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PT TASPEN Pension Fund Management for Civil Servants: A Maqasid al-Shariah Perspective

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Abstract

Pension services for civil servants require effective management to ensure the fulfillment of beneficiaries' rights and welfare. However, limited empirical attention has been given to how pension services are implemented at the local level and assessed through the principles of Maqasid al-Shariah. This study aims to examine the implementation of civil servant pension services at PT TASPEN Gresik from a Maqaṣid al-Shariah perspective. This study employs a qualitative literature review and document analysis using secondary data from scholarly articles, books, and official PT TASPEN documents and website publications. The data were analyzed thematically to identify key aspects of civil servant pension services and assess their alignment with the principles of Maqasid al-Shariah. The findings indicate that PT TASPEN's pension services are substantially aligned with the objectives of Maqasid al-Shariah, particularly hifz al-mal and hifz al-nafs. The pension and THT programs support hifz al-mal by providing financial benefits and income protection for civil servants and pension beneficiaries, while accident and death insurance support hifz al-nafs by providing protection against the financial risks associated with accidents, disability, and death. The analysis further identifies benefit certainty, payment mechanisms, service accessibility, transparency, and participant protection as key indicators through which the Maqasid al-Shariah dimensions of PT TASPEN's pension services can be assessed.

Keywords: PT Taspen, Pension Services, Maqasid al-Shariah

Abstrak

Layanan pensiun bagi pegawai negeri sipil (PNS) memerlukan pengelolaan yang efektif untuk menjamin pemenuhan hak dan kesejahteraan para penerima manfaat. Namun, masih sedikit kajian empiris yang membahas bagaimana layanan pensiun dilaksanakan di tingkat daerah dan dinilai berdasarkan prinsip-prinsip Maqasid al-Shariah. Penelitian ini bertujuan untuk mengkaji pelaksanaan layanan pensiun PNS di PT TASPEN Gresik dari perspektif Maqasid al-Shariah. Penelitian ini menggunakan metode tinjauan pustaka kualitatif dan analisis dokumen dengan memanfaatkan data sekunder yang bersumber dari artikel ilmiah, buku, serta dokumen resmi dan publikasi situs web PT TASPEN. Data dianalisis secara tematis untuk mengidentifikasi aspek-aspek utama layanan pensiun PNS dan menilai kesesuaiannya dengan prinsip-prinsip Maqasid al-Shariah. Hasil penelitian menunjukkan bahwa layanan pensiun PT TASPEN pada dasarnya sejalan dengan tujuan Maqasid al-Shariah, khususnya hifz al-mal (pemeliharaan harta) dan hifz al-nafs (pemeliharaan jiwa). Program pensiun dan THT mendukung hifz al-mal dengan menyediakan manfaat finansial dan perlindungan pendapatan

bagi PNS serta penerima manfaat pensiun, sementara asuransi kecelakaan dan kematian mendukung hifz al-nafs dengan memberikan perlindungan terhadap risiko finansial yang terkait dengan kecelakaan, cacat, dan kematian. Analisis lebih lanjut mengidentifikasi kepastian manfaat, mekanisme pembayaran, aksesibilitas layanan, transparansi, dan perlindungan peserta sebagai indikator utama untuk menilai dimensi Maqasid al-Shariah dalam layanan pensiun PT TASPEN.

Kata Kunci: *PT Taspen, Pelayanan Pensiun, Maqashid Syariah*

Introduction

Pension services for civil servants constitute an important component of public social protection because they provide financial security after retirement and support the welfare of beneficiaries. In Indonesia, PT TASPEN plays a central role in administering pension-related benefits for civil servants and state officials. Its institutional responsibility extends beyond the payment of pension benefits to ensuring that beneficiaries can access their entitled benefits through reliable, transparent, and accountable services (Pertiwi Dwi Indah & Marliyah, 2023; Rayhan, 2023). In the context of Gresik, the effectiveness of these services is particularly relevant because pension beneficiaries depend on timely and accurate benefit distribution to maintain their economic security during retirement (Setiono et al., 2017; Arisca et al., 2023).

