

## **INTEGRATION OF SHARIA MAQASHID AND ISLAMIC WORK-LIFE BALANCE: SUSTAINABLE EMPLOYEE WELL-BEING FRAMEWORK IN SHARIA FINANCIAL INSTITUTIONS (SLR)**

**Yori Kurniawati**

UIN Sjech M. Djamil Djambek Bukittinggi  
[yorikurniawati@gmail.com](mailto:yorikurniawati@gmail.com)

**Fadhlila Husna**

UIN Sjech M. Djamil Djambek Bukittinggi  
[fadhilahusna89@gmail.com](mailto:fadhilahusna89@gmail.com)

**Syerly Lia Azharah**

UIN Sjech M. Djamil Djambek Bukittinggi  
[syerlyliaa@gmail.com](mailto:syerlyliaa@gmail.com)

**Sandra Dewi**

UIN Sjech M. Djamil Djambek Bukittinggi  
[sandradewi@uinbukittinggi.ac.id](mailto:sandradewi@uinbukittinggi.ac.id)

### **Abstract**

Sharia Financial Institutions (LKS) bear a dual responsibility: achieving financial performance while ensuring Sustainable Employee Welfare (SEWB) is aligned with the mission of maslahah. Contemporary Human Resource Management (SDI) practices often fail to integrate the spiritual dimension, which triggers problems such as burnout and turnover intention. This study aims to synthesize the SEWB strategic model in LKS through a Systematic Literature Review (SLR), in order to bridge the normative gap and operational implementation of SDI. The SLR method was carried out by analyzing the latest literature (2020–2025) on Maqashid Sharia, Islamic Work-Life Balance (I-WLB), and SEWB. The results of the synthesis formulate a causal model: a sustainable SEWB (falalah) is achieved through integration. The Sharia Maqashid serves as a philosophical foundation and ethical compass, while the I-WLB acts as an operational strategic mechanism. Specifically, Hifz al-Nafs and Hifz al-Aql are operationalized through the I-WLB policy for the mental and spiritual protection of employees. This model implies the need for Islamic Financial Institutions to develop a Human Resources policy based on three main pillars: spiritual, personal, and social, which is ready to be empirically tested.

**Keywords:** Maqashid Syariah, Islamic Work-Life Balance (I-WLB), Sustainable Employee Well-Being, Islamic Financial Institutions, Falah.

### **INTRODUCTION**

Sharia Financial Institutions (LKS) bear dual responsibilities, namely not only fulfilling economic and operational aspects in accordance with sharia principles, but also maintaining internal welfare, especially employee welfare. High performance pressures, regulatory complexity, and digitalization demands can trigger work stress, burnout, and turnover intention (Heni Verawati,2025; Virnadilla Hardianty et al.,

2025, M., Mardhiyah Hayati et al., 2025), a phenomenon that not only harms individuals but also decreases organizational productivity and credibility. This condition requires Sharia Financial Institutions to build Sustainable Employee Well-Being (SEWB) that is in line with Islamic values.

From an Islamic perspective, true well-being (falah) goes beyond the fulfillment of material and psychological needs, but includes spiritual, moral, social, and intellectual aspects holistically (Safi,2025). The principles of Maqashid Syariah provide a normative framework for designing Human Resources (SDI) policies that protect five basic objectives: religion (Hifz al-Din), soul (Hifz al-Nafs), reason (Hifz al-Aql), heredity (Hifz al-Nasl), and property (Hifz al-Mal) (F. Syahriani et Al,2024) .The application of Maqashid in SDI management is crucial to ensure that every policy contributes to the achievement of universal maslahah.

Despite this, studies show that human management practices in Islamic Financial Institutions are still dominated by conventional performance paradigms that often ignore the spiritual dimension. The concept of Islamic Work-Life Balance (I-WLB) emerged as a relevant bridge concept, allowing employees to balancing professional responsibilities with their religious and social obligations (M. Muafi,2025). Several previous studies have examined I-WLB and its relationship to performance variables. Muafi (2021) discusses the importance of balance in an Islamic perspective, while Ghazali et al. (2023) begin to introduce the Maqashid-based I-WLB model in non-financial institutions. Firmansah et al. (2025) also conceptually discuss the integration of Maqashid in human resource management in general.<sup>6</sup> The Gospel of Jesus

A crucial *research gap* is that most of these studies are still preliminary conceptual or tested in different sectors, and have not yet synthesized an explicit Maqashid-based I-WLB strategy model in the context of Islamic Financial Institutions. The Islamic Financial Institutions sector has unique characteristics that demand strict sharia compliance and specific regulatory complexity. To bridge this gap and develop an applicative strategic framework, this study uses a Systematic Literature Review (SLR). The main objective of this study is to summarize, critique, and synthesize the existing empirical and conceptual evidence to develop a strategic model of integration of Sharia Maqashid and Islamic Work-Life Balance as a framework to achieve Sustainable Employee Well-Being (SEWB) in contemporary Islamic Financial Institutions.

