

## Representation of Sharia Values of BSI TikTok Educational Videos in *Maqasid* Sharia Index Perspective

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### Abstract

This study examines the representation of sharia values in the educational video content of Bank Syariah Indonesia (BSI) on the TikTok platform, an increasingly influential medium for Islamic banking communication in the digital era. Using the Ash-Syatibi-based *Maqasid* Shariah Index (MSI) as an evaluation framework, 55 educational videos uploaded between January and December 2024 were analyzed through qualitative content analysis. Each video was assessed across the five MSI dimensions—*hifz al-din*, *hifz al-nafs*, *hifz al-aql*, *hifz al-nasl*, and *hifz al-mal*—using a 25-indicator rubric. The results show an overall MSI score of 2.695 (medium category), with *hifz al-aql* scoring the highest (3.30) and *hifz al-nasl* the lowest (2.44). These findings indicate that BSI has integrated sharia values fairly well into its digital communication strategy, although improvements are needed in content that supports family-related financial planning. This study contributes to the literature on Islamic banking communication by offering a systematic measurement model for evaluating sharia value representation in short-form social media content, and provides practical recommendations for enhancing sharia compliance in digital outreach.

### Keywords

*Bank Syariah Indonesia, TikTok, Maqasid Shariah, MSI, Digital communication.*

## INTRODUCTION

The era of digitalization has fundamentally changed the landscape of Islamic banking communication. Social media platforms, especially TikTok, have become a strategic channel for Islamic financial institutions to reach the millennial and Gen Z generations.

The phenomenon of using TikTok in Islamic banking communication raises crucial questions about the consistency of the representation of Islamic values in digital content. Given the characteristics of TikTok videos (Bank Syariah Indonesia, 2024) that tend to be entertaining and viral, there are concerns about the potential dilution of spiritual values and sharia ethics in an effort to adapt to contemporary digital culture.

Previous research by Nasution and Rahman (2023) showed that 67% of millennial customers obtain Islamic banking information through social media. However, a comprehensive study on the quality of Sharia value representation in Islamic banking social media content is still limited. This is important considering the strategic role of social media in shaping people's perception and financial literacy.

*Maqasid Shariah*, as the purpose and wisdom of Islamic law, provides a comprehensive evaluation framework to measure the conformity of Islamic banking practices with fundamental Islamic principles. The Ash-Syatibi model, in operationalizing *Maqasid sharia*, offers a more applicable approach in the context of the modern financial industry and focuses on principles that essentially safeguard human rights and promote human resource development (Muallif, Tarigan,

& Lubis, 2022). To date, no study has quantitatively applied the *Maqasid* Shariah Index (MSI) to evaluate short-form social media videos, particularly on entertainment-driven platforms like TikTok, despite their growing influence in shaping public perceptions of Islamic banking.

*Maqasid Shariah* as the purpose and wisdom of Islamic sharia provides a comprehensive evaluation framework to measure the conformity of Islamic banking practices with fundamental Islamic principles. The Ash-Syatibi model in operationalizing *Maqasid sharia* offers a more applicable approach in the context of the modern financial industry.

In the context of Islamic banking digital communication, the main challenge lies in how to present Islamic spiritual values and ethics in a content format that suits the characteristics of contemporary social media platforms. Ethics are important in the TikTok video content presented by BSI and meet good standards in educating the audience, in which there are customers. In fact, the implementation of ethics in Islamic banking is one of the important things because it is *liquid* in the sense that there is customer money that is a priority that requires careful supervision and attention (Syahbudi & Sari, 2016).

The TikTok platform, with its engagement-based algorithms and entertaining content preferences, creates a dilemma between the need to reach a young audience and the need to maintain the authenticity of Sharia values. Research by Ahmed et al. (2024) shows that Islamic banks that successfully integrate Islamic values in their digital communications obtain a higher level of customer trust, but the integration process requires the right strategy so as not to reduce the essence of Islamic teachings.

The implementation of the *Maqasid Shariah Index* (MSI) of the Asy-Syatibi model in analyzing Islamic banking social media content is relevant because it provides a measurable and systematic framework. MSI, with its five main dimensions (*HIFZ AL-DIN*, *HIFZ AL-NAFS*, *HIFZ AL-AQL*, *HIFZ AL-NASL*, AND *HIFZ AL-MAL*) enables a comprehensive evaluation of the quality of the representation of sharia values in digital format. This approach not only measures compliance with sharia principles formally, but also assesses the extent to which digital content is able to contribute to the achievement of sharia goals in people's lives.

