

DSN-MUI Fatwas and Islamic Retirement Planning: A Maqāṣid al-Sharī'ah Review of Financial Security among Non-Civil Servant Lecturers in Indonesia

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Abstract: Retirement preparedness among non-civil servant lecturers in Indonesia has emerged as a critical issue due to the absence of comprehensive institutional pension schemes. This study critically examines the role of fatwas issued by the Dewan Syariah Nasional–Majelis Ulama Indonesia (DSN-MUI) in shaping Islamic retirement financial planning, employing a Maqāṣid al-Sharī'ah framework. It focuses particularly on fatwas related to sharia investment, partnership contracts (*muḍārabah* and *mushārahah*), and Islamic capital market practices. Using a qualitative socio-legal approach, this research integrates normative analysis of DSN-MUI fatwas with empirical data from interviews with non-civil servant lecturers across several regions in Indonesia. The findings reveal a normative–practical gap: while DSN-MUI fatwas provide comprehensive ethical and legal guidance for halal financial planning, their application in retirement strategies remains partial and adaptive. Lecturers tend to adopt halal investment, productive assets, and entrepreneurial activities; however, these practices are not always directly grounded in specific fatwa reasoning but are mediated by general Islamic economic ethics. From a maqāṣid perspective, this reflects the realization of *ḥifz al-māl*, yet also indicates limitations in the operationalization of fatwa authority in everyday financial decision-making. This study argues that DSN-MUI fatwas function not only as doctrinal legal products but also as instruments of financial governance whose effectiveness depends on institutional dissemination and socio-economic context. By highlighting the gap between normative fatwa frameworks and lived financial practices, this research contributes to contemporary fatwa discourse, particularly in strengthening the role of fatwa governance in Islamic retirement planning and financial policy development.



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Introduction

Retirement preparedness has become an increasingly critical issue in contemporary socio-economic discourse, particularly for professionals without access to formal pension systems (Dara & Khafidz, 2025; Huda & Gómez, 2025; Mustofa et al., 2025). In developing countries such as Indonesia, the shift toward individual financial responsibility has intensified concerns regarding long-term economic security (Harahap, 2018; Harahap et al., 2024). Permanent lecturers who are not civil servants represent a particularly vulnerable group, as they lack institutional pension guarantees and must independently construct financial strategies for their post-retirement life (Hilmi et al., 2025; Lutfiah et al., 2025a, 2025b; Soleh & Gumel, 2025). Previous studies indicate that financial literacy, access to financial services, and socio-economic conditions significantly influence retirement readiness, highlighting the uneven capacity of individuals to achieve financial security in later life (Baskoro & Aulia, 2019; Wijaya et al., 2025). Consequently, retirement planning is not merely a technical financial issue but also reflects broader concerns of social protection, professional sustainability, and ethical responsibility (Aziz, 2018; Samsudin et al., 2023).

Within Islamic economic thought, financial planning is closely linked to normative and ethical dimensions of human behavior (Abduljabbar et al., 2025). The framework of *maqāṣid al-sharī'ah*, particularly the principle of *ḥifẓ al-māl* (protection of wealth), emphasizes the importance of safeguarding financial resources in a sustainable and socially responsible manner (Chapra, 2008; Kusnan et al., 2022; Solehudin et al., 2025). This perspective positions retirement planning as part of a broader moral obligation to preserve dignity, independence, and well-being in later stages of life (Mutmainah & Bhatti, 2025; Muhammad et al., 2026). In addition, Islamic legal reasoning, especially through fatwa institutions, plays a significant role in shaping financial behavior by defining permissible economic practices and guiding Muslims toward ethically grounded decision-making (Muharir et al., 2025; Rozikin & Hayeejehwee, 2025). Contemporary studies show that fatwas have evolved beyond purely doctrinal guidance into adaptive normative instruments that respond to modern economic challenges, including digital finance and investment practices (Hamzah et al., 2024; Ramadhan & Sukti, 2025; Sanuri et al., 2025). Thus, financial decision-making among Muslim professionals is constructed through the interaction between economic rationality and religious normativity (Ahyani, Azmi, et al., 2025).