Despite the strategic role of pension services, their implementation may encounter administrative and service-related challenges. Previous studies have identified bureaucratic procedures, limited digital infrastructure, insufficient dissemination of information, and beneficiaries' limited understanding of pension rights as factors that can affect service effectiveness (Malitawati, 2025; Rahayu et al., 2023). These challenges may influence the accessibility, timeliness, and accuracy of pension benefit distribution. Effective pension management therefore requires not only administrative efficiency but also accountability, transparency, and adequate protection of beneficiaries' rights (Suharmiati et al., 2015; Nareswari et al., 2023).

Previous studies have examined PT TASPEN and pension management from several perspectives. Some studies have focused on the quality and effectiveness of public services, including responsiveness, accountability, and service accessibility (Ziana, 2020; Febriyanti, 2023). Other studies have discussed pension fund management and its contribution to the financial security and welfare of retirees (Kholis & Mugiyati, 2021; Aninda Zahra et al., 2024). Research has also highlighted the importance of timely pension payments, transparency, and institutional responsibility in protecting beneficiaries' economic interests (Bayar & Hardiana, n.d.; Adiyoga et al., 2022). However, these studies generally examine pension services through

public administration, service quality, or financial management perspectives. The application of *Maqasid al-Shariah* as an analytical framework for evaluating civil servant pension services remains comparatively limited, particularly at the local level.

This gap is important because pension management involves the protection and distribution of financial rights that directly affect beneficiaries' welfare. *Maqasid al-Shariah* provides a normative framework for evaluating whether institutional practices contribute to the realization of human welfare and protection of essential interests. Among its fundamental objectives, *hifz al-mal* refers to the protection of wealth and property, while *ḥifẓ al-nafs* refers to the protection of life. Both dimensions are relevant to pension services because the certainty of benefits, appropriate payment mechanisms, service accessibility, transparency, and participant protection may influence beneficiaries' financial security and welfare (Cahyani, 2022; Mahmud et al., 2024). Therefore, *Maqasid al-Shariah* can complement conventional public service and pension management perspectives by providing an Islamic normative basis for evaluating the protection of beneficiaries' rights.

This study positions civil servant pension services at PT TASPEN Gresik as the empirical context and Maqasid al-Shariah as the analytical framework. Rather than merely describing the programs administered by PT TASPEN, this study examines how the implementation of pension services reflects the objectives of Maqasid al-Shariah, particularly in relation to financial protection, welfare, transparency, accessibility, and the fulfillment of beneficiaries' rights. This positioning distinguishes the study from previous research that primarily evaluates pension services through administrative effectiveness or service quality.

Accordingly, this study aims to examine the implementation of civil servant pension services at PT TASPEN Gresik from a *Maqasid al-Shariah* perspective. It focuses on identifying the main characteristics of pension service management and assessing their relevance to the protection of wealth and life, particularly *hifz al-mal* and *ḥifẓ al-nafs*.

This study contributes to the literature in two ways. First, it extends research on civil servant pension services by introducing Maqasid al-Shariah as an analytical perspective for assessing the fulfillment and protection of pension beneficiaries' rights. Second, it provides a contextual analysis of PT TASPEN pension services in Gresik that may support the development of more transparent, accessible, accountable, and welfare-oriented pension services. The findings may also provide practical considerations for PT TASPEN and relevant public institutions in strengthening pension service management while maintaining alignment with Islamic ethical and welfare principles.

Methods

This study employs a qualitative literature review and document analysis to examine PT TASPEN pension services for civil servants from a *Maqasid al-Shariah* perspective. A qualitative approach is appropriate because this study seeks to interpret, compare, and synthesize findings from previous studies and relevant institutional documents concerning pension services, pension fund management, and *Maqasid al-Shariah* (Hermawan & Amirullah, 2021; Wahidmurni, 2017). The analysis focuses particularly on the relevance of pension services to *hifz al-mal* (protection of wealth) and *ḥifẓ al-nafs* (protection of life), including benefit certainty, payment mechanisms, service accessibility, transparency, and beneficiary protection.