The urgency of this research is increasing considering that BSI as the largest Islamic bank in Indonesia has a strategic role in shaping public perception of Islamic banking through its digital communication. BSI's success in representing sharia values on the TikTok platform can be a model for other sharia financial institutions in developing effective digital communication strategies while remaining consistent with sharia principles. In addition, the results of this study can contribute to the development of Islamic banking communication literature in the digital era and provide evaluation instruments that can be used by regulators and practitioners of the Islamic finance industry.

Based on this background, this study aims to analyze the representation of sharia values in BSI's TikTok educational video using the *Maqasid Shariah Index* (MSI) Asy-Syatibi model, as well as measure the level of conformity of digital content with the principles of *Maqasid sharia*.

## THEORETICAL FOUNDATION

### *Maqasid* al-Shariah Index

The *Maqasid* al-Shariah Index (MSI) was first developed by Mohammed, Razak, and Taib (2008) as a quantitative framework to evaluate the achievement of *Maqasid* al-shariah objectives in Islamic banking performance. *Maqasid* al-Shariah (مقاصد الشريعة) is etymologically derived from the word "*maqсад*" (مقصد) which means purpose, purpose, or goal. According to Al-Ghazali (1058-1111 AD), sharia *Maqasid* is the goals to be achieved through the establishment of sharia laws for the benefit of mankind" (Al-Ghazali, Al-Mustasfa, 1993). In *Al-Muwafaqat* (2:8-10) states:

"Actually, sharia is sharia to realize the benefits of humans in this world and the hereafter, which consists of five main things."

The five main points of *Maqasid* formulated by Al-Syatibi reflect the fundamental needs of human beings that are universal and cross-temporal as follows:

1. *Hifz al-Din* ((protection of religion)) or religious maintenance occupies a central position because it concerns man's vertical relationship with his God. This dimension is not only related to ritual worship, but encompasses the entire value system and worldview that makes up the spiritual identity of man. In the context of social media, religious preservation means maintaining the purity of the faith, spreading the correct understanding of Islam, and preventing distortion or abuse of religious teachings.
2. *Hifz al-Nafs* or the preservation of the soul reflects Islam's high appreciation for human life. This concept includes not only physical protection, but also mental, psychological, and spiritual health. In the digital era, soul maintenance faces new challenges in the form of cyberbullying, addiction to social media, and exposure to content that has the potential to damage mental health. Educational videos based on sharia values have an important role in providing alternative content that has a positive impact on the mental health of the audience.
3. *Hifz al-Aql* or the maintenance of reason emphasizes the importance of intellectual development and human thinking capacity. Al-Syatibi understands that reason is a gift of Allah that must be maintained and developed through the process of continuous learning. Social media, with all its potential, can be an effective means of intellectual stimulation or conversely become a factor that dulls critical power. Sharia educational videos play a role in presenting content that stimulates critical thinking while still adhering to Islamic values.
4. *Hifz al-Nasl* or the maintenance of offspring is not only concerned with the biological aspects of reproduction, but includes the transmission of values and traditions to the next generation. In the context of social media, this dimension is related to how digital platforms can support the formation of the character of the younger generation and the transmission of positive values between generations. Educational videos are an important medium in this process because of their ability to reach young audiences who are digital natives.
5. *Hifz al-Mal* or the maintenance of property includes a fair and sustainable economic system. In the digital era, this concept has developed to include the digital economy, intellectual property, and new forms of wealth creation. Social media has created a new economic ecosystem that requires sharia guidelines to ensure halal and fair economic transactions and interactions.
6. The hierarchy of interests developed by Al-Syatibi through the categorization of *daruriyyat*, *hajiyyat*, and *tahsiniyyat* provides a framework of priorities that is very relevant in the context of social media. *Daruriyyat* includes essential needs that if not met will threaten their existence or cause significant damage. In the context of social media educational videos, *daruriyyat* includes the accuracy of religious information, the prevention of the spread of hoaxes, and the protection of content that damages the faith.
7. *Hajiyyat* includes the necessary necessities to eliminate difficulties and improve the quality of life. In the context of social media, *hajiyyat* includes content accessibility, a good user experience, and features that facilitate effective learning. Meanwhile, *tahsiniyyat* is related to aspects that beautify and improve the aesthetic quality of the experience, such as attractive visual design, the use of cutting-edge technology, and engaging, creative storytelling.

*Maqasid Shariah* as the purpose and wisdom of Islamic sharia provides a comprehensive evaluation framework to measure the conformity of Islamic banking practices with fundamental Islamic principles. The Ash-Syatibi model in operationalizing *Maqasid sharia* offers a more applicable approach in the context of the modern financial industry. The peak of the systematization of the concept of *Maqasid sharia* was achieved through the work of Al-Syatibi in "*Al-Muwafaqat fi Usul al-Shariah*" in the 14th century AD. Al-Syatibi not only refined the existing categorizations, but also developed a more comprehensive methodology for understanding and applying sharia *Maqasid*. Al-Shatibi's frame of thought has become the main reference to date because of its ability to integrate theoretical and practical aspects in one coherent system.