Recent scholarship demonstrates a growing integration of *maqāṣid al-sharī'ah* into contemporary economic governance (Assegaf et al., 2022; Ismail & Kirin, 2025; Zaini et al., 2025). Rather than being confined to theoretical discourse, *maqāṣid* principles have been applied in diverse areas such as pension fund management, financial institutional performance, and sustainable finance, reflecting their relevance in promoting ethical accountability and long-term economic resilience (Dasmadi et al., 2024; Iqbal et al., 2025; Izzati et al., 2025). At the same time, studies on Islamic legal reasoning emphasize the expanding role of fatwas as dynamic tools for addressing emerging socio-economic issues,

indicating a shift toward more contextual and policy-oriented interpretations (Achmad et al., 2020; Ahyani, Muharir, et al., 2024; Athambawa & Amin, 2026). However, these studies predominantly focus on institutional and macro-level analysis, leaving limited understanding of how such normative frameworks influence financial behavior at the individual level (Hamim, 2021; Fauzi & Pribadi, 2024).

Despite the richness of existing literature, there remains a significant gap in examining how retirement economic planning is constructed among Muslim professionals through the integration of *maqāṣid-based* reasoning and fatwa governance. In particular, empirical socio-legal studies that connect Islamic legal norms with everyday financial practices among non-civil servant lecturers are still scarce. This gap is crucial in the Indonesian context, where private university lecturers face structural uncertainty in post-retirement economic security while simultaneously adhering to religiously guided financial principles.

Based on this gap, this study addresses the following research problem: how is retirement economic planning conceptualized and practiced among non-civil servant lecturers within the framework of Islamic financial ethics, and to what extent do fatwa-based normative systems influence their financial strategies? This study is grounded in the hypothesis that fatwa governance and *maqāṣid al-sharī'ah* significantly shape ethical financial behavior and contribute to the development of sustainable retirement planning among Muslim professionals.

Accordingly, this research aims to analyze retirement economic planning among non-civil servant permanent lecturers in Indonesia through a socio-legal approach that integrates normative Islamic legal analysis with empirical data. By examining the interaction between *maqāṣid-based* reasoning, fatwa guidance, and practical financial strategies, this study offers a novel contribution to Islamic legal and economic scholarship. It demonstrates how religious normative frameworks are operationalized in everyday economic life and highlights their role in strengthening long-term financial resilience and ethical accountability among Muslim professionals.

Research Methods

This study employs a qualitative socio-legal approach to analyze retirement economic planning among non-civil servant permanent lecturers in Indonesia within the framework of fatwa governance and *maqāṣid al-sharī'ah* (Irianto, 2021; Harakan et al., 2024). This approach is used not only to describe legal norms but to function as an analytical tool for examining how Islamic legal principles—particularly fatwas and *maqāṣid-based* reasoning—operate in shaping real financial behavior. In this context, the socio-legal method enables the study to address the central research problem by linking normative Islamic legal frameworks with empirical practices of retirement planning among Muslim professionals (Abdullah, 2019; Wahid et al., 2025).

Methodologically, the research is designed as an integrative model combining normative legal analysis and empirical qualitative inquiry (Ariswanto et al., 2025; Sibawaihi et al., 2025). The normative component focuses on identifying and analyzing relevant fatwas and *maqāṣid* principles related to financial planning, investment, and wealth management. Fatwas are selected based on their relevance to contemporary financial issues—such as investment permissibility, financial risk, and asset management—particularly those issued by the Majelis Ulama Indonesia (MUI) and the Dewan Syariah Nasional (DSN-MUI). These fatwas are analyzed using a *maqāṣid*-based approach, with emphasis on the principle of *ḥifz al-māl* (protection of wealth), to construct a normative framework that defines ethical and permissible financial behavior. This framework is then used as an analytical lens to interpret empirical findings, ensuring that the “fatwa review” component functions as a core methodological instrument rather than merely a contextual reference (Ahyani, Putra, et al., 2024).

The empirical component consists of data collected through semi-structured interviews with 17 informants who are permanent lecturers in private universities and do not hold civil servant status. Informants were selected using purposive sampling based on three criteria: (1) active employment as a non-civil servant lecturer, (2) awareness or experience related to financial planning or retirement preparation, and (3) willingness to reflect on financial decision-making from an Islamic perspective. Participants were drawn from several regions in Indonesia, including West Java, Central Java, East Java, and Papua Tengah, to capture diverse socio-economic contexts. Interviews were conducted in a semi-structured format, allowing flexibility to explore key themes such as retirement strategies, financial instruments used, perceptions of halal investment, and the role of religious guidance in financial decision-making (Hayatudin & Syaekhudin, 2025; Ridho et al., 2025). Each interview lasted approximately 45–60 minutes and was recorded, transcribed, and anonymized to ensure confidentiality.