The data consist of secondary sources obtained from peer-reviewed journal articles, academic books, official PT TASPEN publications and documents, and relevant regulations. Scholarly literature was identified primarily through Google Scholar, while Publish or Perish was used as a supporting tool for searching and organizing relevant publications. The literature search employed combinations of the following keywords: PT TASPEN, pension services, civil servant pension, pension fund management, pension benefits, *Maqasid al-Shariah, hifz al-mal*, and *ḥifẓ al-nafs*.

The literature selection followed predetermined inclusion and exclusion criteria. The inclusion criteria consisted of publications that: (1) discuss PT TASPEN, civil servant pension services, pension fund management, or beneficiary protection; (2) examine Maqasid al-Shariah or its application to financial and social welfare issues; (3) provide substantive findings relevant to the research objectives; and (4) are published primarily between 2021 and 2026. Relevant foundational books and methodological references published before 2021 were retained when necessary to support the theoretical and methodological framework. Publications were excluded when they were unrelated to the research topic, lacked sufficient scholarly or institutional credibility, or provided insufficient information for analysis.

The literature screening was conducted through several stages. First, relevant publications were identified using the predetermined keywords. Second, titles and abstracts were screened to eliminate irrelevant publications. Third, the full texts of potentially relevant sources were examined to assess their substantive relevance. Finally, sources that fulfilled the inclusion criteria were selected for analysis. A total of 25 journal articles and 4 supporting documents/books were included in the final analysis.

The selected literature and documents were analyzed using thematic analysis. The analysis involved four stages. First, relevant information was extracted from each selected

source concerning pension management, benefit mechanisms, service accessibility, transparency, financial protection, and beneficiary welfare. Second, the extracted information was coded according to its substantive meaning. Third, similar codes were grouped into broader categories and themes. Finally, the identified themes were interpreted through the Maqasid al-Shariah framework, particularly *hifz al-mal* and *ḥifẓ al-nafs*. The main analytical themes included benefit certainty, payment accuracy, financial security, service accessibility, transparency, institutional responsibility, and beneficiary welfare.

Through this procedure, the study synthesizes findings from previous research and official documents to assess the extent to which PT TASPEN pension services are aligned with the objectives of *Maqasid al-Shariah*. The analysis therefore moves from literature identification, screening, data extraction, coding, categorization, and thematic synthesis to *Maqasid al-Shariah* interpretation.

PT TASPEN Pension and Social Security Services for Civil Servants

The analysis of the selected literature and official PT TASPEN documents shows that PT TASPEN provides several social security programs for civil servants and state officials, including the Old Age Savings (THT) Program, Pension Program, Work Accident Insurance (JKK), and Death Insurance (JKM). These programs are designed to provide financial protection during retirement, protection against work-related risks, and financial support for beneficiaries following the death of participants. The findings indicate that the services provided by PT TASPEN are not limited to the distribution of pension benefits but also encompass mechanisms for protecting participants and their families from various social and economic risks.

Based on the literature reviewed, the services can be understood through several protection dimensions, including financial protection, life protection, family protection, benefit certainty, accessibility, and transparency. These dimensions provide the basis for examining PT TASPEN services from a *Maqasid al-Shariah* perspective. The analysis does not assume that the existence of a particular program automatically demonstrates compliance with *Maqasid al-Shariah*. Instead, each program is interpreted according to its function, benefit mechanism, and potential contribution to the protection of beneficiaries' fundamental interests.

Previous studies have generally examined PT TASPEN and pension management from administrative, financial, service quality, and institutional perspectives. These studies demonstrate the importance of effective pension management in ensuring the fulfillment of beneficiaries' rights. The present study extends this discussion by interpreting the protection

provided by PT TASPEN through the objectives of *Maqasid al-Shariah*, particularly *hifz al-mal, ḥifẓ al-nafs, and ḥifẓ al-nasl.*

Pension Program and *Hifz al-mal*

The findings indicate that the Pension Program provides periodic benefits to eligible civil servants and other beneficiaries after they complete their service. Pension benefits also extend to eligible widows, widowers, orphans, and other beneficiaries according to the applicable provisions. The program creates continuity between the participant's period of active employment and the period after retirement. This mechanism is important because retirement generally results in the termination of regular employment income.

