



## Maqasid Shari'ah Analysis of Shari'ah Bank Services in Makassar City

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**Abstract.** *This research aims to analyse the application of Maqasid Shari'ah principles in the services of Bank Syariah Indonesia (BSI) in Makassar City and its impact on customer satisfaction. This research uses a qualitative approach with normative juridical, normative theological (shari'i), and sociological methods. Data were collected through interviews, observation, and documentation with BSI and customers, as well as secondary data from related literature. The research findings show that BSI is committed to implementing maqasid shari'ah through services that prioritise the benefit, social justice and welfare of the people, such as the shari'ah education financing programme and worship services. Despite challenges related to the public's understanding of shariah banking, the majority of customers are satisfied with services that comply with shariah principles, despite complaints about mobile applications and ATM access. The implication of this study is the need for further development in customer education and improvement of service facilities to further optimise the implementation of maqasid shari'ah, as well as providing insights for shari'ah financial institutions in improving services that are more equitable and in accordance with Islamic principles.*

**Keywords:** Bank Syariah Indonesia, Customer Satisfaction, Maqasid Shari'ah, Service

## 1. INTRODUCTION

The development of a financial system based on Shari'ah principles has received increasing attention, especially among Islamic leaders. Shari'ah banks, starting with Bank Muamalat Indonesia (BMI), have an important role in providing financial services in accordance with Islamic principles. Since the enactment of Law No. 21 Year 2008 on Shariah Banking, many conventional banks have opened 'Islamic Window' services to fulfil the needs of shariah finance. Islam as a religion is relevant and resilient in facing various contemporary challenges (Hidayat, 2024). Assessment of the application of shariah principles in banks can be seen through maqasid shariah, which aims to achieve human welfare by fulfilling basic needs in three levels: *dharruriyyat* (primary), *hajjiyyat* (secondary), and *tahsiniyyat* (tertiary) (Muflih, 2006). By referring to maqasid shariah, shariah banks are expected to create welfare in physical, social, economic, and spiritual aspects.

To achieve good service, banking institutions, especially sharia banks, must have a marketing strategy that focuses on customer satisfaction. Customer satisfaction is at the core of marketing strategy because it can provide added value, fulfil needs, and build long-term relationships. In the context of shariah banking, marketing will be less effective if the products or services offered do not meet customer expectations and needs (Saadat & Nas, 2013). Therefore, sharia institutions, especially sharia banks, need to direct their institutions to the maqasid sharia principle, which aims for the benefit and profit of the world and the hereafter

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(Edastama, 2021). If banks do not pay attention to this, the risk of customer dissatisfaction will increase, which may result in reduced competitiveness and success in the market. Good service, therefore, becomes the key to retaining customers and maintaining bank revenues (Khamis & AbRashid, 2018).

Maqasid Shari'ah in Shari'ah banking emphasises that the products and services provided must provide benefits and welfare for customers, free from usury practices, speculation, and elements that violate religious principles. Products must fulfil financial needs in a halal manner, provide a sense of security and comfort, and transparency in information. Customer satisfaction, in the context of maqasid shariah, must be balanced between physical and non-physical benefits, taking into account worship values such as halalness and avoidance of waste. Research in Makassar City shows customer dissatisfaction with sharia bank services, arguing that the difference between sharia banks and conventional banks is not significant (Karim, 2017). This indicates the importance of improvements in sharia bank services to be in accordance with maqasid sharia principles and create a better system than those in other areas. The desired customer satisfaction is a service that not only prioritises shariah compliance but can also meet customer needs holistically and in accordance with Islamic ethical principles (Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI), 2008).

Customers in the banking industry can be likened to rulers who deserve the best service, but without neglecting the aspect of balanced profits between the bank and the customer. Customer satisfaction is vital for business continuity, especially in the banking industry which relies heavily on trust. Therefore, adequate service quality is a determining factor for success, where poor service indicates inefficiency (Mahliza, 2023). In this context, Maqasid Shariah as an Islamic legal framework provides guidance for financial institutions, especially shariah banks, in ensuring that the products and services provided are in accordance with shariah principles, which prioritise the welfare and justice of society. An in-depth understanding of Maqasid Shariah and customer perceptions of sharia conformity is essential to ensure the sustainability and success of sharia banks in Makassar City, given the importance of balance between material and spiritual aspects of life.