Data analysis was conducted using a systematic thematic analysis approach (Mustofa et al., 2026). The process involves four stages: (1) data familiarization through repeated reading of interview transcripts; (2) initial coding to identify relevant concepts related to financial behavior, ethical considerations, and retirement strategies; (3) theme development by grouping codes into broader analytical categories such as halal investment, asset ownership, entrepreneurship, and social investment; and (4) interpretative analysis by linking these themes with the normative framework derived from fatwa and *maqāṣid al-sharī'ah*. In this final stage, empirical findings are evaluated against the principle of *ḥifz al-māl* to assess how far financial practices reflect Islamic ethical objectives and how fatwa-based guidance influences decision-making patterns (Iqbal et al., 2025; Nasrudin et al., 2025).

Overall, the integration of normative and empirical approaches functions as a coherent analytical strategy to solve the central research problem (Habibi & Kotyazhov, 2025; Ulummudin et al., 2025). The normative analysis provides evaluative criteria rooted in Islamic

legal theory, while the empirical data reveal how these norms are interpreted, negotiated, and implemented in real-life financial practices (Zulkifli & Kirin, 2025). Through this combined approach, the study demonstrates how fatwa governance and *maqāṣid*-based reasoning are operationalized in shaping retirement economic planning, thereby contributing to a deeper understanding of the interaction between Islamic law and contemporary socio-economic behavior.

Result and Discussion

Economic Independence through Entrepreneurship and Institutional Initiatives

The findings indicate that retirement preparedness among non-civil servant lecturers is not merely understood as financial accumulation but as a strategic effort to achieve long-term economic independence. Empirically, informants consistently emphasized the need to remain productive beyond retirement through entrepreneurship and institutional initiatives. However, rather than treating this as a general economic preference, this study interprets such behavior as a form of normative negotiation between Islamic legal guidance and structural economic limitations faced by lecturers without pension guarantees (Huda et al., 2020).

The interview data show that lecturers actively construct alternative economic pathways—such as business development, educational institutions, and social foundations—to secure financial sustainability. This reflects not only adaptive economic behavior but also an implicit alignment with Islamic legal norms that encourage productive utilization of wealth. At this point, the relevance of *maqāṣid al-sharī'ah*, particularly *ḥifẓ al-māl*, becomes analytically significant: these practices demonstrate an effort to preserve and develop wealth in a manner consistent with long-term stability. However, the empirical findings also suggest that this alignment is not always derived from explicit doctrinal awareness, but rather from practical reasoning shaped by economic necessity.

The role of fatwa becomes more visible when examining the legal structures underpinning these entrepreneurial choices. Fatwas issued by the Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI), particularly those concerning profit-sharing contracts such as *mudhārabah* (Fatwa No. 07/DSN-MUI/IV/2000) and *mushārah* (Fatwa No. 08/DSN-MUI/IV/2000), provide normative frameworks for ethical business practices. These fatwas emphasize principles of fairness, transparency, and risk-sharing, which theoretically support the type of entrepreneurial activities pursued by lecturers.

Nevertheless, the findings reveal a critical gap: while lecturers engage in entrepreneurship that is broadly “halal-oriented,” their practices are not always explicitly structured according to the legal reasoning embedded in these fatwas (Wathoni et al., 2025). In other words, fatwas function more as general ethical references rather than as concrete operational guidelines. This indicates a partial disconnection between fatwa authority and everyday financial practice, where normative compliance is interpreted in a flexible and

pragmatic manner rather than through strict adherence to formal legal constructs (Jalilah et al., 2025; Tarantang et al., 2024).

This gap highlights an important limitation within contemporary fatwa governance. Although fatwas provide clear legal models for partnership-based entrepreneurship, they do not always translate effectively into accessible or applicable guidance for individual financial planning, particularly in the context of retirement. As a result, lecturers tend to adopt hybrid strategies—combining informal business practices with general Islamic ethical values—rather than fully implementing fatwa-based financial structures. This finding challenges the assumption that fatwa governance automatically shapes economic behavior in a direct and comprehensive manner.

