

IMPLEMENTATION OF *MAQASHID AL-SHARIA* IN DIGITAL HAJJ SAVINGS: INCLUSIVE HAJJ FINTECH IN ISLAMIC BANKING

Fikarul Mujtahidah^{1*}, Muhammad Yazid²

^{1,2}UIN Sunan Ampel, Surabaya Jawa Timur, Indonesia

Corresponding eemail: *fikarulm@gmail.com

Abstract

The development of fintech and digitalization in Indonesia provides opportunities for financial product innovation in line with the concept of *maqashid al-syariah*. This study aims to analyze the implementation of BSI's digital hajj savings product services and their relevance in strengthening the five dimensions of *maqashid al-syariah*. This study uses a descriptive qualitative method with a library research approach through literature analysis sourced from academic journals, books, and the official websites of OJK and BSI. The findings of this study indicate that the application of fintech in digital hajj savings has fulfilled the five main dimensions of *maqashid al-syariah*, namely *hifdz al-din* (religion) supported by the availability of online hajj account opening and *siskohat* integration, *hifdz al-nafs* (soul) is strengthened by youth hajj savings that can guarantee readiness when performing hajj and digital financial transparency that can reduce customers' mental concerns, *hifdz al-aql* (reason) facilitated through the young hajj literacy program and automatic notifications that can help customers make smart decisions, *hifdz al-nasl* (descendants) is realized through the young hajj savings product, which functions to secure a hajj quota for descendants who are still underage, and *hifdz al-mal* (wealth) through the mudharabah agreement that generates benefits and is free of administrative costs, thus enabling wealth to be managed well and optimally. The conclusion shows that hajj fintech is a strategic tool based on *maqasid al-syariah* for the sustainable development of Islamic and inclusive banking in the digital era

KeyWords: *Maqashid al-Shariah, Fintech, Hajj Savings, Islamic Banking*

INTRODUCTION

The development of fintech and digitalization in Indonesia's financial sector has grown significantly in recent decades (Eniyatul Uyun, 2024). As the country with the largest Muslim population in the world, Indonesia has great potential to develop the Islamic finance sector. According to a report by *Otoritas Jasa Keuangan (OJK)*, Indonesia's Islamic financial assets have continued to increase, reaching a market share of 10.57% in 2023. Islamic Financial Institutions, as one of the largest financial sectors in Indonesia, have innovated in creating products that can attract people to transact at Islamic Banks. One of these innovations is found in various Islamic banks in Indonesia, namely in the form of hajj savings. This aims to meet the needs of customers in the modern era by providing digital hajj savings supported by fintech.

The development of fintech in Indonesia shows positive growth, with many people adapting financial technology into their daily lives. Fintech is being utilized to facilitate and speed up transaction processes and improve service efficiency. Bank Syariah Indonesia, as the largest sharia bank in Indonesia, creates innovation by incorporating fintech into its financial services, including *Byond* by BSI, BSI QRIS, BSI debit, as well as investment and financing features, and even gold savings. The above features were created to facilitate customer transactions, thereby expanding financial inclusion amid the development of economic digitalization (Bank Syariah Indonesia, 2025a).

However, behind the rapid development of fintech, there are two sides, namely opportunities and challenges. One of these is the operation of fintech in Islamic financial institutions, which remains in line with Islamic values (Gusriyani et al., 2024). A significant opportunity is clearly evident in the expansion of the Islamic banking market and increased efficiency in all aspects of operations.

meanwhile, the challenge lies in the compliance of the islamic banking operational system while maintaining principles that are in line with islamic law. this is because islamic banking must ensure that all of its operational activities are free from *maysir*, *gharar*, and other non-sharia practices. in addition, every transaction must be based on the main objectives of shariah, namely *Maqashid al-Shariah*(bank syariah indonesia, 2025b).

Therefore, the development of Islamic fintech must always be based on the *Maqashid al-Shariah* as stated in the Qur'an and Hadith (Ismail, 2014). However, Indonesia still faces a major challenge in the form of a lack of understanding of sharia objectives among the public, which is a serious concern for stakeholders (Kusuma et al., 2024). Previous research conducted Ariska Dwi Chairunisyah et al. (2023) revealed how PT Bank Syariah Indonesia KCP Tebing Tinggi's hajj savings account is able to fulfill sharia objectives by following transparent fund management and sharia ethics. However, this study focused on conventional aspects of Hajj savings fund management and did not explore the role of technology in these services further.