Research on the application of Maqasid Shari'ah in the context of sharia banks in Indonesia, especially in Makassar City, is becoming increasingly relevant in seeing the extent to which sharia principles are applied in banking services. Maqasid Shari'ah, as the goal of Islamic law, prioritises the achievement of the benefit of mankind in every aspect of life, including in the economic and financial fields. In the context of shariah banks, this principle is expected to provide a strong foundation in ensuring services that are not only profitable, but also in accordance with Islamic values. Along with the rapid development of the sharia banking

industry in Indonesia, it is important to assess how the services provided by sharia banks in Makassar can meet customer expectations and needs, especially in terms of customer satisfaction.

Research conducted by Imana (2019) provides an overview of the application of Maqasid Shari'ah principles in the context of government policy. However, this research focuses more on macro policies and public welfare, not on analysing the services of sharia banks and customers' views on these banks. Similarly, Nurahdi (2018) who analysed the operations of sharia banks through the lens of Maqasid Ammah and Khasnah, provided an important perspective in examining operational practices, but the focus was not on customer satisfaction which is the main concern in this study. In addition, research by Prijanto et al. (2021) which shows a gap between expectations and satisfaction of sharia bank customers in Depok City indicates the need for improvement in sharia bank services, which is one of the important backgrounds in this study.

On the other hand, research by Meilani and Sugiarti (2022) and Nasfi et al. (2020) emphasised the significant relationship between service quality and customer satisfaction, involving dimensions such as compliance, assurance, empathy, and responsiveness. These findings show the importance of service quality in influencing customer satisfaction, but these studies do not focus on analysing maqasid shari'ah in shari'ah bank services. Based on this, this research is present to answer the existing gap by focusing on analysing the application of Maqasid Shari'ah in sharia bank services, and its effect on customer satisfaction in Makassar City. This research is expected to make an important contribution in understanding how Maqasid Shariah principles can be applied to improve the quality of sharia bank services and improve customer satisfaction in the area.

The purpose of this study is to analyse the application of Maqasid Shari'ah in the services of Shari'ah banks in Makassar City, and to determine the extent to which these principles affect customer satisfaction. This study also aims to provide recommendations that are useful for the development of sharia bank services, especially in improving service quality in accordance with customer expectations and sharia principles.

## **2. RESEARCH METHOD**

This research uses a qualitative approach, which aims to explore the meaning and understanding of phenomena that occur, including in human life, whether directly or indirectly related to the issues being studied (Yusuf, 2016). Based on the opinion of Bogdan and Taylor, qualitative research aims to obtain descriptive data through oral or written explanations obtained from observations of individuals and behaviours in society (Abdullah, 2017). In the

context of this thesis, the research aims to describe whether the services of Islamic banks are in accordance with the principles of Maqasid Sharia and how this affects customer satisfaction. Considering the rapid development and intense competition in the sharia financial sector, sharia financial institutions are expected to be more creative and innovative in improving their services.

The approach used in this research is: normative juridical, normative theological (sharia), and sociological. The sources of data for this research come from primary and secondary data. Primary data is obtained directly from field research and consists of raw data that needs to be further processed to produce explanations. In this context, primary data is obtained from interactions with Bank Syariah Indonesia Makassar, as well as the community involved or its customers. Secondary data is obtained through descriptions from the second party in processing the data, which can then produce a reference in the form of books, journals, or other printed media. The methods used in data collection include observation, interviews, and documentation. The data analysis and processing techniques used are data presentation, data reduction, and conclusion drawing.

### **3. THE IMPLEMENTATION OF MAQASID SYARI'AH IN SHARIA BANK SERVICES IN MAKASSAR CITY**

Islam teaches that every Muslim is obliged to follow religious commands wholeheartedly (Hidayat et al., 2024), and the welfare of the community is the main goal in human life (Oktaviani & Syadiyah, 2023). Creating public awareness of Islamic Banking is the final dimension in the concept of educating individuals. This dimension aims to socialise Islamic Banking not only among the public but also to all internal individuals of Islamic Banking (Nasir, 2020). As important as knowledge before action, before instilling awareness of Islamic Banking in the general public, internal parties must possess sufficient knowledge and full awareness of Islamic Banking. This is a form of safeguarding the intellect from the damage caused by ignorance. Ibn Qayyim spoke about the importance of knowledge before action (Makmudi et al., 2018).