The empirical data further reinforce this argument. As expressed by one informant: “Retirement readiness should be prepared through continued productivity and economic independence. Lecturers should not rely solely on institutional income but should begin developing independent initiatives such as establishing businesses, founding educational institutions, or building social foundations that can sustain their financial stability after retirement.” (I. Hamzah, personal communication, 2026)

This statement illustrates that the primary driver of retirement planning is economic self-reliance rather than explicit compliance with specific fatwas. However, when interpreted within the *maqāṣid* framework, such initiatives still align with broader Islamic objectives, including not only *ḥifẓ al-māl* but also *ḥifẓ al-‘aql* and *ḥifẓ al-nafs*, particularly in cases where lecturers establish educational or social institutions (Basri et al., 2025). From an analytical perspective, this demonstrates that *maqāṣid al-sharī'ah* operates as a flexible interpretative framework that accommodates diverse economic practices, even when formal fatwa structures are not fully implemented (Xia et al., 2025). At the same time, it reveals that fatwa governance plays a more indirect role—shaping ethical orientation rather than determining specific financial mechanisms.

The findings also suggest that early entrepreneurial preparation functions as a key strategy for reducing structural vulnerability. By developing income-generating activities prior to retirement, lecturers create sustainable financial flows that extend beyond formal employment. This practice reflects a long-term orientation consistent with Islamic principles of prudent wealth management (*tadbīr al-māl*), yet it also underscores the absence of institutional support systems that would otherwise reduce reliance on individual initiative (Zatari & Fili, 2024; Hussein et al., 2025).

Table 1 summarizes the main forms of entrepreneurial and institutional initiatives identified in this study and their relation to *maqāṣid al-sharī'ah*:

Table 1. Entrepreneurial and Institutional Initiatives for Retirement Preparedness

Aspect	Description	Relevance to <i>Maqāṣid al-Sharī'ah</i>
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Business development	Establishing small or medium enterprises	<i>Hifz al-Māl</i> (protection and growth of wealth)
Educational institutions	Founding schools, training centers, or learning institutions	<i>Hifz al-'Aql</i> (protection of intellect)
Social foundations	Establishing community-oriented organizations	<i>Hifz al-Nafs</i> and social welfare
Long-term productivity	Sustaining economic activity after retirement	Economic sustainability and independence

Source: Authors' elaboration based on field interviews and *maqāṣid al-sharī'ah* analysis (2025).

Overall, this section demonstrates that entrepreneurship and institutional initiatives are not only economic strategies but also sites of interaction between Islamic legal norms and socio-economic realities. While fatwas provide an important normative foundation, their influence remains mediated by practical considerations and individual interpretation. Therefore, retirement planning among Muslim lecturers reflects a hybrid model in which *maqāṣid*-based ethical reasoning is more actively internalized than formal fatwa structures. This finding contributes to the broader discourse by showing that the effectiveness of fatwa governance depends not only on doctrinal clarity but also on its practical accessibility and relevance to everyday economic decision-making.

Halal Investment and Productive Asset Ownership as Retirement Strategies

The findings reveal that halal investment and productive asset ownership constitute central strategies in retirement planning among non-civil servant lecturers. However, rather than merely reflecting compliance with Islamic economic principles, these strategies illustrate a complex interaction between fatwa-based norms, institutional influence, and practical financial considerations (Amiruddin et al., 2026). In this context, halal investment is not only a religious obligation but also a negotiated practice shaped by accessibility, financial literacy, and risk perception (M. Huda, personal communication, 2026).

Empirically, informants consistently emphasized the importance of avoiding *riba* (usury), *gharar*, and *maysir* in their investment decisions. This indicates a strong ethical orientation toward Islamic financial principles. Nevertheless, a closer analysis shows that such awareness does not always translate into structured adherence to specific fatwas governing Islamic financial instruments. Instead, lecturers tend to interpret "halal investment" in a general sense—focusing on permissibility rather than engaging with detailed legal reasoning provided by fatwa authorities (Mithaiwala, 2025).