The pension program can therefore be interpreted as a mechanism for maintaining income continuity and financial security after retirement. Rather than functioning only as an administrative payment, the pension provides an institutional mechanism through which participants can maintain access to financial resources after their productive employment period has ended. Previous studies have similarly emphasized the contribution of pension management to retirees' financial security and welfare (Kholis & Mugiyati, 2021; Aninda Zahra et al., 2024). However, the present study extends these findings by interpreting pension benefits as a mechanism for protecting the economic rights of beneficiaries.

From the perspective of *Maqasid al-Shariah*, this finding is strongly associated with *hifz al-mal*, or the protection of wealth. The continuity and certainty of pension benefits can reduce the financial vulnerability experienced by beneficiaries after retirement. The relevant indicators include benefit certainty, income continuity, protection of financial rights, adequacy of financial support, and accessibility of pension benefits. Thus, the relationship can be understood as pension benefits creating income continuity, which strengthens financial security and ultimately contributes to the realization of *hifz al-mal*.

This interpretation extends the conventional understanding of pension management. Pension services should not be evaluated only according to whether pension payments are distributed, but also according to whether the payment mechanism effectively protects the financial interests and legitimate rights of beneficiaries.

Old Age Savings and the Protection of Wealth and Welfare

The Old Age Savings (THT) Program represents another important dimension of PT TASPEN's social security services. The reviewed documents indicate that contributions are accumulated during the participant's employment period and subsequently provided as benefits

when the participant meets the applicable requirements. THT therefore functions as a long-term financial preparation mechanism that connects contributions during the productive period with financial benefits during retirement.

The findings demonstrate that THT provides participants with a mechanism for preparing financial resources before entering retirement. This is particularly relevant because retirement may result in a reduction or termination of regular employment income. Previous research has emphasized the importance of pension savings and long-term financial planning in maintaining economic security during retirement. The present study reinforces this finding while extending it through a *Maqasid al-Shariah* interpretation.

From the perspective of *Maqasid al-Shariah*, THT is primarily related to *hifz al-mal* because it contributes to the preservation and availability of financial resources for future needs. At the same time, its contribution can extend to *ḥifẓ al-nafs*, because financial security may support beneficiaries in maintaining a decent standard of living during old age. Therefore, the function of THT can be understood through the relationship between accumulated savings, financial preparedness, economic security, and welfare protection.

The finding also demonstrates that *hifz al-mal* should not be understood merely as the accumulation of wealth. In the context of pension services, it involves the preservation, continuity, and appropriate utilization of financial resources to support human welfare.

Work Accident Insurance and *Ḥifẓ al-Nafs*

The findings concerning the Work Accident Insurance (JKK) Program show that PT TASPEN provides protection for participants who experience work-related accidents or occupational diseases. The available program information includes medical treatment, compensation for temporary inability to work, disability benefits, rehabilitation support, funeral-related assistance, and educational support for eligible children. These forms of protection demonstrate that JKK addresses both the immediate physical consequences of occupational accidents and their potential economic consequences for participants and their families.

The findings can be interpreted as demonstrating two interconnected forms of protection. First, JKK provides physical and medical protection through treatment and rehabilitation. Second, it provides financial protection when an accident affects a participant's ability to work and earn income. Previous studies on social security have highlighted the importance of institutional protection in reducing the social and economic consequences of occupational risks.

The present study reinforces this finding but adds a Maqasid dimension by connecting physical and financial protection with *ḥifẓ al-nafs* and *hifz al-mal*.

From the perspective of *Maqasid al-Shariah*, JKK has a strong relationship with *ḥifẓ al-nafs,* because treatment, rehabilitation, and disability protection contribute directly to the preservation of life and physical well-being. At the same time, compensation for temporary inability to work and disability benefits are related to *hifz al-mal*, because work-related accidents can cause income loss. Thus, JKK demonstrates that a single social security program can simultaneously protect life and wealth.