The development of various Islamic financial institutions shows remarkable growth both domestically and internationally. Many legal issues are related to the management of these sharia financial institutions. However, behind its development, the wave of modernity and global industrialisation has crept into the very fabric of human life. Thus, in turn, contemporary Islamic thought with all its instruments, including the methodology of *uṣūl al-fiqh* and *qawā'id al-fiqhiyyah*, which have long been one of the foundations of Islamic banking practices, must metamorphose along with the passage of time and reality. Maqāṣid Syarī'ah in the context of

Islamic economics is the heart of the science of *uṣūl al-fiqh*, therefore *Maqāṣid Syarī'ah* occupies a very important position in formulating Islamic economics to create Sharia-compliant banking and financial products (Nasuka, 2017).

The application of *maqasid syari'ah* in the services of Bank Syariah Indonesia (BSI) is not only aimed at ensuring that the bank operates in accordance with Sharia principles, but also at supporting the achievement of social, economic, and spiritual welfare of the community. By making *maqasid syari'ah* a guideline in every service provided, Bank Syariah Indonesia can offer greater benefits to customers and society as a whole, and also contribute to creating a fair, transparent, and sustainable financial system. *Maqasid syari'ah* directs every aspect of the bank's operations not only to pursue profit but also to pay attention to the social and moral welfare of the community. For example, Hasniar (2024) from KCP Bank Syariah Indonesia Veteran Makassar emphasises that the application of *maqasid syari'ah* is an identity that distinguishes Islamic banks from conventional banks, and serves as a benchmark in their operations (Hasniar, 2024). Rahmayanti (2025) from KCP Ratulangi Makassar 1 added that *maqasid syari'ah* serves as the main foundation of the bank's operations because it involves the relationship between customers and their religion, even though the bank also accepts non-Muslim customers. Syahril (2025) from KCP Ratulangi Makassar 2 considers the application of *maqasid syari'ah* very important because it has broad benefits for all parties, both the bank and the customers, which ultimately creates mutual gains. Therefore, Bank Syariah Indonesia is always committed to upholding religious values in every service, while educating the public about the role and benefits of Islamic banks.

Bank Syariah Indonesia (BSI) implements various measures to ensure the security of customer funds and maintain compliance with Sharia principles. KCP Bank Syariah Indonesia Veteran Makassar, through Hasniar's statement (2024), explains that the bank always prioritises religious sharia principles by referring to the Sharia Supervisory Board (DPS), which ensures that the products and services provided are always based on Islamic rules, so the funds managed by the bank remain safe. Additionally, Syaiful (2024) added that the Shariah Guarantee Institution (LPS) also plays an important role in monitoring the security of customer funds, especially those up to a maximum of 2 billion Rupiah, as well as maintaining the confidentiality of customer data. At KCP Ratulangi Makassar, Rahmayanti (2025) emphasised that the bank strives to prevent the misuse of customer funds through supervision by the Financial Services Authority (OJK), the Sharia Deposit Insurance Corporation (LPS), and the Sharia Supervisory Board (DPS), in addition to the presence of safes that ensure the physical security of customer funds. Syahril (2025) from KCP Ratulangi Makassar 2 explained that to maintain customer trust, the bank takes various steps, including providing customers access

through ATM services and mobile banking. In addition, the bank routinely conducts internal and external audits by special teams to ensure that all bank operations comply with applicable sharia and banking regulations.

Financial institutions, especially Bank Syariah Indonesia (BSI), have strategic measures in place to ensure that incoming funds do not originate from activities that violate sharia principles, such as money laundering or other illegal activities. This is important to maintain customer trust, so they are assured that Bank Syariah Indonesia always operates in accordance with sharia principles. At KCP Bank Syariah Indonesia Veteran Makassar, Hasniar (2024) stated that as an Islamic bank, they will not accept prospective customers whose activities violate Sharia principles. Before accepting customers, the bank conducts an analysis to ensure whether the funds come from illegal activities or not. Syaiful (2024) added that the bank does not want to take risks by accepting potential customers who may be involved in illegal activities, whether for loans or just for depositing funds. At KCP Ratulangi Makassar, Rahmayanti (2025) explained that before conducting the contract, the bank will monitor and get to know the customer first. Customers are also required to verify their data, including their identity and source of income. Syahril (2025) from KCP Ratulangi Makassar 2 emphasised that if the funds are proven to be illegal or haram, then the customer cannot be accepted. However, before that, the bank grants the prospective customer the right to provide an explanation. As part of the policy, prospective customers with funds above 500 million must comply with OJK regulations, and if the funds are proven to be illegal, they will not be accepted. The bank also conducts customer identity verification and will examine suspicious transactions, while ensuring that customer rights remain protected.