This is where the role of fatwa becomes analytically significant. The Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) has issued several key fatwas regulating Islamic investment practices, including Fatwa No. 40/DSN-MUI/X/2003 on sharia capital markets and

Fatwa No. 80/DSN-MUI/III/2011 on sharia stock trading mechanisms. These fatwas establish clear legal parameters, such as the prohibition of speculative transactions, the requirement of asset-backing, and the emphasis on transparency and fairness. From a doctrinal perspective, these rulings provide a comprehensive framework for constructing halal investment portfolios.

However, the empirical findings indicate a critical disjunction between these formal legal structures and actual financial practices. While lecturers express a preference for halal investment, their decision-making is often not explicitly guided by the specific contractual mechanisms or legal reasoning outlined in DSN-MUI fatwas. Instead, investment choices are frequently based on general trust in “sharia-compliant” labels or institutional branding, rather than a detailed understanding of underlying contracts such as *mudhārabah*, *mushārah*, or *ijārah* (Qoyum et al., 2022; Priantina et al., 2025).

This gap suggests that fatwa authority operates more symbolically than operationally in the context of individual retirement planning. Fatwas shape the ethical boundaries of financial behavior, but they do not necessarily function as practical decision-making tools at the micro level. As a result, the implementation of halal investment remains partial and interpretative, rather than fully aligned with the structured legal framework envisioned by Islamic financial jurisprudence.

A similar pattern emerges in the case of productive asset ownership. Informants highlighted land, rental property, and small-scale businesses as key components of retirement strategies (Arfan et al., 2024). These choices reflect a pragmatic orientation toward income sustainability and risk diversification. When interpreted through the lens of *maqāṣid al-sharī'ah*, such practices align with *ḥifẓ al-māl* and *ḥifẓ al-nafs*, as they ensure both wealth preservation and long-term welfare. However, as with financial investments, these practices are rarely explicitly framed in terms of compliance with specific fatwas governing asset utilization or business contracts.

The following interview excerpts illustrate this dynamic:

“Financial planning for retirement should focus on halal investments. Investments should not only be profitable but must also comply with Islamic principles so that the income generated remains sustainable and brings both spiritual and material benefits.” (M. Huda, personal communication, 2026)

“Retirement preparedness is closely related to the ability to accumulate productive assets. Lecturers should invest in assets such as land, agricultural fields, or small industries that can generate long-term income even after retirement.” (D. Permana, personal communication, 2026)

These statements confirm that lecturers prioritize ethical compliance and long-term sustainability. However, analytically, they also reveal that “halal” is understood as a broad moral category rather than a legally structured framework derived from fatwa reasoning (Fatarib et al., 2025). This reinforces the argument that the influence of fatwa is indirect—

shaping general orientation rather than determining specific financial mechanisms. From a critical perspective, this finding exposes a limitation in contemporary fatwa governance. Although DSN-MUI fatwas provide detailed legal guidance for Islamic financial instruments, their accessibility and practical applicability at the individual level remain limited (Yahya, 2021). There is a lack of translation from formal legal doctrine into user-friendly financial literacy frameworks that can guide everyday decision-making, particularly for professionals managing their own retirement planning.

Table 2 summarizes the main strategies identified in this study and their relation to *maqāṣid al-sharī'ah*:

Table 2. Halal Investment and Productive Asset Strategies for Retirement

Strategy	Description	Relevance to <i>Maqāṣid al-Sharī'ah</i>
Halal financial investment	Investment in sharia-compliant financial instruments such as Islamic stocks or sukuk	<i>Hifẓ al-Māl</i>
Productive land ownership	Agricultural land or rental property generating long-term income	<i>Hifẓ al-Māl</i> and <i>Hifẓ al-Nafs</i>
Small business enterprises	Investment in small industries or family businesses	Economic sustainability
Asset diversification	Combining financial investments and real assets	Long-term wealth protection

Source: Authors' elaboration based on interview data and *maqāṣid al-sharī'ah* analysis (2025).

Overall, this section demonstrates that halal investment and productive asset ownership are not merely technical financial strategies but represent a site of interaction between Islamic legal norms and socio-economic realities. While fatwas provide a normative foundation, their influence is mediated by individual interpretation, institutional trust, and practical constraints. This leads to a hybrid model of financial behavior in which *maqāṣid*-based ethical reasoning is more actively internalized than the formal legal structures of fatwa. Consequently, the effectiveness of fatwa governance in shaping retirement planning depends not only on doctrinal clarity but also on its ability to translate legal reasoning into accessible and actionable financial guidance.

