected Islamic Financial Institution (2023–2025)

Year	Social Fund	Benevolent Fund	Total
2023	Rp. 17,600,000	Rp. 5,011,411	Rp. 22,611,411
2024	Rp. 2,600,000	Rp. 1,250,000	Rp. 3,850,000
2025	Rp. 24,750,000	Rp. 1,300,000	Rp. 26,050,000

As shown in Table 3, the distribution of social funds fluctuated throughout the study period. Social fund disbursement amounted to Rp. 17,600,000 in 2023, declined to Rp. 2,600,000 in 2024, and subsequently increased to Rp. 24,750,000 in 2025. In contrast, benevolent fund distribution exhibited a relatively declining trend, decreasing from Rp. 5,011,411 in 2023 to Rp. 1,250,000 in 2024, with only a slight increase to Rp. 1,300,000 in 2025.

Interview findings indicate that these variations were influenced by the institution's financial condition and the amount of social funds collected during each reporting period. Despite these fluctuations, all funds were allocated to support educational, religious, social, and humanitarian programs in accordance with the institution's social responsibility policies.

Analysis of CSR Implementation from the Perspective of *Maqashid Shariah*

The implementation of Corporate Social Responsibility through the management of social and benevolent funds was further analyzed using the five objectives of *Maqashid Shariah*. The results of this analysis are presented in Table 4.

Table 4. Analysis of CSR Implementation Based on the Principles of *Maqashid Shariah*

Maqashid Shariah Principle	Program Implementation	Analysis Result
Hifz al-Din	Mosque construction and maintenance, Ramadan programs, *qurban* assistance, and other religious activities	Substantially implemented
Hifz al-Nafs	Social assistance, disaster relief, *takjil* distribution, and humanitarian assistance	Substantially implemented
Hifz al-'Aql	Scholarships, seminars, academic activities, and educational support	Substantially implemented
Hifz al-Nasl	Assistance for orphans and family welfare programs	Substantially implemented
Hifz al-Mal	Community economic empowerment initiatives through social funds	Limited implementation

As presented in Table 4, the findings demonstrate that most CSR programs implemented by the selected Islamic financial institution reflect four of the five objectives of *Maqashid Shariah*, namely *hifz al-din*, *hifz al-nafs*, *hifz al-'aql*, and *hifz al-nasl*. These principles are evident in programs that directly support religious activities, education, social welfare, and family well-being.

However, the implementation of *hifz al-mal* appears to be comparatively limited. Interview and documentary evidence indicate that no productive and sustainable community economic empowerment programs financed through social or benevolent funds were identified during the study period. Although the institution operates financing schemes for micro, small, and medium enterprises (MSMEs), these initiatives constitute part of its commercial banking activities rather than its Corporate Social Responsibility programs.

Overall, the findings indicate that the selected Islamic financial institution has implemented Corporate Social Responsibility through the management of social and benevolent funds, primarily supporting educational, religious, social, and humanitarian initiatives. The fund management mechanism has been systematically implemented, beginning with proposal submission and continuing through administrative review, verification, approval, and fund disbursement. Nevertheless, post-disbursement monitoring and evaluation remain relatively limited. From the perspective of

Maqashid Shariah, the institution demonstrates substantial implementation of *hifz al-din*, *hifz al-nafs*, *hifz al-'aql*, and *hifz al-nasl*, whereas the implementation of *hifz al-mal* remains limited due to the absence of productive and sustainable community economic empowerment programs funded through CSR initiatives.

Implementation of Corporate Social Responsibility through Social and Benevolent Funds

The findings indicate that the implementation of Corporate Social Responsibility (CSR) in Islamic financial institutions should not be assessed solely based on the formal adoption of CSR terminology or corporate policies. Instead, greater emphasis should be placed on the extent to which social programs contribute to public welfare (*maslahah*). From this perspective, CSR in Islamic financial institutions extend beyond the conventional CSR framework by integrating economic objectives with moral, social, and spiritual responsibilities grounded in Islamic principles.