## RESEARCH METHOD

The Systematic Literature Review process is carried out in three main stages: Identification, Screening and Qualification, and Inclusion and Synthesis. The identification stage involves searching literature on reputable scientific databases (Scopus, Web of Science, and Google Scholar). The main keywords are specifically combined: ("*Maqashid Syariah*" AND "*Work-Life Balance*") AND ("*Islamic Bank*" OR "*Islamic Financial Institution*" OR "*Employee Well-Being*").

The inclusion criteria include indexed scientific journal articles published in the last five years (2020–2025) and in English or Indonesian. Furthermore, the screening and qualification stage was carried out by evaluating the title, abstract, and availability of the full text, with a focus on studies that discuss the integration and conceptual modeling between Maqashid Syariah, I-WLB, and SEWB in the context of Islamic Financial Institutions. Articles that pass the qualification are included in the final analysis, where the synthesis is carried out thematically to build a causal flow and formulate a new strategic model presented in the Discussion section.

## RESULT AND DISCUSSION

### **Synthesis of Integration Models: Maqashid Syariah, I-WLB, and SEWB**

This Systematic Literature Review (SLR) yielded key findings that Sustainable Employee Well-Being (SEWB) in Sharia Financial Institutions (LKS) should be seen as the result of philosophical and operational integration between Sharia Maqashid and Islamic Work-Life Balance (I-WLB). SEWB in this context is the achievement of long-term *falah* (holistic well-being), which goes beyond conventional indicators of psychological and financial well-being.

#### **Maqashid Syariah as a Philosophical and Ethical Pillar**

Maqashid Syariah not only acts as an ethical guide, but also as a normative benchmark in the formulation of every Human Resources (SDI) policy in Islamic Financial Institutions (Nur Kholida Zia,2024). In the recent literature, Maqashid is increasingly recognized as a framework for evaluating organizational performance, including social performance and sustainability, which implicitly includes the internal well-being dimension of employees (Dedi Sugari and Hilalluddin,2025) .The *Hifz al-Dharuriyyat* (Five Primary Goals) of Maqashid directly provides the foundation for the SEWB:

1. *Hifz al-Din* (Religious Maintenance): This pillar demands Islamic Financial Institutions to ensure a conducive working environment for the spiritual growth of employees. The spiritual well-being driven by *Hifz al-Din* proved to be a strong predictor of job satisfaction and organizational commitment in the Islamic banking sector (A. R. T. Astuti,2014).
2. *Hifz al-Nafs* (Preservation of the Soul): This is a crucial aspect that is directly related to Sustainable Employee Well-Being. *Hifz al-Nafs* requires Islamic Financial Institutions to provide fair compensation (living wage), humane working hours, and protection from excessive work pressure. Failure to meet these aspects, such as the rampant burnout and turnover intent highlighted by contemporary researchers (Virnadilla Hardianty et al, 2025), is a violation of the *Hifz al-Nafs* principle because it damages the soul and body of employees.

3. Hifz al-Aql (Maintenance of Reason): Emphasizing the improvement of competence and intellectual intelligence through continuous training and meritocracy in careers.
4. Hifz al-Nasl (Offspring/Family Maintenance): Demands organizational support for the employee's role as a family member, such as the provision of adequate maternity/maternity leave or a child's education assistance program.
5. Hifz al-Mal (Maintenance of Property): Focuses on transparent management of salaries, remuneration, and pension programs and is free from sharia-prohibited practices (gharar and riba) (Husni Kamal and Ainal Rahmati, 2025). The Gospel of Jesus Christ

### **I-WLB as the Operational Mechanism of Maqashid**

The Islamic Work-Life Balance (I-WLB) serves as an operational strategy that translates Maqashid into measurable SDI policies. I-WLB rejects the dichotomy between work and life personal, but rather integrating the two with the spiritual dimension (tawazun).