On the other hand, the study .Wiwik Saidatur Rolianah et al (2021) discusses the integration of fintech values and religious-cultural moderation, but does not highlight its specific application in Hajj savings. Kajian Dianing, (2024) Iso highlights the importance of *maqashid al-syariah*-based innovation in sharia financing, but in general the focus is on financial product innovation, with no specific focus on financial technology-based services. This research gap is due to the lack of studies that specifically evaluate the application of *maqasid al-syariah* in digital hajj savings services using fintech technology.

The application of fintech in islamic banking is considered successful if the financial innovations made by islamic banks are based on *Maqashid al-Shariah* and in line with the objectives of shariah, which prioritize justice, transparency, and welfare for social communities. This research was conducted to analyze how *Maqashid al-Shariah* is implemented in digital hajj savings in islamic banking in Indonesia, and to what extent finance-based technology in islamic banking plays a role in improving islamic financial inclusion and fulfilling *Maqashid al-Shariah* as an ethical and practical foundation. This research is novel in that it combines aspects of digital financial innovation and *Maqashid al-Shariah* in the islamic banking sector. Thus, it can provide an academic contribution and theoretical understanding in the context of fintech with sharia principles, as well as becoming a reference for islamic banking in developing digital services and products that are in line with the context of *maqashid al-syariah*.

LITERATURE REVIEW

1. The Concept of *Maqashid al-Syariah*

Etymologically, *Maqashid al-Shariah* is formed from two words, namely *maqashid*, which means purpose, and *syariah*, which means the provisions or laws of Allah SWT. Terminologically, *Maqashid al-Shariah* refers to the legal provisions of Allah that are established as objectives to achieve public interest (*jalb al-mashalih*) and prevent harm (*dar' al-mafasid*). The concept of *Maqashid al-Shariah* has an important value in human life. This shows that *Maqashid al-Shariah* was not created without reason, but rather as part of the Islamic legal system that prioritizes the welfare of society.

The objectives of *Maqashid al-Shariah* are explained by Imam al-Ghazali in his book entitled *al-Mustasfa min ilm al-Usul* Volume 1, namely to protect the five basic principles of human life (*al-dharuriyat al-khamsah*). *Al-dharuriyat al-khamsah* includes religion (*hifdz al-din*), life (*hifdz al-naafs*), reason (*hifdz al-aql*), lineage (*hifdz al-nasl*), and wealth (*hifdz al-mal*). He explains that the five aspects of life above are a protection for human life to run in balance, because if one of them is damaged, it will cause damage and imbalance (Ismail, 2014).

Imam al-Haramaini, an expert in usul fiqh, emphasizes *Maqashid al-Shariah* as the main basis for understanding Islamic law. Al-Juwaini divides the objectives of shariah into five levels, namely placing five main focuses in establishing protection and restrictions in safeguarding religion, life, intellect, property, and lineage (Auda, 2008). Furthermore, Imam Al-Syatibi discusses *Maqashid al-Shariah* in his book entitled *al-Muwaafaqat*, providing a view that *Maqashid al-Shariah* plays a

specific role in providing a complete explanation of maslahat and giving a systematic form to his framework of thought, which is based on the perspective of the Maliki school of thought (Al Syatibi, n.d.).

Several scholars' views above emphasize that *maqashid al syariah* functions as the foundation for muslims in understanding islamic law, with the aim of promoting the welfare, prosperity, and social justice of society. in the contemporary context, *maqashid al syariah* is not limited to legal theory, but *Maqashid al-Shariah* is also referred to as social and economic principles that regulate all aspects of human life. International research studies mention that the relevance of applying the concept of *Maqashid al-Shariah* is very relevant to today's life, where it becomes a normative guideline in maintaining modern dynamics while still adhering to islamic values and principles (Mutiah & Hasbi, 2024).

In the context of Islamic banking, the application of *Maqashid al-Shariah* aims to ensure that transactions in Islamic banking not only focus on their relevance to sharia principles, but also emphasize the benefits generated for customers. One example is the application of digital hajj savings, which emphasizes transparency and fairness in every digital hajj savings service and product. Thus, *Maqashid al-Shariah* provides a concept of digital Hajj savings that not only prioritizes relevance to sharia principles but also focuses on the social welfare of customers (Dianing, 2024).