In the contemporary context, *Maqasid* sharia thought has been revitalized through the works of modern scholars such as Muhammad al-Tahir Ibn Asyur and Jasser Auda. Ibn Asyur in "*Maqasid al-Shariah al-Islamiyyah*" expands the scope of *Maqasid* by including dimensions such as human nature, convenience, and equality. Meanwhile, Jasser Auda developed a systemic approach that enabled the application of *sharia Maqasid* in complex and dynamic contemporary contexts.

**The *Maqasid* Shariah Index (MSI)** is a quantitative instrument that measures the level of achievement of sharia *Maqasid* in an entity (individual, organization, society, or country). Mohammed et al. were pioneers in the development of MSI for the Islamic banking sector. Their work shows that abstract values such as justice, transparency, and social responsibility can be transformed into measurable indicators that allow for objective evaluation. This approach paves the way for MSI applications in a variety of sectors and contexts. **Mohammed et al. (2008)** define MSI as:

"A comprehensive measurement tool that quantifies the implementation of sharia values based on the *Maqasid* framework for sharia-based performance evaluation."

The evolution of MSI was further marked by the development of a more comprehensive and multidimensional framework. Rehman and Askari developed MSI at the national level that allows for comparisons between countries in terms of the implementation of Islamic values. This approach shows that MSI is not only applicable at the micro level (individual or organization), but also at the macro level (society or country).

In the context of social media and educational videos, MSI faces unique challenges due to the characteristics of the medium, which is dynamic, interactive, and has a wide reach. Educational videos on social media not only convey content but also create communities, facilitate interaction, and influence behavior on a massive scale. Therefore, MSI for social media educational videos must include the dimensions of content quality, production ethics, distribution method, community impact, and long-term behavioral change.

MSI's framework for social media educational videos needs to integrate multiple perspectives that include content creators, platform providers, and end users. From the perspective of content creators, MSI measures the level of compliance with sharia values in the production process, the authenticity of the reference source, and the intention behind content creation. From the perspective of the platform provider, MSI evaluates policies that support the dissemination of positive content, mechanisms for filtering harmful content, and support systems for quality content creators.

#### **A. Sharia Values in the Context of Digital Communication**

Sharia values are moral and ethical principles that are sourced from the Quran and As-Sunnah, which are guides in all aspects of life. **Al-Faruqi (1992)** defined:

"Islamic values are the principles that govern man's relationship with Allah, fellow man, and the universe based on Divine revelation."

Communication in an Islamic perspective has a dimension that goes far beyond just information transfer. The Quran and Sunnah provide a comprehensive guideline on how communication should be carried out to achieve goals that are beneficial to all parties. The concepts of *qaulan sadidan* (the right word), *qaulan balighan* (effective word), *qaulan ma'rufan* (appropriate word), *qaulan kariman* (noble word), and *qaulan layinan* (gentle word) provide a highly relevant ethical framework for digital communication through social media videos.

Video as a communication medium has unique power in terms of emotional engagement and retention rate. The combination of visual, audio, and narrative can create an immersive and memorable learning experience. In the context of Islamic education, video has great potential to

convey complex values in an accessible and engaging. **The Quran** provides communication guidance in QS. Al-Hujurat: 6:

"O you who have believed, if the wicked come to you with news, then examine carefully so that you do not inflict a calamity on a people without knowing the circumstances that cause you to regret your deeds."

The production process of sharia educational videos involves multiple stakeholders, each of whom has a role and responsibility. Content creators are responsible for in-depth research, accurate scriptwriting, and engaging. The technical team is responsible for professional production quality while still paying attention to Sharia aspects. The distribution team is responsible for an effective strategy in reaching the target audience without using questionable methods.

Social media platforms, as a distribution medium, have algorithms and policies that are not always aligned with Sharia values. This creates tension between the desire for a broad reach and the commitment to maintain sharia compliance. Muslim content creators need to develop sophisticated strategies to navigate these challenges without sacrificing fundamental principles

The development of an evaluation framework for sharia educational videos on social media requires a multidimensional approach that integrates theological, educational, technical, and social aspects, with the following explanation:

1. The theological dimension is related to the accuracy and authenticity of content in an Islamic perspective. This includes verification of the sources referred to by shari'i, consistency with mainstream Islamic teachings, and avoidance of controversial interpretations that can cause conflict or be misleading.
2. The educational dimension is related to the effectiveness of video in achieving learning objectives. This includes clarity in the delivery of the material, appropriateness for the target audience, the level of engagement achieved, and measurable learning outcomes. Sharia education videos not only aim to transfer knowledge, but also transform attitudes and behavior.
3. The technical dimension is related to professional production quality and optimal user experience. This includes video and audio quality, smooth editing, attractive visual design, and technical specifications that are in accordance with platform requirements. Low technical quality can reduce the credibility and effectiveness of content.
4. The social dimension is related to the impact of video on the community and society. This includes positive feedback from the audience, constructive discussion produced, viral spread for the right reasons, and long-term influence on people's behavior and attitudes. Sharia education videos can ideally be a catalyst for positive social change.