***Maqāṣid al-Sharī'ah* and the Ethical–Spiritual Dimension of Retirement Planning**

The findings show that retirement planning among non-civil servant lecturers is not only shaped by economic considerations but also by ethical–spiritual orientations grounded in Islamic teachings (Musthafa et al., 2026). However, rather than treating this dimension as a general moral narrative, this study interprets it as a critical site where fatwa-based norms, *maqāṣid* reasoning, and individual religiosity interact in shaping financial behavior (Ahyani, Lousada, et al., 2025).

Empirically, informants emphasized that economic activities, including retirement planning, must remain aligned with religious accountability. This reflects a moral framework in which financial decisions are evaluated not only in terms of profitability but also in relation to spiritual consequences. From an analytical perspective, this orientation indicates that *maqāṣid al-sharī'ah*—particularly the integration of *ḥifẓ al-dīn* and *ḥifẓ al-māl*—functions as an internalized ethical compass guiding decision-making (Munawar, 2025). However, the data also suggest that this internalization operates at the level of values rather than through explicit engagement with formal legal doctrines.

The role of fatwa becomes more complex in this context. DSN-MUI fatwas, such as Fatwa No. 21/DSN-MUI/X/2001 on *takaful* (Islamic insurance), provide structured mechanisms for managing financial risk through principles of mutual assistance (*ta'āwun*) and risk-sharing. In theory, such instruments offer a concrete model for integrating financial security with Islamic ethical principles in retirement planning (Sopa et al., 2024; Pongoliu et al., 2025). Nevertheless, the empirical findings reveal that these fatwa-based instruments are not widely adopted or systematically understood by lecturers. While informants recognize the importance of ethical financial behavior, their strategies rarely include structured engagement with *takaful* schemes or other formally regulated Islamic financial protections. This indicates a significant gap between the availability of fatwa-based financial instruments and their practical utilization in retirement planning.

This gap highlights a broader limitation in fatwa governance: the translation of normative legal frameworks into accessible and contextually relevant tools for individual financial planning remains insufficient. Fatwas articulate ethical and legal ideals, but their operationalization depends on institutional mediation, financial literacy, and perceived relevance. In the absence of these factors, individuals tend to rely on generalized ethical reasoning rather than specific fatwa-based mechanisms.

The following interview excerpt illustrates this dynamic:

"The ultimate purpose of human life is worshipping Allah. Whether someone is approaching retirement or still actively working, they should remain productive and strive to engage in lawful and beneficial activities (halalan thayyiban). Economic efforts must always be balanced with spiritual values and ethical considerations." (A. Rahim, personal communication, 2026)

This statement demonstrates that spiritual accountability is a central consideration in retirement planning. However, analytically, it also shows that ethical orientation is framed in broad theological terms rather than through engagement with detailed legal reasoning derived from fatwas. In this sense, *maqāṣid al-sharī'ah* operates as a flexible interpretative framework that accommodates diverse practices, even when formal legal structures are not explicitly applied (Muharir & Lousada, 2024).

A similar pattern appears in the emphasis on continued social contribution. Informants highlighted the importance of maintaining charitable activities—such as zakat,

waqf, and ṣadaqah—during retirement (Putra et al., 2023; Abidah et al., 2025). While these practices align with core Islamic principles of redistribution and social justice, their implementation is again guided more by general religious awareness than by structured reference to specific fatwa rulings governing philanthropic instruments (Gumel, 2025). From a critical perspective, this finding suggests that the ethical–spiritual dimension of retirement planning is strongly internalized but only partially institutionalized. Fatwa governance provides a normative foundation, yet its influence is mediated and sometimes diluted in practice. This creates a hybrid model in which individual religiosity plays a more dominant role than formal legal structures in shaping financial behavior.