2. Fintech in Islamic Banking

Financial technology, commonly abbreviated as fintech, is currently popular among the public. In the Big Indonesian Dictionary (KBBI), fintech is referred to as financial technology (Yudha et al., 2020). One definition of fintech according to the National Digital Research Center (NDRC) explains that fintech is part of financial technology innovation that uses online systems to conduct transactions on various financial products. In Indonesia, fintech has existed since 2006 with a small number of companies (Nurfalah & Rusydiana, 2019). Therefore, digitalization in islamic banking emphasizes shariah compliance, where there must be a balance between the advancement of fintech and harmony with the values of *Maqashid al-Shariah* as the main foundation in the application of islamic fintech.

According to Hadi et al. (2022) the development of fintech in Indonesia is a strategic effort to create efficiency and support financial services that can expand the reach of social financial inclusion based on islamic values -islamic values. However, on the other hand, islamic fintech also faces significant challenges in the form of a lack of islamic financial literacy among the public and the need for consistency so that fintech in islamic banking must always emphasize sharia values sharia values.

Furthermore, this is reinforced by Widiyanto & Zuhri (2024) adding that the success of islamic fintech must also be supported by the *Otoritas Jasa Keuangan (OJK)* in establishing a legal framework to protect consumers and comply with sharia compliance. Meanwhile, research conducted by Arkadius & Listiya (2024) shows that there is a positive impact in the islamic banking environment, particularly in digital hajj savings services, where it shows an increase in customer convenience and transaction efficiency without departing from sharia principles.

Therefore, the application of fintech in islamic banking, especially in digital hajj savings products, can be evidence of islamic financial digital innovation that emphasizes the welfare of the community. The implementation of fintech in digital hajj savings products can make it easier for customers to open accounts anywhere and anytime without having to visit a islamic banking office. In addition, payments can also be made through transfers and customers can monitor their funds online through mobile banking, as well as to ensure that all transactions are in accordance with the application of the principles of *maqashid al-syariah*, which promote authenticity, transparency, and social welfare. Thus, this theory emphasizes the importance of developing islamic fintech that must always be in line with *Maqashid al-Shariah* and remain oriented towards the welfare of the community.

RESEARCH METHODS

This study uses a descriptive qualitative method with a literature review approach, which is the collection of information or scientific research related to bibliographic literature review (Ridwan et al., 2021). The literature review approach was chosen because the study focused on analyzing the implementation of *Maqashid al-Shariahin* fintech-based digital hajj products at Bank Syariah Indonesia.

The type of data used in this study is secondary data, obtained from scientific journals covering fintech, digital hajj savings, and the concept of *maqashid al-syariah*, both from national and international scientific journals, as well as using official reports from the *Otoritas Jasa Keuangan* (OJK) and the official website of Bank Syariah Indonesia. Secondary data was chosen to provide an in-depth picture of the phenomenon of digital innovation in the concept of *maqashid al-syariah*.

This study uses content analysis and thematic analysis techniques. Content analysis is used to conduct an in-depth analysis of the literature review discussing the concept of the relationship between fintech, digital hajj savings, and *maqashid al-syariah*. Meanwhile, thematic analysis was used to group the meanings obtained from data sources, such as transparency and the principle of justice, to identify their relevance to the interpretation of *Maqashid al-Shariahin* digital financial innovation and whether they are appropriate (Heriyanto, 2018). The results of the analysis in this study are presented descriptively, with a focus on discussing the relevance of theory to the practical application of fintech in Islamic banking, particularly at Bank Syariah Indonesia.

RESULTS AND DISCUSSION

Maqashid al-Shariah comes from arabic, which is a combination of the words maqashid and al-shariah. In Islamic law, Maqashid has several meanings, namely the objectives of Islamic law (Al-Hadaf), targets (Al-Gharad), desired outcomes (Al-Matlub), or ultimate goals (Al-Ghayah). Meanwhile, syariah is defined as the law prescribed by God or the law contained in the Quran and Hadith (Farhana, 2024). Fiqh theorists say that at the third level of maqashid syariah, namely dharuriyat, there are five main aspects (maqashid al-khamsah) that must be protected, including religion (al-din), life (al-nafs), offspring (al-nasl), intellect (al-'aql), and wealth (al-mal). This study will explain the results and findings regarding the implementation of maqashid al-khamsah on compliance with digital hajj savings using fintech technology.