This theoretical foundation provides a solid foundation for the development of comprehensive measurement and evaluation instruments in research that integrate Sharia *Maqasid*, MSI, and sharia values in the context of social media educational videos.

## RESEARCH METHODOLOGY

This study uses a qualitative approach with the content analysis method to analyze the representation of sharia values in BSI's TikTok educational videos. The research population comprised all educational videos uploaded by the official TikTok account of Bank Syariah Indonesia (@lifewithbsi) between January and December 2024. From a total of 202 videos, 55 met the selection criteria: (1) minimum duration of 20 seconds, (2) inclusion of Islamic banking educational content, (3) at least 1,000 views, and (4) compliance with sharia-based thematic categories. The qualitative approach was chosen because it allows for an in-depth exploration of the meaning and context of the representation of sharia values in digital content. The sample was selected using a purposive sampling technique to ensure that only videos meeting the above criteria were included in the analysis.



Data analysis was carried out through three stages: (1) *coding* and categorization of content based on MSI indicators, (2) calculation of scores for each dimension of *Maqasid sharia*, and (3) interpretation of results based on the MSI al Syatibi scale

The research instrument is in the form of the MSI rubric of the Asy-Syatibi model which is adapted for social media content analysis. Each dimension of *Maqasid sharia* is described into 5 indicators with an assessment scale of 1-5. In total, there are 25 indicators used to measure the representation of sharia values in each video. Based on the *Maqasid Shariah Index Model Ash-Syatibi*, there are five dimensions that will be researched

- a. Hifz al-Din : 25%
- b. Hifz al-Nafs : 25%
- c. Hifz al-Aql : 20%
- d. Hifz al-Nasl : 15%
- e. Hifz al-Mal : 15%

In representing sharia values in BSI TikTok educational videos MSI calculation ratio will get the weighting value as above, but if there is no MSI calculation ratio element, it will be valued at 0 (zero). Then each element will be mathematically calculated the MSI index as follows:

$$\begin{aligned}
 MDin(T_1) &= W11 (E11 \times R1^1) + (W1^{2 \times R1^2}) + (W1^{3 \times R1^3}) \\
 MNafs(T_2) &= W22 (E2^1 \times R2^1) + (W2^2 \times R2^2) + (W2^3 \times R2^3) \\
 MMAal(T_3) &= W33 (E3^1 \times R3^1) + (W3^2 \times R3^2) + (W3^{3 \times R3^3}) \\
 MAqal(T_4) &= W11 (E41 \times R4^1) + (W4^{2 \times R4^2}) + (W4^{3 \times R4^3}) \\
 MNasal(T_5) &= W11 (E51 \times R5^1) + (W5^{2 \times R5^2}) + (W4^{3 \times R5^3})
 \end{aligned}$$

In determining the MSI index, the following formula was used:

$$MSI = M_{din} + M_{Nafs} + M_{Aql} + M_{Nasl} + M_{Mal}$$

where:

$$M_{Din} = W_{Din} * \text{Average score for Hifz al-Din}$$

$$M_{Nafs} = W_{Nafs} * \text{Average score for Hifz al-Nafs}$$

$$M_{Aql} = W_{Aql} * \text{Average score for Hifz al-'Aql}$$

$$M_{Nasl} = W_{Nasl} * \text{Average score for Hifz al-Nasl}$$

$$M_{Mal} = W_{Mal} * \text{Average score for Hifz al-Mal}$$

**Table 1. Weights of *Maqasid* al-Shariah Dimensions**

Dimension	Weight (W)
Hifz al-Din	25%
Hifz al-Nafs	25%
Hifz al-'Aql	20%
Hifz al-Nasl	15%
Hifz al-Mal	15%

**Table 2. *Maqasid* Shariah Index Measurement Scale Global Scale (0-5)**

Range	Category	Interpretation
4.21-5.00	Very High	The implementation of <i>Maqasid</i> is very optimal
3.41-4.20	Tall	Implementation of good <i>Maqasid</i>

2.61-3.40	Keep	The implementation of <i>Maqasid</i> is sufficient
1.81-2.60	Low	Lack of <i>Maqasid</i> implementation
1.00-1.80	Very Low	The implementation of <i>Maqasid</i> is very lacking