These findings are consistent with previous studies. Harahap et al. (2023) argued that CSR implementation in Islamic banking is not merely directed toward improving corporate performance but also emphasizes transparency, accountability, and compliance with Shariah principles through Islamic Social Reporting (Harahap et al., 2023). Similarly, Hasibuan et al. (2023) stated that CSR in Islamic banking represents the institution's responsibility to enhance community welfare in accordance with Islamic values (Hasibuan et al., 2023). Hendar (2023) further emphasized that CSR in Islamic financial institutions should not be exclusively profit-oriented but should also focus on achieving *maslahah* for society (Hendar, 2023). Likewise, Farhana (2024) explained that CSR in Islamic banking may be implemented through the management of *zakat*, *infaq*, *sadaqah*, social funds, and non-halal funds, which are distributed to support educational, social, and community empowerment programs (Farhana, 2024). This interpretation is further reinforced by Santika (2026), who argued that CSR initiatives in Islamic banking should ultimately promote public welfare in accordance with the objectives of *Maqashid Shariah* (Santika, 2026).

The present findings therefore provide empirical evidence that CSR implementation through the management of social and benevolent funds reflects the social function of Islamic banking beyond regulatory compliance. In the selected Islamic financial institution, the management of these funds serves as a practical instrument for fulfilling the institution's social responsibilities while contributing to the realization of public welfare in line with the objectives of *Maqashid Shariah*.

Management and Distribution Mechanism of Social and Benevolent Funds

The findings demonstrate that the management of social and benevolent funds in the selected Islamic financial institution follows a systematic procedure, beginning with proposal submission, followed by administrative verification, management approval, and the distribution of assistance to eligible beneficiaries. This structured mechanism reflects the institution's efforts to maintain accountability, transparency, and the appropriate allocation of social funds. Nevertheless, the study also found that post-disbursement monitoring and evaluation remain relatively limited, making it difficult to comprehensively assess the long-term effectiveness of the assistance provided (Az-Zahra et al., 2025; Kalsum et al., 2025; Sari et al., 2025).

These findings suggest that effective CSR implementation depends not only on the amount of funds distributed but also on the quality of fund management, monitoring, and evaluation mechanisms. Continuous monitoring is particularly important to ensure that social assistance generates sustainable benefits for beneficiaries and contributes to improving their overall well-being.

The findings are consistent with previous studies emphasizing the importance of systematic CSR management. Nurlatifa (2020) argued that effective CSR implementation should encompass planning, implementation, monitoring, and continuous evaluation (Nurlatifa, 2020). Likewise, Asri (2020) highlighted that program evaluation is essential for assessing the effectiveness and social impact of CSR initiatives (Asri, 2020). Furthermore, Siregar (2023) emphasized that the management of social funds within Islamic financial institutions should be conducted effectively, transparently, and accountably to maximize benefits for society (Siregar, 2023).

Implementation of Corporate Social Responsibility from the Perspective of *Maqashid Shariah*

The findings indicate that the implementation of Corporate Social Responsibility (CSR) through the management of social and benevolent funds reflects four of the five fundamental objectives of *Maqashid Shariah*, namely *hifz al-din*, *hifz al-nafs*, *hifz al-'aql*, and *hifz al-nasl*. These principles are manifested through programs such as mosque construction and maintenance, religious activities, disaster relief, educational assistance, seminars, academic programs, and support for orphans. These initiatives demonstrate that the management of social funds extends beyond fulfilling institutional social obligations by contributing to the realization of public welfare (*maslahah*) in accordance with the objectives of *Maqashid Shariah*.

Nevertheless, the findings also indicate that the implementation of *hifz al-mal* remains relatively limited. Although the selected Islamic financial institution provides financing for micro, small, and medium enterprises (MSMEs) as part of its financial intermediation function, these financing activities constitute commercial banking operations rather than Corporate Social Responsibility initiatives. Consequently, no evidence was identified of productive and sustainable community economic empowerment programs funded through social or benevolent funds (Engkizar et al., 2025).

These findings suggest that the institution's CSR practices demonstrate substantial alignment with the social, educational, and religious dimensions of *Maqashid Shariah*. However, greater attention should be directed toward strengthening community economic empowerment initiatives to achieve a more comprehensive implementation of *Maqashid Shariah*. Productive and sustainable empowerment programs have the potential to generate broader socioeconomic benefits while reinforcing the realization of *hifz al-mal* within the institution's CSR framework (Alouzi et al., 2026; Defriyanto et al., 2026; Masani & Fabanjo, 2026).