Bank Syariah Indonesia (BSI) is committed to raising public awareness about the risks of riba, gharar, and maysir through various educational initiatives and digital campaigns. This strategy includes collaboration with scholars, internal training, and the provision of Sharia-compliant products that adhere to Islamic principles. With these steps, Bank Syariah Indonesia hopes that the public can better understand the importance of conducting halal and blessed financial transactions. At the KCP Bank Syariah Indonesia Veteran Makassar, Hasniar (2024) stated that the bank regularly conducts outreach to the community to expand understanding of Islamic Banking. However, this education is conducted without a specific schedule. Meanwhile, at KCP Ratulangi Makassar 1, Rahmayanti (2025) added that education regarding riba, gharar, and maysir is conducted at the beginning of the transaction, before the contract is made, as part of ongoing socialisation. At KCP Ratulangi Makassar 2, Syahril (2025) explained that education is also conducted through seminars, webinars, workshops, and literacy programs at campuses such as UNHAS and UNM. In addition, these socialisation activities are also

carried out in mosques and for MSME training. All these activities are scheduled in a predetermined timetable, so that education can be conducted in an organised and comprehensive manner for the community.

Bank Syariah Indonesia (BSI) must have a strong commitment to providing services that not only comply with sharia standards but also strive to exceed those standards to provide greater benefits to its customers. Bank Syariah Indonesia strives to delve into and implement the concept of *maqasid syariah* in every aspect of their operations and services, which is reflected in the management and development of products and services that prioritise the welfare of customers, both in their worship and economic aspects. As expressed by several employees of Bank Syariah Indonesia, such as Hasniar (2024) from KCP Bank Syariah Indonesia Veteran Makassar, who stated that Bank Syariah Indonesia has exceeded those standards, with each branch having its own targets for achieving optimal service. However, according to Rahmayanti (2025) from KCP Ratulangi Makassar 1, the assessment of service performance remains in the hands of the customers, who are the most entitled to judge whether the service meets their expectations. Syahril (2025) from KCP Ratulangi Makassar 2 added that Bank Syariah Indonesia always strives to integrate the principles of *maqasid sharia* in every service, which not only focusses on customer satisfaction but also considers their well-being in personal aspects, such as worship and wealth management. According to him, the assessment of whether Bank Syariah Indonesia has exceeded the sharia standards or not entirely depends on the views and judgements of the customers themselves.

Financial institutions, especially Bank Syariah Indonesia (BSI), must have a strong commitment to achieving *maqasid syariah* standards in every aspect of their operations. This is important so that the bank can continue to meet the needs of the community and provide satisfaction through services that adhere to sharia principles. At KCP Bank Syariah Indonesia Veteran Makassar, Hasniar (2024) revealed that they have successfully exceeded the minimum standards set, as evidenced by the Platinum Hijau award received, which serves as proof that the service provided is very good. However, even though they have received the award, the bank continues to strive to maintain customer trust so that the benefits of the bank are felt by the community. At KCP Ratulangi Makassar 1, Rahmayanti (2025) explained that the awards given to employees are more focused on achieving certain targets, such as the Hall of Fame award, although the measurement against *maqasid sharia* standards has not yet been precisely conducted. Meanwhile, at KCP Ratulangi Makassar 2, Syahril (2025) emphasised that although there are no official awards, they continue to receive positive feedback from customers regarding their friendly and responsive service, which indicates that they have met customer expectations, even without specific award evidence.

Although Bank Syariah Indonesia (BSI) has committed to implementing the principles of maqasid syari'ah in every service and operation, challenges in its application still exist. One of the main challenges is the lack of public understanding regarding Islamic banking, which is still often equated with conventional banks. This has become an important focus for Bank Syariah Indonesia to continue innovating and educating the public about the fundamental differences in the Islamic banking system, which does not contain elements of usury or interest, but rather emphasises the principles of justice and the welfare of the community (Hasniar, 2024). On the other hand, another challenge arises in the understanding and skills of human resources (HR) which vary, where some have a good understanding of Sharia principles, but there are also those who still need further understanding, especially regarding the types of contracts or products offered (Rahmayanti, 2025). Therefore, Bank Syariah Indonesia continues to strive to enhance its human resource capacity and adapt to the existing developments in regulations and technology. In this way, Bank Syariah Indonesia hopes to maintain the integrity of Sharia principles and ensure that the services provided not only meet the financial needs of customers but also have a positive impact on the welfare of society, in accordance with the objectives of maqasid shariah (Syahril, 2025).