1. *Hifdz al-Din (Preservation of Religion)*

Hifdz al-din discusses the scope of fulfilling the obligations commanded by Allah to mankind, including faith, worship, and sharia, and all of these elements are contained in the pillars of Islam and the pillars of faith which form the basis of a person's Islam (Helim, 2019). For example, the obligation to perform prayer is one of the *al-dharuriyat* (essential) requirements, without which a person's status as a muslim would be questionable. In order for this obligation to be fulfilled to the maximum extent possible, facilities at the *al-hajiyat* (high school) level are needed, such as a mosque that is a comfortable place of worship. At the *al-tahsiniyat* (third level), mosques are equipped with modern facilities such as air conditioning and bathrooms, making worship comfortable.

The definition of *hifdz al-din* is very much in line with the idea that every individual has a responsibility to defend their religion both spiritually and practically. The implementation of digitalization in Islamic financial services, such as digital hajj savings, also contributes to the preservation of religion when applied. The digital hajj savings product at BSI uses mudharabah or wadiyah agreements to ensure that all transaction processes, such as hajj fund deposits, are guaranteed halal and free from riba (Jannah & Kamsiah, 2023). This is in line with the research by Ariska Dwi Chairunisyah et al. (2023) which shows that traditional hajj savings services fulfill the *Maqashid al-Shariah* through transparency and sharia-based fund management. In the digital context, this study expands its scope by adding the benefit of easy access through technology. The results of this study indicate that Sharia-based fintech not only functions as a technological tool but also plays a strategic role in supporting the practical implementation of *Maqashid al-Shariah* objectives.

This research shows that islamic fintech not only functions as a form of digital financial technology development, but also as a means of facilitating the implementation of *Maqashid al-Shariahin* islamic banking. Innovations such as digital hajj savings integrated with modern technology provide convenience and efficiency for Muslims in preparing for the hajj pilgrimage (Wiwik Saidatur Rolianah et al, 2021). BSI has created a service feature in the form of a digital hajj savings product through bsi's mobile banking application, BYOND BSI, which is a facility provided by BSI for muslims as tangible proof of ease of access and a form of cost and time efficiency (Bank Syariah Indonesia, 2025f). In addition, this feature is also beneficial for muslims in helping to facilitate financial planning for the fifth pillar of islam, namely the hajj pilgrimage. This quote shows that islamic fintech services directly support the principle of *hifdz al-din* (preservation of religion). However, the results of this study focus more on the application of digital Hajj savings, showing how this innovation can bring real benefits at the individual and community levels, highlighting that the digitization of Hajj savings services has a significant impact in promoting the application of Sharia maqashid values, especially in supporting the sustainability of *hifdz al-din* (preservation of religion).

BSI's digital hajj savings product is also guaranteed to be integrated with *SISKOHAT* (*Sistem Komputerisasi Haji Terpadu Kementrian Agama*) which ensures that customers can obtain their hajj quota number quickly and in accordance with sharia law (Bank Syariah Indonesia, 2025c). In addition, the advantages of digital hajj savings not only allow customers to save systematically in accordance with sharia principles without geographical or administrative barriers, but also reflect spiritual values.

2. *Hifdz al-Nafs* (Preservation of Soul)

Hifdz al-nafs is the preservation or protection of the right to life that every individual and society as a whole possesses, as well as protection against anything that can threaten life. This includes the eradication of infectious diseases and punishment for perpetrators of murder (Kurniawan & Hudafi, 2021). Imam Al-Syatibi also emphasized that the protection of life is not only in the physical context, but also the protection of human mental or psychological health. In the letter Al-Maidah, Islam has taught about the preservation and protection of human life.

مِنْ أَجْلِ ذَلِكَ كَتَبْنَا عَلَىٰ بَنِي إِسْرَائِيلَ أَنَّهُ مَنْ قَتَلَ نَفْسًا أُوْ فَسَادٍ فِي الْأَرْضِ فَكَانَمَا قَتَلَ النَّاسَ
جَمِيعًا وَمَنْ أَحْيَاهَا فَكَانَمَا أَحْيَا النَّاسَ جَمِيعًا وَلَقَدْ جَاءَكُمْ رُسُلُنَا بِالْبُشِّرَاتِ ثُمَّ إِنَّ كَثِيرًا مِنْهُمْ بَعْدَ ذَلِكَ فِي
الْأَرْضِ لَمُسْرِفُونَ {المائدية: ٣٢}

Meaning: Therefore, We decreed (a law) for the Children of Israel that whoever kills a person, not because (the person killed) has killed another person or because he has committed mischief on earth, it is as if he has killed all of humanity. Conversely, whoever saves the life of a person, it is as if he has saved the lives of all humanity. Indeed, Our messengers came to them with clear proofs. Yet, many of them transgressed on earth after that. (QS. Al-Maidah : 32)