Source: Antoni. Laial and Jaiz, (2020)

## RESULT AND DISCUSSIONS

### RESULT

The development of digital technology and social media has brought about a fundamental transformation in the way humans communicate, learn, and interact. This phenomenon creates new opportunities as well as challenges in the context of Islamic education and the spread of sharia values. In this digital era, educational videos on social media platforms are one of the most effective mediums for knowledge transfer and character building, but it requires an evaluation framework that is able to measure its conformity with Islamic values. This is where the concept of *Maqasid* Shariah and its development into *Maqasid* Shariah Index (MSI) plays a crucial role as a theoretical and methodological foundation with the following discussions:

#### BSI TikTok Educational Video Content Profile

BSI TikTok with @lifewithbsi with 417.5 thousand followers and as many as 1.6 million likes and 0 followers as of August 3, 2025. This research will analyze videos from January to December 2024 totaling 202 videos. however, only 55 videos that fit the criteria will be scrutinized.

After coding was carried out in accordance with the *Maqasid Shariah Index* (MSI) of the Ash-Syatibi model, there were 55 BSI TikTok educational videos showing a variety of fairly diverse themes. A total of 50% of the videos discuss sharia savings products, 20% about financing, 15% Islamic financial literacy, 15% digital services, and 5% *Corporate Social Responsibility* (CSR). The average video duration is 28.7 seconds with *engagement* rates (*likes, comments, shares*) varying between 1.2K to 45.6K interactions.

The visual communication strategy shows that BSI adopts a consistent approach in maintaining sharia identity through visual elements. The use of green as the dominant color was found in 92% of videos, symbolically representing Islamic values and creating strong *brand recognition*. In addition, 67% of videos feature halal logos or sharia certification as *visual cues* that strengthen the audience's credibility and trust in the products and services offered. The font and typography selection also showed consistency, with 84% of videos using typefaces that were easy to read and gave a professional feel while still being friendly to the younger generation.

From the perspective of linguistic content, BSI shows an interesting adaptation in the use of language. The analysis showed that 76% of videos use a combination of formal Indonesian with slang terms that are popular among TikTok users, such as "*inshaallah* *berkah*", "*halal* *banger*", and "*auto* *barakallah*". The use of *code-switching* between Indonesian and Arabic was found in 58% of the videos, especially in the use of greetings and prayers, which shows BSI's efforts to maintain Islamic nuances while remaining relevant to digital culture. Technical banking terminology is simplified in 83% of the video by using easy-to-understand analogies and analogies, such as likening *mudharabah* to "*mutual profit cooperation*" and *musharakah* to "*sharia business joint ventures*".

The dialogue aspects (in the form of drama) and *storytelling* in BSI's educational videos also show patterns that are consistent with sharia values. As many as 71% of the videos use a narrative approach that prioritizes positive values such as honesty, trust, and helpfulness in the context of banking services. The use of case studies or daily life scenarios was found in 64% of videos, which helped audiences understand the practical application of sharia products in their lives. Interestingly, 45% of the videos integrate Islamic motivational messages such as "*planning Hajj from an early age*" and "*by saving you can perform worship*", "*at the age of 0 you can already open Hajj Savings*" which shows BSI's efforts in connecting banking activities with the spiritual dimension in Islam. This can be seen in the screenshot of the BSI TikTok video



Source : TikTok @lifewithbsi

### Analysis per Dimension of Sharia *Maqasid*

Based on content analysis using the MSI instrument of the Ash-Syatibi model, the results of the measurement of the total MSI value of 2.74 were obtained, which is included in the "medium" category based on the MSI interpretation scale. This indicates that BSI is quite successful in representing sharia values well in its educational video content on the TikTok platform, with the following results:

$$\begin{aligned}
 \text{MSI} &= \text{MDin}(T_1) + \text{MNafs}(T_2) + \text{Mmaal}(T_3) + \text{MAqal}(T_4) + \text{MNasal}(T_5) \\
 \text{MSI} &= 25\%(2.72) + 25\%(2.46) + 15\%(3.30) + 20\%(2.44) + 15\%(2.78) \\
 \text{MSI} &= 0.68 + 0.615 + 0.495 + 0.488 + 0.417 \\
 \text{MSI} &= 2.695
 \end{aligned}$$

**Table 3. MSI Measurement Results of BSI TikTok Educational Videos**

Elements/Dimensions	Average Score	Category	Number of Videos	Percentage (%)
<i>Hifz al-Din</i>	2.72	Keep	10	18.18
<i>Hifz al-Nafs</i>	2.46	Low	4	7.27
<i>Hifz al-'Aql</i>	3.30	Keep	27	49.09
<i>Hifz al-Nasl</i>	2.44	Low	7	12.73
<i>Hifz al-Mal</i>	2.78	Keep	7	12.73
MSI Total	2.70	Keep	55	100.00