Table 3 summarizes how *maqāṣid al-sharī'ah* dimensions are reflected in retirement planning practices:

Table 3. Ethical and Spiritual Dimensions of Retirement Planning in the *Maqāṣid al-Sharī'ah* Framework

<i>Maqāṣid</i> Dimension	Application in Retirement Planning	Expected Outcome
<i>Ḥifẓ al-Māl</i> (Protection of wealth)	Halal investment and productive asset ownership	Long-term financial sustainability
<i>Ḥifẓ al-Dīn</i> (Protection of faith)	Ensuring financial activities comply with Islamic law	Spiritual accountability
<i>Ḥifẓ al-Nafs</i> (Protection of human welfare)	Maintaining financial independence during retirement	Dignity and self-sufficiency
<i>Ḥifẓ al-'Aql</i> (Protection of intellect)	Continued involvement in education and social activities	Intellectual and social contribution

Source: Authors' elaboration based on interview data and *maqāṣid al-sharī'ah* analysis (2025).

Overall, this section demonstrates that the ethical–spiritual dimension of retirement planning is not merely complementary but constitutive of financial decision-making among Muslim lecturers. However, the findings also reveal a structural limitation: while *maqāṣid*-based ethical reasoning is deeply internalized, the practical influence of fatwa remains indirect and underutilized. This suggests that strengthening the role of fatwa in retirement planning requires not only doctrinal development but also greater institutional translation into accessible financial guidance. Thus, the contribution of this study lies in highlighting the gap between normative Islamic legal frameworks and their lived implementation, particularly in the context of individual financial planning and retirement security.

Conclusion

This study demonstrates that retirement preparedness among non-civil servant lecturers in Indonesia is shaped by a dynamic interaction between individual economic strategies and Islamic normative frameworks. Addressing the research problem, the findings

confirm the hypothesis that fatwa governance and *maqāṣid al-sharī'ah* significantly influence ethical financial behavior; however, this influence operates in an indirect and mediated manner rather than through strict doctrinal adherence. Empirically, lecturers construct retirement strategies through entrepreneurship, halal investment, and productive asset ownership as mechanisms to achieve long-term financial independence. These practices reflect an internalized commitment to Islamic ethical principles, particularly the preservation and development of wealth. At the same time, the study finds that such practices are primarily driven by practical economic considerations and individual interpretation, rather than by systematic application of specific fatwa rulings.

The analysis further reveals a critical gap between fatwa-based normative frameworks and their practical implementation. While fatwas issued by institutions such as the Dewan Syariah Nasional Majelis Ulama Indonesia provide comprehensive legal guidance on financial instruments and economic conduct, their role in shaping retirement planning remains largely normative-symbolic. Lecturers tend to rely on generalized notions of “halal” compliance rather than engaging with the detailed legal reasoning and contractual structures embedded in fatwas. This indicates that the authority of fatwa is acknowledged, but its operational function as a concrete decision-making tool is still limited.

From an analytical perspective, this study shows that *maqāṣid al-sharī'ah* plays a more effective role than formal fatwa structures in guiding financial behavior at the individual level. Rather than functioning as a doctrinal framework, *maqāṣid* operates as an internal ethical logic that enables flexibility and adaptation in economic decision-making. This finding highlights a hybrid model of Islamic financial practice in which ethical objectives are internalized, while formal legal mechanisms are selectively applied.

The main contribution of this study lies in repositioning fatwa not merely as a source of normative legitimacy but as an object of critical socio-legal analysis. By integrating empirical data with fatwa review, this research demonstrates that the effectiveness of fatwa governance depends on its ability to bridge the gap between legal doctrine and everyday financial practice. In the context of retirement planning, this requires not only the issuance of fatwas but also their translation into accessible, applicable, and context-sensitive financial guidance.

Based on these findings, several targeted recommendations can be proposed. First, fatwa institutions should strengthen the practical dimension of their guidance by developing more operational and user-oriented frameworks for individual financial planning, particularly in the area of retirement security. Second, Islamic financial institutions need to enhance financial literacy and public engagement to ensure that fatwa-based products—such as sharia investment instruments and takaful—are not only available but also understood and utilized effectively. Third, higher education institutions should integrate Islamic financial planning into professional development programs for lecturers, enabling them to align economic strategies with both ethical principles and formal legal frameworks. Future research should expand this

socio-legal approach by examining different professional groups or conducting comparative studies across jurisdictions, in order to further explore how variations in institutional fatwa governance influence financial behavior. Such research would contribute to a more comprehensive understanding of the role of Islamic law in shaping contemporary economic practices.

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