Dianing, (2024) His research shows that *Maqashid al-Shariahis* the right implementation to be used as a guideline for the development or practice of Islamic financial institution products in this era of digitalization . The implementation of this principle aims to facilitate customers, especially at Islamic banks, in order to build customer trust in system security, ease of access, and of course, design in accordance with Islamic principles. However, there is a gap in previous studies, which only focused on physical security aspects in the form of customer fund protection and security in the use of fintech technology. In fact, *hifdz an-nafs* also emphasizes the mental protection of customers with the aim of maintaining the well-being of the soul.

The main challenge for Islamic banking is to be proactive in reducing customer worries and anxieties, especially in meeting worship needs such as the hajj that are in accordance with sharia and have a positive impact on customers' emotions. BSI supports the implementation of *hifdz al-nafs* by offering a youth hajj savings product in Indonesia. This product encourages people to plan for the hajj from an early age. The aim is for customers to be able to perform the hajj while they are still of productive age, as the hajj is a physically demanding pilgrimage that requires excellent health (Bank Syariah Indonesia, 2025c). This study states that fintech technology in general is considered to be in line with the implementation of *hifdz al-nafs*, where a transparent fintech system that complies with *Otoritas Jasa Keuangan (OJK)* security standards will make it easier for customers to access information related to the management of their funds.

BSI has adopted digital technology, allowing all customer transactions to be viewed transparently and monitored in real time. This enables customers to ensure that their Hajj Savings funds are stored securely, thereby reducing their anxiety and concerns about the funds they have saved. This is crucial in maintaining the mental well-being of customers (Mufid, 2023). In addition, it is also important to ensure that fintech technology is accessible to all levels of society. Furthermore, it was also found that customers of digital sharia hajj savings felt more at ease due to the security guarantees of the system, which supported the emotional well-being of customers. In summary, the results of this study indicate that the implementation of fintech technology in digital hajj savings can be an effective solution for preserving life (*hifzh al-nafs*) by comprehensively meeting customer needs, both physically, mentally, and emotionally.

3. ***Hifdz al-Aql (Preversation of Reason)***

Hifdz al-aql is defined as the protection of reason, which is not only oriented towards preventing insanity or drunkenness, but also towards protecting the functions of the human mind (Jamal, 2016). In the context of Islamic finance, *hifdz al-aql* can be interpreted as an effort to improve public literacy and understanding of the Islamic financial system. This is in line with the results of previous research conducted by Dianing (2024) which states that the role of Islamic fintech can increase financial literacy in the community. Fintech technology indirectly acts as a transparent and easily accessible educational tool that encourages public understanding of Islamic finance. BSI supports the implementation of *hifdz al-aql* through strategies by continuing to conduct campaigns that serve to increase the literacy of young hajjis. Supported by media such as providing digital articles on sharia financial planning to increase the literacy of the younger generation (Bank Syariah Indoneisa, 2025). However, not only that, the public will also gain new insights into sharia-based fintech technology in sharia finance, which is expected to be a means of modernization that strengthens *hifdz al-aql*, which indirectly provides broad and affordable access to education. In addition, the digital hajj savings feature is also equipped with automatic notifications that function as notifications when the balance has reached the minimum limit to register and get a hajj quota. This helps customers make timely financial decisions (Bank Syariah Indonesia, 2025c).

This study found that islamic fintech technology provides benefits to the development of *hifdz al-aql*, which gives the community an understanding of the educational features provided, such as sharia-compliant fund management guidelines, Islamic finance articles, and savings simulations, helping the community to understand the principles of sharia finance in depth. Thus, customers are not only assisted technically, but also gain a deeper understanding of the Islamic values inherent in Islamic finance. In conclusion, Islamic fintech through digital hajj savings can integrate modern technology and Islamic objectives, particularly in the development of human intellect. This service not only supports financial needs but also enhances financial awareness and intelligence among Muslims by improving Islamic financial literacy.