Source: Primary Data, processed (2024)

Based on the calculation of the *Maqasid* Shariah score, the MSI score is **2.695**, meaning in the range of 2.61 to 3.40 with the "**medium**" category, which can be interpreted as MSI with education through BSI TikTok media "**Maqasid Implementation Enough**"

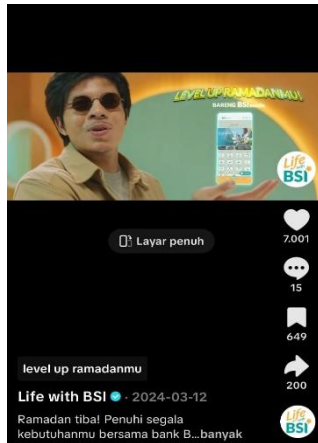
### DISCUSSIONS

The implementation model of BSI TikTok education, which is in line with the Sharia *maqasid*, is as follows:

1. The *dimension of hifz al-din* obtained a score of 2.46 (low category). The representation of Islamic values in BSI's videos is generally shown through the use of Shariah terminology such as "ziswa (zakat, infaq, alms, waqf)", "mudharabah", "halal", "blessing", and "sharia" in 85% of the videos. However, explicit references to the Quran and Hadith were found in only 18% of the videos. In-depth analysis shows that BSI tends to use a more *subtle* approach in representing Islamic values, possibly to avoid the impression of exclusivity and reach a



wider audience. In the *hifz al-din* category, there are 10 videos that convey Islamic banking education and are in accordance with the criteria in the research. Below is an example of content that is categorized as the highest in the dimension of maintaining religion.



Your ramadan level up is a content theme that lasts 60 seconds, 12.3 million views and is uploaded on March 12, 2024 conveying about: Together with BSI Mobile, level up your kindness by using sharing features, qris, ziswaf, zakat, infaq, alms, waqf for Ramadan shopping with e-commerce.

This content is most predominantly included in the dimension of Hifz al-Din (Religious Protection) with the highest score because its main focus is to raise Islamic religious values through the practice of ziswaf and the concept of sharing kindness. The secondary dimension is Hifz al-Nasl (Protection of Descent) because it emphasizes social responsibility and values that can be passed on to future generations. The content of e-commerce practices that are in accordance with Islamic law should be added in this video. This is in line with what Sri Wahyuni, *et al.* said that in Indonesia, especially it is very urgent to ensure that e-commerce practices have provided the greatest benefits for the community. Of course, in its application, it requires Shariah experts, business owners, and consumers to achieve a good balance and in line with Shariah principles. (Wahyuni Sri, Asmuni, Tuti Angraini, 2023)



In addition, this is an example of content that is categorized by BSI to convey the theme of BSI Hajj Savings with 45 seconds, 9.5k views, and upload on April 24, 2024 with the content:

*"The trip to the house of Allah using the service is a free monthly administrative fee, free of autodebit fees, there are no additional fees. No need to worry, just focus on savings. If it is enough to register for the hajj, bsi service users will get a notification, there are many benefits of saving at bsi hajj savings, let's open the account immediately and hopefully carry out the hajj soon"*

This content is most predominantly included in the dimension of Hifz al-Din (Religious Protection) with the highest score because its main focus is to facilitate the implementation of the pillars of Islam (Hajj) which is a religious obligation. The secondary dimension is Hifz al-Nafs (Life Protection) and Hifz al-Mal (Property Protection) because it provides excellent information transparency and protection of customer interests. This content is one of the most balanced in covering multiple dimensions of *Maqasid* Shariah with a high score, especially because it succeeds in integrating the spiritual aspect (hajj) with practical and beneficial Islamic banking services.

2. The dimension of *hifz al-nafs* achieved a score of 2.72 (medium category). BSI shows a strong commitment to promoting the financial well-being of customers through transparent and clear product education. Although the percentage of videos uploaded is 7.27% (as many as 4 videos dominate the *hifz al-nafs* dimension), the videos in it include information about the benefits of the product for the customer's financial well-being. The consumer protection aspect is represented through information about the digital security system, fund guarantee, and complaint handling mechanism to contact the BSI call center, namely 14040.



There are 4 video content uploaded on BSI's TikTok about maintaining the soul. One of the content is themed on fraud with a duration of 55 seconds, 140.9k views, and was uploaded on June 25, 2024 with the narration:

"Be careful with fraud, this is the solution, be careful with new numbers and check the validity of the sender's number, if directed to the website is suspicious, leave immediately, don't trust it easily and always check the information spread through email and private messages, verify the authenticity of the website before entering personal info or anything. If you meet an individual on behalf of bsi, immediately contact bsi immediately."