#### **4. THE ROLE OF MAQASID SYARI'AH IN CUSTOMER SATISFACTION**

The performance assessment of Islamic banks still tends to use financial ratios that are similar to the measurement concepts of conventional banks (Amalia, 2020). Therefore, to assess the performance of Islamic banks, it is necessary to use the concept of maqasid al-shariah so that the management of Islamic banking aligns with the principles of shariah (Alwi et al., 2022). The implementation of the values and objectives of maqasid al-shariah in Islamic banking products and services encourages the tangible realisation of Islamic economics in society (Hidayat, 2020). The experiences of customers can certainly vary greatly, depending on how they respond. In general, customers choose Bank Syariah Indonesia because it prioritises Sharia principles and feel that the bank can provide options that align with their values, especially for Muslims. However, there are some challenges that customers might experience, such as in terms of technology and the smoothness of customer service, which Bank Syariah Indonesia might need to improve further, so that it can provide a good experience for all customers.

There are various responses that differ from one another regarding their experiences as customers of Bank Syariah Indonesia (BSI). Ainun Jariyah (2024) stated that her experience as a customer of Bank Syariah Indonesia was quite positive, with fast technology and various features that made things easier, although there were occasional issues. In addition, the low



fees and the ease of setting up auto-debit every month are also among its advantages. Sulaeha (2024) is satisfied with the service provided by the bank, which is considered good. On the other hand, Marlina Aulia Jumardin (2024) noted that although the bank's procedures are good, the mobile banking application sometimes encounters issues. Annisa Khaerah (2024) also expressed her satisfaction with the services of Bank Syariah Indonesia, especially due to the friendly service, clear procedures in accordance with Sharia principles, and ease of transactions. However, she also noted that ATM access is sometimes delayed. Nur Naziha (2024) also felt the same way, satisfied with the friendly service and ease of transactions, although the Bank Syariah Indonesia Mobile application often encounters problems. Syafiqah (2024) also expressed her satisfaction with the friendly service and procedures that align with Sharia principles, but reminded of the issues with the Bank Syariah Indonesia Mobile application and the limited access to ATMs. Overall, despite some technical issues encountered, the majority of respondents were satisfied with the services of Bank Syariah Indonesia as a whole.

Bank Syari'ah Indonesia (BSI) strives to operate its services based on Islamic values, but customers often provide varied responses to the services offered. Based on interviews with several customers, some are satisfied with the services provided. For example, Ainun Jariah (2024) feels that the features provided by Bank Syariah Indonesia are very helpful, especially in terms of money management that is safer compared to cash, in accordance with the maqasid principle. Sulaeha (2024) also stated that the services of Bank Syariah Indonesia are very appropriate and she is satisfied with the services provided. However, Marlina Aulia Jumardin (2024) admitted her lack of knowledge about maqasid syari'ah, although she was generally satisfied with the bank employees' service. Annisa Khaerah (2024), on the other hand, feels that the services of Bank Syariah Indonesia are most suitable for the ease of digital transactions, although she considers the accessibility of its services to be limited. Similarly, Syafiqah feels the ease of transactions, but finds the accessibility of the services limited. Nur Naziha (2024) feels that the system implemented by Bank Syariah Indonesia is quite appropriate, although she did not elaborate further. Overall, although there is satisfaction with some aspects of the service, there are also complaints about the limited accessibility felt by some customers.

Islamic Banks and Conventional Banks have significant differences in various aspects, from services to transaction methods. Some customers of Bank Syari'ah (BSI) feel a greater sense of fairness in their services. For example, Ainun Jariah (2024) and Sulaeha (2024) both feel that Bank Syariah Indonesia is fairer compared to conventional banks. On the contrary, Marlina Aulia Jumardin (2024), who does not use conventional banks, cannot distinguish the advantages or disadvantages between the two types of banks. Annisa Kairah (2024) added that

Bank Syariah Indonesia is more ethical and fair because it does not implement an interest system, which can burden customers and cause them to fall into usury. She believes that Bank Syariah Indonesia prioritises the welfare of its customers, unlike conventional banks that focus more on financial profit. A similar sentiment was expressed by Nur Naziha (2024), who believes that Bank Syariah Indonesia is better because it uses profit-sharing principles and conducts investments in a halal manner. Syafiqah (2024) also expressed a similar opinion, stating that Bank Syariah Indonesia meets ethical and justice aspects by applying Sharia principles that do not involve usury, and prioritises justice, halal investments, and social commitment compared to conventional banks.