4. ***Hifdz al-Nasl (Preservation of Descendants)***

Hifdz al-nasl aims to preserve the continuity of the human race by protecting children's rights and regulating family relationships. Islam prohibits adultery and requires legal marriage to preserve

the legitimacy of lineage (Pertiwi & Herianingrum, 2024). Quoted from previous research conducted by Chairunisyah et al., it is stated that the achievement of *Maqashid al-Shariahin* the form of hajj savings services is not specifically linked to family education (Ariska Dwi Chairunisyah et al., 2023b). However, this is not entirely accurate, as digital Hajj savings based on Islamic fintech with transparency features can strengthen Islamic values within families that can be passed down to the next generation. Application of *hifdz al-nasl* in accordance with BSI's digital hajj savings product, which is designed as a means for parents who want to secure hajj for their children from an early age, especially children under 17 years of age (Bank Syariah Indonesia, 2025c).

Thus, based on the findings of this study, it was found that innovative digital hajj savings services can encourage better family planning and also support families in improving sharia financial principles, which can be passed on to the next generation. This study contributes new insights to the literature on *hifdz al-nasl* by linking fintech innovation, particularly digital hajj savings, with education and generational sustainability.

5. *Hifdz al-Mal* (Preservation of Wealth)

Hifdz al-mal means safeguarding assets so that they are always used for productive activities and in accordance with sharia principles, where there should be no usury, uncertainty (*gharar*), and fraud (*maysir*) (Ismail, 2014b).

Based on the results of research conducted by Dianing (2023), which expanded the focus from data security by adding an in-depth analysis of how digital savings can be a strategic tool in protecting people's wealth through technology and transparency. This is highly relevant to the research findings that digital hajj savings based on Islamic fintech are able to provide optimal security, as they are directly supervised by *Otoritas Jasa Keuangan* (OJK) and have been proven to protect customers from hacking and other digital threats. In addition, with fintech technology, customers can monitor fund management in real-time as a form of transparency, thereby building customer trust. The implementation of *hifdz al-mal* is also applied in accordance with existing sharia compliance by adopting contracts that are in accordance with sharia law, such as *wadiah* and *mudharabah* contracts to maintain the halal nature of transactions.

In its practice, Bank Syariah Indonesia uses mudharabah and wadiah agreements for its digital hajj savings product. Under the mudharabah agreement, the funds in the hajj savings account will be managed in accordance with sharia principles, where the results can provide value and benefits that can reduce the cost of performing the hajj (Bank Syariah Indonesia, 2025e). This indirectly protects customers' assets from large expenses that may occur in the future. In addition, BSI's digital hajj savings product does not include monthly administration fees and only requires an initial deposit of rp. 100,000.00 (Bank Syariah Indonesia, 2025b). This ensures that customers' funds are well-managed and preserved at BSI.

Tabel 1.1
Implementasi *Maqashid al-Sharia* terhadap Inovasi Digital BSI pada Produk Tabungan Haji

<i>Maqashid al-Syariah</i>	Purpose (Benefit)	Practice of Digital Financial Innovation at BSI (Digital Hajj Savings Product)
<i>Hifdz al-Din</i> (Preservation of Religion)	Providing convenience for Muslims in planning the performance of Hajj in accordance with Sharia law.	BSI has created a digital innovation in the form of a digital Hajj savings product feature available on the BSI mobile banking application, BYOND by BSI. BSI's digital Hajj savings are integrated with SISIKOHAT

		(Sistem Informasi Dan Komputerisasi Haji terpadu) to obtain a Hajj quota number.
Hifdz al-Nafs (Preservation of Life)	Helps plan physical and mental readiness for the hajj pilgrimage and provides peace of mind to customers.	BSI has created a young Indonesian Hajj savings product that encourages people to save for the hajj from an early age, with the aim of ensuring that they are in prime condition when they depart for the Hajj pilgrimage. The transparency feature at BSI makes it easy for customers to monitor their funds in real time, thereby reducing customer anxiety about the funds they have deposited.
Hifdz al-Aql (Preservation of Reason)	Helps improve financial literacy, enabling wise decisions regarding the hajj pilgrimage.	BSI has created a young hajj literacy program that includes financial and spiritual education, so that pilgrims can prepare well for the Hajj pilgrimage. The automatic notification feature helps customers make smart decisions when their balance is sufficient to register and obtain a Hajj quota.
Hifdz al-Nasl (Preservation of Descendants)	Providing assurance of the continuity of family spiritual values in preparing plans for the family and future generations.	BSI has an innovation in the form of the Indonesian Youth Hajj Savings, which is a means for parents who want to prepare savings for their children's hajj from an early age. This is considered a religious value that can be passed on to future generations.
Hifdz al-Mal (Preservation of Wealth)	Helping to preserve wealth so that it remains valuable and useful in accordance with sharia financial principles.	BSI's digital hajj savings product uses a mudharabah contract. A mudharabah contract can generate profits (profit sharing) that can help in paying for the costs of the hajj pilgrimage. BSI waives monthly administration fees and

		requires a low initial deposit, thereby minimizing costs and maximizing efficiency for prospective customers from all walks of life.
--	--	--