While conventional Work-Life Balance (WLB) seeks only time equilibrium, the I-WLB operates on three integrative pillars rooted in Maqashid (Muafi):

1. Time-Based Integration (Tawazun): Ensuring a proportionate allocation of time for work, family, and worship obligations.
2. Spiritual-Based Integration (Ibadah): Making work a means of worship (niyyah), which intrinsically motivates employees and improves inner well-being (S. Anwar dan A. Osman-Gani, 2020). The Gospel of Jesus Christ.
3. Value-Based Integration (Maslahah): Any Sustainable Employee Wellbeing decision (e.g., work flexibility) must result in benefits (maslahah) for individuals, families, and organizations simultaneously.

As such, the I-WLB is a causal bridge: it is the tool that the LKS uses to keep Hifz al-Nafs and Hifz al-Nasl (from Maqashid) so that the employee reaches the SEWB.

### **Sustainable Employee Welfare (SEWB) as a Goal Falah (Holistic Sustainability)**

The concept of Sustainable Employee Well-Being (SEWB), driven by Maqashid and realized through I-WLB, results in stable and long-term well-being. Sustainability here has two meanings (Ahmad Raisuni,2005):

1. Individual Sustainability: Employees have high resilience to stress, intrinsic motivation based on spirituality, and low turnover intention. This is a manifestation of the preserved soul (Hifz al-Nafs).
2. Organizational Sustainability: Islamic Financial Institutions maintain high-quality human capital with integrity, which in turn strengthens MSI Islamic Financial Institutions' performance and competitiveness in the midst of competition (Sucipto,2025).

The ultimate goal is *falah*, where well-being is not only measured by salary and comfort, but by true happiness obtained from fulfilling responsibilities to God, oneself, and others (Evi Mutia Riky Ramadhani,2025).

### **Exploring the Specific Role of Maqashid in the Dimension of Employee Welfare**

To add depth to the analysis, the discussion must explicitly detail how each dimension of Maqashid affects the operational aspects of Human Resources in Islamic Financial Institutions.

#### **Hifz al-Nafs and Mitigation of Burnout in Sharia Financial Institutions**

The issue of burnout (emotional and physical fatigue) is very relevant in Islamic Financial Institutions because of the dual-mandate demands (financial and sharia) (Muhammad Ghiffary Ridha and Nabilah Aziza,2023). Hifz al-Nafs offers robust normative solutions to mitigate burnout by:

1. Right to Rest: Employees have the right to adequate rest. Research shows that Islamic Financial Institutions that implement Hifz al-Nafs should establish clear policies regarding the right to disconnect and limit unproductive overtime (Muhammad Nur Khaliq and Andi Wahyudin,2024).
2. Safe Environment: Creating a work culture that is free from workplace bullying and discrimination. The principles of Hifz al-Nafs are integrated with *Iqamah al-Adl* (the enforcement of justice), which ensure procedural and distributive justice in the organization. This fairness is the psychological foundation for employee well-being (Jufrizien Jufrizien and Soliha Hamdani, 2023).

#### **Hifz al-Aql and the Development of Sharia Human Capital**

In the era of digitalization, Hifz al-Aql in Islamic Financial Institutions is not only limited to sharia compliance training, but also focuses on the development of innovative intellectual capital.

1. *Maslahah-Based Innovation*: Hifz al-Aql encourages Islamic Financial Institutions to invest in training that facilitates employee creativity in creating products that are *shilihun li kulli zaman wa makan* (according to the time and place). Welfare is measured by employees' sense of ownership of this innovation process.
2. *Information Transparency*: Hifz al-Aql requires the management of Islamic Financial Institutions to be transparent in delivering strategic information and performance evaluation. This transparency removes suspicion (*gharar*) in the working relationship and creates clarity of roles, which is a vital component of cognitive well-being.

#### **Hifz al-Nasl and Islamic Family Support**

The impact of work in Islamic Financial Institutions must have a positive impact on the descendants and families of employees. Hifz al-Nasl expanded from a demographic context to Family Sustainability.

1. Work-Family Enrichment Support: Hifz al-Nasl is realized through policies that support Work-Family Enrichment, i.e. how a positive work experience (e.g., spiritual development in the office) can improve the quality of life at home. A successful Islamic Work-Life Balance (I-WLB) must create a positive spiritual overflow from the workplace to the family environment (L. K. Ratih and D. S. Yulianti, 2022).
2. Future Guarantee: Islamic Financial Institutions that refer to Hifz al-Nasl need to provide sharia inheritance planning facilities (faraidh) and sharia education savings programs. It provides long-term sense of financial security, which directly supports the dimension of Sustainability in Sustainable Employee Well-Being.