The level of customer satisfaction with the services of Bank Syariah Indonesia (BSI) in promoting *maslahah* and economic justice tends to be positive, although there is still room for improvement. This satisfaction can be further enhanced by strengthening the alignment of services with Sharia principles, transparency, and tangible social impact through relevant and feasible programs. According to Ainun Jariah (2024), Bank Syariah Indonesia plays an important role in the public good because this bank always strives to be fair. Sulaeha (2024) expressed her satisfaction directly, while Marlina Aulia (2024) gave a rating of 8 out of 10. Annisa Khairah (2024) also expressed her satisfaction, particularly in promoting social welfare and economic justice through profit-sharing products and financing without elements of usury. Nur Naziha (2024) added that although she does not use the promoted products, she feels that what Bank Syariah Indonesia promotes is very much in line with Islamic values. Syafiqah (2024) also expressed similar satisfaction, especially regarding products and financing that do not contain elements of usury and the existence of Bank Syariah Indonesia's initiative that encourages customers to give alms after each transaction.

The respondents generally show satisfaction with the role of Bank Syariah Indonesia (BSI) in promoting welfare, social well-being, and economic justice. This is because Bank Syariah Indonesia is considered to consistently strive to apply the principles of justice in every transaction and service provided. One aspect that receives attention is the implementation of the profit-sharing system, which is the main foundation in the products and financing of Bank Syariah Indonesia. This system replaces the interest system commonly found in conventional banks and is more in line with Islamic teachings that prohibit usury. Thus, Bank Syariah Indonesia is recognised for introducing a financing alternative that is fair and beneficial to both parties, namely the bank and the customers, within a framework based on the principles of *musyarakah* and *mudharabah*. In addition, Bank Syariah Indonesia has also received appreciation for its efforts in providing services that are not only financially beneficial but also support social and religious values. The services offered, such as profit-sharing financing

products without any element of usury, received a positive response because customers feel safer and more assured in terms of economic justice. Such services create a sense of mutual trust between Bank Syariah Indonesia and its customers, which is very important in building lasting relationships.

Bank Syariah Indonesia is also considered successful in encouraging customer participation in social activities through initiatives for charity. After each transaction, customers are given the opportunity to set aside a small portion of their money to be donated as charity. This initiative has received appreciation because it not only provides benefits to customers personally but also contributes to the improvement of social welfare. Through this program, Bank Syariah Indonesia not only focusses on material gains but also plays a role in supporting community welfare, in line with the principle of *maslahah* in Islam.

## 5. CONCLUSION

Bank Syariah Indonesia (BSI) is committed to realising *maqasid syari'ah* by prioritising the principle of *maslahah*, which is reflected in services that not only focus on financial profit but also consider social aspects, justice, and the welfare of the community. In the city of Makassar, Bank Syariah Indonesia supports the education of the younger generation through Sharia-based education financing programs, education savings, and scholarships, as well as providing worship services and prayer reminder features. Despite facing challenges related to the public's understanding of sharia banking, Bank Syariah Indonesia continues to innovate to provide fair services in accordance with the values of *maqasid sharia*. The majority of customers in Makassar are satisfied with the services of Bank Syariah Indonesia, which are orientated towards Sharia principles, fair transactions, and emotional and spiritual comfort. However, there are complaints regarding disruptions in the Bank Syariah Indonesia Mobile application and limited ATM access. Bank Syariah Indonesia is considered to have implemented *maqasid syari'ah* with a profit-sharing system that is free from usury and supports social justice. Although some customers do not yet fully understand the concept of *maqasid syari'ah*, they still consider the services of Bank Syariah Indonesia to be fair and in line with Islamic values, and better than conventional banks because it supports halal investments and rejects interest. Bank Syariah Indonesia also plays a role in supporting SMEs and encouraging customers to give charity. The services of Bank Syariah Indonesia reflect the *maqasid syari'ah* in the protection of religion, justice, and wealth, although further development is needed in the protection of lineage and the enhancement of customer education.

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