The present findings are consistent with previous studies. Prasojo (2025) reported that CSR implementation in Islamic banking continues to emphasize charitable and social activities rather than productive community economic empowerment (Prasojo, 2025). Similarly, Razali (2021) found that *Maqashid Shariah*-based CSR implementation in Islamic banking remains relatively weak in fulfilling the objective of protecting wealth (*hifz al-mal*) (Razali, 2021). Furthermore, Pratiwi (2023) argued that CSR should encompass all dimensions of *Maqashid Shariah*, including the promotion of community economic welfare, while Kusuma et al. (2021) emphasized that community economic empowerment represents an essential form of CSR that is consistent with the objectives of *Maqashid Shariah* (Kusuma et al., 2021; Pratiwi, 2023).

Implications of *Maqashid Shariah*-Based Corporate Social Responsibility

The findings further demonstrate that the management of social and benevolent funds reflects a close relationship between Corporate Social Responsibility and the principles of *Maqashid Shariah*. Funds derived from *zakat*, *infaq*, *sadaqah*, grants, non-halal income, and allocated corporate profits have been utilized to support educational, religious, and social programs that contribute to public welfare.

These findings reinforce the view that *Maqashid Shariah*-based CSR extends beyond corporate compliance with social responsibility obligations. Instead, it represents the practical implementation of Islamic values that place public welfare at the center of institutional responsibility. Consequently, CSR not only benefits communities as recipients of assistance but also strengthens the social legitimacy, institutional reputation, and long-term sustainability of Islamic financial institutions.

These findings are supported by Dalimunthe et al. (2022), who argued that the implementation of *Maqashid Shariah* in corporate social activities aims to promote sustainable public welfare (Dalimunthe et al., 2022). Likewise, Pratiwi (2023) and Rusanti (2023) emphasized the importance of directing social funds toward community economic empowerment to ensure more sustainable social impacts (Pratiwi, 2023; Rusanti, 2023). Abbas (2020) further demonstrated that CSR contributes to corporate sustainability, whereas Alareeni (2022) highlighted that good corporate governance enhances the quality and transparency of CSR implementation (Abbas, 2020; Alareeni, 2022). Similarly, Okumus (2024) observed that the implementation of *Maqashid Shariah* within Islamic financial institutions remains more concentrated on social and spiritual dimensions than on productive economic empowerment (Okumus, 2024). Furthermore, Musriana (2025) reported that effective CSR implementation contributes to strengthening public trust and customer loyalty toward Islamic banks (Musriana, 2025).

Overall, the discussion suggests that CSR implementation through the management of social and benevolent funds demonstrates substantial alignment with the objectives of *Maqashid Shariah*, particularly in the areas of religion, education, social welfare, and humanitarian assistance. Nevertheless, strengthening productive community economic empowerment programs may enhance the implementation of *hifz al-mal* and contribute to a more comprehensive realization of the objectives of *Maqashid Shariah*.

CONCLUSION

This study concludes that Corporate Social Responsibility (CSR) in the selected Islamic financial institution is implemented through the management of social and benevolent funds, reflecting the institution's social function from the perspective of *Maqashid Shariah*. The findings demonstrate substantial alignment with four of the five objectives of *Maqashid Shariah*; *hifz al-din*, *hifz al-nafs*, *hifz al-'aql*, and *hifz al-nasl*, through religious, educational, social, and humanitarian programs. However, the implementation of *hifz al-mal* remains limited, as no productive and sustainable community economic empowerment programs funded through social and benevolent funds were identified. These findings suggest that the effectiveness of CSR in Islamic financial institutions should be assessed not only by the amount of funds distributed or the extent of CSR disclosure but also by its contribution to achieving public welfare (*maslahah*) in accordance with the objectives of *Maqashid Shariah*. This study contributes to the growing literature on *Maqashid Shariah*-based CSR by providing empirical evidence from an Islamic Rural Bank through a qualitative case study approach. Future CSR initiatives may therefore benefit from incorporating sustainable community economic empowerment programs and strengthening post-disbursement monitoring and evaluation to enhance their long-term social impact.

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