Sumber: Data olahan peneliti, BSI 2025

CONCLUSION

This study aims to determine how the application of fintech in digital hajj savings products at indonesian islamic banks strengthens and supports the five main dimensions of *maqashid al-syariah*. The conclusion of this study is that fintech in digital hajj savings products at indonesian islamic banks has fulfilled the five dimensions of *Maqashid al-Shariah* through the strategies and efforts made by bsi in its digital hajj savings product services.

1. *Hifdz al-din* (preservation of religion): BSI has created an online service in the form of opening hajj savings accounts online through BSI mobile banking as an effort to provide convenience for customers. In addition, BSI's digital hajj savings is also integrated with SISKOHAT to obtain hajj quotas. This is an innovation by BSI in providing facilities to help muslims fulfill the fifth pillar of islam, namely the hajj pilgrimage, with certainty and convenience in accordance with sharia law.
2. *Hifdz al-nafs* (preservation soul) and *hifdz al-aql* (preservation of reason): BSI presents the indonesian youth hajj savings account as an effort to ensure optimal physical preparation for the upcoming hajj pilgrimage. In addition, BSI's system adheres to the principle of transparency, where customers can monitor their funds in real time, thus reducing worries and mental stress regarding their funds deposited at BSI. BSI strengthens the implementation of *hifdz al-aql* through the young hajj savings literacy program in indonesia and the automatic notification feature that helps customers make smart and optimal financial decisions.
3. *Hifdz al-nasl* (preservation of descendants): BSI implements *hifdz al-nasl* through the indonesian young hajj savings product to assist in the hajj planning process for minors as a form of maintaining spiritual obligations for the next generation of the family.
4. *hifdz al-mal* (preservation of wealth): digital hajj savings products at BSI use mudharabah or wadiah contracts. The mudharabah contract helps customers manage their funds by providing benefits that can be used to reduce hajj costs. In addition, BSI does not charge monthly administration fees and has a low initial deposit requirement, which helps customers preserve their wealth by avoiding unnecessary spending.

Thus, fintech in BSI's digital hajj savings product implements the five main dimensions of *maqashid al-syariah*, while also proving that islamic fintech is not only beneficial for the development of digital technology, but also helps the muslim community in planning their hajj. This finding can encourage the development of islamic banks in Indonesia towards Islamic banking in developing Islamic fintech that can increase financial inclusion in Indonesia while still emphasizing *maqashid al-syariah*.

REFERENCES

Al Syatibi. (n.d.). *al-Muwafaqat fi Usul al-Syari'ah* Jilid II. Kairo: *Mustafa*.

Arkadius, A., & Listiya, R. (2024). Upaya Peningkatan Layanan Tabungan Haji pada Bank Syariah Indonesia (BSI) KCP Samatiga. *Journal of Management Science and Business Review*, 2(3), 140–161. <https://jurnal.ypsms.or.id/index.php/JMSBR/article/view/73>

Auda, J. (2008). *Maqashid al-Shariah* as Philosophy of Islamic Law. In *PT. Mizan Pustaka*.

Bank Syariah Indoneisa. (2025). *BSI Gencarkan Literasi Haji Muda Lewat Cicil Emas dan Tabungan Haji*. [Www.Bankbsi.Co.Id](http://www.bankbsi.co.id/news-update/berita/bsi-gencarkan-literasi-haji-muda-lewat-cicil-emas-dan-tabungan-haji). <https://www.bankbsi.co.id/news-update/berita/bsi-gencarkan-literasi-haji-muda-lewat-cicil-emas-dan-tabungan-haji>

Bank Syariah Indonesia. (2025a). *BSI Andalkan Digitalisasi untuk Perkuat Penetrasi Keuangan Syariah*. [Www.Bankbsi.Co.Id](http://www.bankbsi.co.id).