### **Contribution and Implications of the Synthesis Model in the Realm of Human Resources Policy of Islamic Financial Institutions**

This Maqashid-I-WLB-based Sustainable Employee Welfare Model not only provides a theoretical contribution, but also strong practical implications for Islamic Financial Institutions.

### **Measurement of Human Resources Performance Based on Maqashid Sharia Index (MSI)**

Traditionally, the performance of Human Resources has been measured using conventional indicators (productivity, attendance, turnover rate). This model recommends LKS to integrate the Sharia Maqashid Index (MSI) in the evaluation of SDI performance (Lutfi Maulana et al, 202024), The Gospel of Jesus Christ

1. The dimensions of Hifz al-Nafs and Hifz al-Nasl should have significant weight in managerial Key Performance Indicators (KPIs). For example, Human Resources managers are evaluated not only on turnover rates (Hifz al-Nafs), but also on the results of employees' Spiritual Well-Being and Family Satisfaction surveys (Hifz al-Din and Hifz al-Nasl).
2. MSI's integration ensures that LKS is not only financially "healthy", but also "healthy" internally (employee welfare) and socially (people's welfare).

### **Formulation of Maslahah Based Flexible Working Policy**

The Flexible Working Arrangement (FWA) policy must be based on the principle of Maslahah, not just a management trend.

1. FWA Obligatory Worship: Sharia Financial Institutions must design a schedule that allows employees in service units to continue to perform prayers on time without sacrificing service quality (maintaining Hifz al-Din).

2. FWA for Hifz al-Nafs: FWAs should be applied to employees who show early signs of burnout, allowing them to balance mental and physical health, rather than simply being used to save on operational costs (Siti Fatimah and Rina Wahyun, 2025). This is a real implementation of Islamic work ethics that prioritizes ihsan (perfection) in the treatment of employees (Laila Kholida et Al, 2025).

By adopting this integrated model, Sharia Financial Institutions can position themselves as institutions that truly apply Sharia values in their human resource management, ensuring Sustainable Employee Well-Being as an integral part of the organization's mission of maslahah.

## **CONCLUSION AND IMPLICATIONS**

### **Conclusion**

This systematic literature review research succeeded in synthesizing a conceptual framework to achieve Sustainable Employee Well-Being (SEWB) in Sharia Financial Institutions (LKS) through causal integration between Sharia Maqashid and Islamic Work-Life Balance (I-WLB). Maqashid serves as a philosophical foundation and normative goal that ensures that Human Resources are human-centric and falah-oriented. Meanwhile, I-WLB serves as an operational strategic mechanism to translate Maqashid's values—especially Hifz al-nafs and Hifz al-aql—into daily policies and practices. This model fills the literature gap by presenting a comprehensive and specific framework for the Islamic Financial Institutions sector.

### **Managerial Implications**

The managerial implications of this model emphasize the need for Islamic Financial Institutions to shift their Human Resources (SDI) paradigm from profit-oriented to comprehensively based on Maqashid. Human Resource Manager (SDI) of Sharia Financial Institutions It is necessary to develop policies that pay attention to the balance of performance and spirituality. This can be implemented through three main policy pillars:

1. Spiritual Policy (Hifz al-Din): Strengthening the niyyah of work as worship and providing flexible time and space for the fulfillment of religious obligations.
2. Personal Policy (Hifz al-Nafs & Hifz al-'Aql): Implement a comprehensive mental and physical health program, and support employee self-and career development on an ongoing basis.
3. Social Policy (Hifz al-Nasl): Providing family support, adequate leave, and ensuring fair compensation (Hifz al-Mal) so that employees can fulfill their social responsibilities without financial pressure.

### **Limitations and Suggestions for Advanced Research**

The limitations of this study lie in its conceptual nature, which relies on the synthesis of available literature that has not been tested in the field. Therefore, further research is strongly recommended to conduct empirical testing (quantitative or qualitative) on the proposed Maqashid, Islamic Work-Life Balance (I-WLB), Sustainable Employee Well-Being model on a sample of employees of Islamic Financial Institutions to validate the causal relationship and its effectiveness in real practice.

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