The Strongest Dimension is Hifz al-Nafs although there are other dimensions that are quite prominent such as Hifz aql and al-Mal. When viewed from the characteristics of content, it is excellent in the aspects of education and consumer protection, the main focus is on risk prevention and asset protection, and provides high value in digital security literacy. Perhaps in content like this it is good to integrate Shariah values and terminology in education, add references to Islamic teachings about prudence in transactions, include verses or hadiths about the prohibition of fraud (gharar) and relate it to the principle of trust in Islamic banking. This content is one of the best in terms of consumer protection and education, but it needs to strengthen the Shariah aspect to achieve an optimal balance.

3. The *dimension of hifz al-aql* obtained a score of 3.30 (Medium category), indicating a good quality of education in BSI TikTok content. The accuracy of product and service information is well maintained, with 49.09% (27 videos) presenting factual and verifiable information. The ease of understanding the content is judged both by the use of simple language and interesting visualizations of the content.



Hifz al-aql content has 27 videos out of 55 videos, this dimension is the most uploaded in 2024. One of them is a video content with an investment theme with a duration of 01 minute 31 seconds, 1.6k views, uploaded on February 25, 2024 with the following narrative:

"Ask the public (excursion) about the investment learning edition, people choose investments with Shariah principles such as Shariah mutual funds, savings sukuk, and gold investment. Gold investment is the most ideal, especially for students and the capital is 7 thousand/day. Before investing, think about goals, risk profiles and research."

This content is most predominantly included in the dimension of Hifz al-Aql (Intellectual Protection) with the highest score because its main focus is to provide comprehensive, systematic, and practical financial literacy education about Shariah investment.

Financial literacy is very important to be shown to all generations, especially generation Z who currently use TikTok a lot. Financial understanding relates to the extent to which a person has competence and skills in managing finances. This will encourage knowledge, attitudes and awareness in forming healthy finances that ultimately achieve prosperity. (Siregar, Ilhamy, & Dharma, 2024).

In addition, BSI has a moral and strategic responsibility in delivering financial literacy educational content that is in line with Shariah principles. The approach that can be used is to insert religious symbols in educational content. Financial literacy is actually a consumer action related to religiosity. In general, Indonesian consumers are more interested in products that carry religious symbols. (Rizka Ananta's Daughter, Waizul Qarni, Muhammad Syahbudi, 2025)

The content shared is very rational for the audience regarding Islamic banking. This certainly supports the decision of the audience as a customer which is called rational motivation. Motivation that focuses on reasonable reasons to encourage someone to choose a bank or use the products offered by banks such as BSI and others. (Nurhasanah Upik, Yenni Samri Juliati Nasution, Budi Harianto, 2024)

4. The dimension of *hifz al-nasl* obtained a score of 2.44 (low category). Representations of concern for the interests of families and future generations are still limited. Only 12.73% (7 videos) explicitly discussed products or services related to family financial planning. Education about the importance of saving for the future of children and families is found in the lowest video content among other dimensions, especially in content about education savings.



Hifz al-Nasl has 7 videos including with the theme of blessing mitraguna with a duration of 60 seconds, 12.4 million views, this content was uploaded on December 20, 2024 with the narration:

"Use the blessing mitraguna to take the blessing and will be able to facilitate for the cost of the wedding, the contents of the house, childbirth, education costs, and thank God it all materializes."

The Hifz al-Nasl dimension achieves the highest score on this content compared to other dimensions because the narrative focuses on family needs and generational sustainability. The dimension of Hifz al-Din is also strong with the use of Shariah terminology and Islamic values, a message that is easy to understand and relevant to

the needs of the Muslim community. However, the Hifz al-Mal dimension is weak due to a lack of financial transparency, lack of information on risk management and data security, and a lack of objectivity in the presentation of information. It is better to improve financial transparency by explaining the cost and margin structure, adding risk information and how to manage it, including regulatory and compliance aspects, providing more balanced information between benefits and risks and strengthening the security and protection aspects of customer data.

The dimension of *hifz al-mal* achieved a score of 2.78 (medium category). The transparency of product and service information is displayed quite well in 12.73% of videos. Although only 7 video content addresses this dimension, information about costs, benefits, and risks is quite clearly conveyed (financial literacy). BSI's accountability as an Islamic financial institution is represented through information on the supervision of the Shariah Supervisory Board and compliance with OJK regulations.