Bank Syariah Indonesia. (2025b). *BSI Tabungan Haji Indonesia*. [Www.Bankbsi.Co.Id](http://www.bankbsi.co.id/produk&layanan/tipe/individu/parent/produk/bsi-tabungan-haji-indonesia). <https://www.bankbsi.co.id/produk&layanan/tipe/individu/parent/produk/bsi-tabungan-haji-indonesia>

Bank Syariah Indonesia. (2025c). *BSI Tabungan Haji Muda Indonesia*. <https://www.bankbsi.co.id/produk&layanan/produk/bsi-tabungan-haji-muda-indonesia>

Bank Syariah Indonesia. (2025d). *Fokus Transformasi Digital dan Inovasi, BSI Cetak Pertumbuhan Laba 22,83%*. [Www.Bankbsi.Co.Id](http://www.Bankbsi.Co.Id). <https://www.bankbsi.co.id/news-update/berita/fokus-transformasi-digital-dan-inovasi-bsi-cetak-pertumbuhan-laba-2283>

Bank Syariah Indonesia. (2025e). *Layanan Pelunasan Haji BSI Tabungan Haji Indonesia*. [Www.Bankbsi.Co.Id](http://www.Bankbsi.Co.Id). <https://www.bankbsi.co.id/promo/layanan-pelunasan-haji-bsi-tabungan-haji-indonesia>

Bank Syariah Indonesia. (2025f). *Pembukaan Rekening Online BSI Tabungan Haji Indonesia*. <https://www.bankbsi.co.id/promo/pembukaan-rekening-online-bsi-tabungan-haji-indonesia>

Gusriyani, M., Hijriyati, S., & Zulfikar. (2024). Inovasi Keuangan Islam Dan Peranan Dalam Mendorong Pembangunan Ekonomi Berkelanjutan. *Musytari : Neraca Manajemen, Akuntansi, Dan Ekonomi*, 4Gusriyani(9), 27–37.

Hadi, M. M., Ulum, M. F., Surya, A., Aprillia S, A., & Vivi F, A. (2022). Peluang Dan Tantangan Fintech (Financial Technology) Syariah Di Indonesia. *Moderation | Journal of Islamic Studies Review*, 2(1), 107–118. <https://doi.org/10.63195/moderation.v2i1.39>

Heriyanto. (2018). Thematic Analysis sebagai Metode Menganalisa Data untuk Penelitian Kualitatif. *Anuva*, 2(3), 317–324.

Jannah, M., & Kamsiah, K. (2023). Analisis Maqasid Syariah Dalam Pengembangan Produk Pada Bank Syariah Indonesia (Bsi) Di Kota Samarinda. *At-Tawazun, Jurnal Ekonomi Syariah*, 11(01), 10–20. <https://doi.org/10.55799/tawazun.v11i01.209>

Mufid, F. (2023). Pengaruh Kepercayaan Nasabah Terhadap Tabungan Haji Di Bank Syariah Indonesia. *Revenue : Jurnal Ekonomi Pembangunan Dan Ekonomi Islam*, 6(02), 32–29. <https://doi.org/10.56998/jr.v6i02.87>

Mutiah, S. A., & Hasbi, M. Z. N. (2024). Analysis of the Impact of Fintech on Innovation Products in Bank Syariah Indonesia (Bsi) in the Digital Economy Era. *Proceeding of International Students Conference of Economics and Business Excellence*, 1(1), 54–60. <https://doi.org/10.33830/iscebe.v1i1.3479>

Nurfaalah, I., & Rusydiana, A. S. (2019). Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi*, 11(1), 55. <https://doi.org/10.35313/ekspansi.v11i1.1205>

Ridwan, M., AM, S., Ulum, B., & Muhammad, F. (2021). Pentingnya Penerapan Literature Review pada Penelitian Ilmiah. *Jurnal Masohi*, 2(1), 42. <https://doi.org/10.36339/jmas.v2i1.427>

Widiyanto, A., & Zuhri, S. (2024). Technological Innovation in Islamic Finance : An Analysis of the Government's Role in Regulating and Supporting Islamic Fintech. *SANTRI : Jurnal Ekonomi Dan Keuangan Islam*, 2, 258–267.

Yudha, A. T. R. C., EI, S., SEI, M., Amiruddin, A. R., Hilmi, A. F., Kaffah, A. F., Fauzi, F. N., Evarianti, I., Maghfiroh, L., & El Nadia, N. (2020). *Fintech Syariah: Teori dan Terapan*. Scopindo Media Pustaka. https://books.google.co.id/books?id=BisTEAAAQBAJ&dq=fintech+syariah+dan+terapan&lr=&hl=id&source=gbs_navlinks_s