5. Hifz al-Mal's content has 7 videos, one of which is themed on gold investment with a duration of 1 minute 17 seconds, 6.2k views, uploaded on May 25, 2024 and the narrative is:



"Gold investment is the safest investment, despite the turbulent state of the country. The custom of gold installments at BSI has the advantages of easy and fast, light and fixed, and safe stored gold. Finally, gold investment became the savior of the family. In addition, bsi also has a gold pawn service, of course, which is reliable and has many benefits, ranging from high gold estimates, low deposit fees, and safe stored gold."

This content is most dominant in the Hifz al-Mal (Property Protection) dimension with the highest score because it emphasizes security, profits, and ease of managing assets such

as gold. The secondary dimension is Hifz al-Nasl (Protection of Descent) as the narrative highlights the positive impact of gold investment on family economic security. Other dimensions such as Hifz al-Nafs and Hifz al-Aql are also relevant, although not as strong as the two main dimensions.

Further analysis identified several factors that affect the quality of the representation of Shariah values in BSI TikTok content. The limitation of the duration of the video affects the depth of the delivery of Shariah values. Longer content tends to have a higher MSI score than short content. BSI seems to tailor content to the characteristics of TikTok's millennial and Z audiences, with a more casual approach to communication and the use of slang found in videos such as. In addition, BSI's content follows a lot of viral things and is adjusted to the concept and message that wants to be conveyed such as the "*Hi Kidz*" trend. Music *trends* are a mainstay so that many people watch BSI content.

This research shows that the successful growth of Islamic Economics must be built on laws that support the will of Allah Subhanahu Wa Ta'ala in establishing laws/regulations. So that in educating the public, content that contains Islamic principles is needed to maintain the physical and physical spirit of customers. In the content, showing moral and ethical growth leads to the achievement of human well-being, it is important to share. The fulfillment of material and spiritual needs must be balanced to achieve Islamic happiness. Islamic economic development is built on the foundation of moral and ethical development. The Shariah section of *Maqasid*—religious support (Hifdzu Din), life (Hifdzu Nafs), intelligence (Hifdzu 'Aql), children (Hifdzu Nasl), and property (Hifdzu Maal), forms the foundation of Islamic ethical philosophy. (Sardini Syafira, Muhammad Lathief Ilhamy Nasution, Rahmat Daim Harahap, 2023).

In addition, the five dimensions of *hifdzu din*, *hifdzu nafs*, *hifdzu 'aql*, *hifdzu nasl*, and *hifdzu maal* are dimensions that are able to support the implementation of *corporate social responsibility (CSR) programs*. Which makes a positive contribution to improving the welfare of the community to achieve benefits. (Nasution Nadiah Rizki, Nurlaila, Muhammad Syahbudi, 2025).

Based on the results of the above analysis, in the context of social media, these principles of Islamic communication face new challenges in the form of the speed of information dissemination, anonymity that allows irresponsible behavior, and platform algorithms that tend to prioritize controversial or sensational content. TIKTOK BSI's Shariah education videos must play an important role in providing an alternative communication model that prioritizes wisdom, empathy, and constructive engagement.

BSI's TikTok social media has unique characteristics that allow democratic participation in content creation and distribution. Any individual can become a content creator and has the potential to influence millions of people. This potential creates great opportunities as well as responsibility. From a Shariah perspective, every content creator has a moral responsibility to ensure that the content produced provides benefits and does not cause harm.

The concept of *wasatiyyah* or moderation has become very relevant in the context of social media, which is often polarized. Shariah education videos can act as mediators who present a balanced and nuanced perspective on various issues. *Wasatiyyah* does not mean compromising or avoiding the truth, but presenting the truth in a wise and constructive way.

## CONCLUSION

This study concludes that the representation of *Maqasid* al-Shariah values in BSI's TikTok educational videos during 2024 is generally positive, with the highest scores observed in the dimensions of Hifz al-Din and Hifz al-Nafs. However, dimensions such as Hifz al-Mal and Hifz al-Nasl show room for improvement, particularly in the depth and contextualization of educational content.

**Limitations** of this study include the use of purposive sampling, which may not fully capture all variations of educational content, and reliance on qualitative content analysis, which could introduce subjectivity despite coding guidelines and inter-coder reliability checks. In addition, the analysis was limited to one year (January–December 2024) and one platform (TikTok), which constrains the generalizability of the findings.

**Future research directions** may involve expanding the scope to other social media platforms such as Instagram or YouTube, employing mixed-methods approaches to strengthen



validity, and incorporating broader stakeholder perspectives such as customers and Shariah scholars.

**Target improvements** are recommended for BSI's content strategy, aiming to increase MSI scores for Hifz al-Mal from the current level to at least +10% and Hifz al-Nasl by +8% within the next annual cycle through more targeted educational campaigns, deeper financial literacy explanations, and inclusion of family-oriented Shariah themes.

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