This finding is important because it shows that the objectives of *Maqasid al-Shariah* do not necessarily operate independently. Protection of life can require financial protection, while financial protection can support the preservation of life and welfare.

Death Insurance and Family Protection

The Death Insurance (JKM) Program provides financial benefits to eligible beneficiaries following the death of a participant. The reviewed documents indicate that the benefits include death compensation, funeral assistance, and educational support for eligible children. These benefits provide a mechanism for transferring part of the financial risk associated with the death of a participant to an institutional social security system.

The findings indicate that JKM does not merely provide financial assistance after death. It also functions as a family protection mechanism because the death of a participant may significantly affect household income and the economic condition of surviving family members. Previous studies have emphasized the importance of social security in protecting households from financial risks resulting from the loss of income earners. The present study extends this perspective by connecting family financial protection with the objectives of *Maqasid al-Shariah*.

In Maqasid terms, JKM is directly related to *hifz al-mal* because financial compensation protects the economic interests of surviving beneficiaries. It is also related to *ḥifẓ al-nafs*, because financial support can help families maintain basic living conditions following the death of a family member. Furthermore, educational benefits for children demonstrate relevance to *ḥifẓ al-nasl*, or the protection of offspring.

Thus, the JKM program demonstrates that pension-related social security can have an intergenerational dimension. The protection provided to surviving family members does not only address immediate financial needs but can also contribute to the continuity of family welfare and the protection of children's future.

Benefit Certainty, Transparency, and Accessibility

The reviewed literature and PT TASPEN documents indicate that pension services involve specific contribution mechanisms, eligibility requirements, benefit procedures, participant obligations, and beneficiary verification. These mechanisms are intended to establish certainty regarding participant rights and the administration of pension benefits. The existence of clearly defined procedures is important because pension beneficiaries depend on institutional certainty to obtain benefits to which they are entitled.

However, previous studies have also identified administrative procedures, information dissemination, digital infrastructure, and service accessibility as factors that can influence the effectiveness of pension services (Malitawati, 2025; Rahayu et al., 2023). This indicates that the availability of pension benefits alone does not necessarily guarantee effective protection. Beneficiaries must also be able to understand the requirements, access the service mechanism, and receive their benefits accurately and transparently.

From the *Maqasid al-Shariah* perspective, transparency and accessibility are relevant to *hifz al-mal* because beneficiaries require adequate information and reasonable access to exercise their legitimate financial rights. Benefit certainty, transparency, and accessibility can therefore be understood as operational indicators through which the protection of wealth is realized.

This finding extends previous research that generally evaluates transparency, accountability, accessibility, and administrative effectiveness as dimensions of public service quality. In this study, these dimensions are repositioned as indicators of the protection of beneficiaries' rights within a *Maqasid al-Shariah* framework.

***Maqasid al-Shariah* Interpretation of PT TASPEN Services**

The synthesis of the findings demonstrates that PT TASPEN's pension and social security programs have different but interconnected relationships with the objectives of *Maqasid al-Shariah*. The strongest relationship is found in *hifz al-mal* and *ḥifẓ al-nafs*, while the Death Insurance Program also demonstrates a significant relationship with *ḥifẓ al-nasl*.

The Pension Program and THT primarily contribute to *hifz al-mal* through income continuity, financial preparedness, and protection of economic rights. JKK contributes to *ḥifẓ al-nafs* through medical treatment, rehabilitation, and protection against occupational risks, while simultaneously contributing to *hifz al-mal* through compensation for income loss. JKM contributes to *hifz al-mal* through financial assistance to surviving beneficiaries and to *ḥifẓ al-nasl* through family and children's protection.

This interpretation demonstrates that the application of *Maqasid al-Shariah* to pension services should not be limited to determining whether a program is sharia compliant. A more substantive approach is required by examining what type of human interest is protected, how that protection is provided, and whether beneficiaries can effectively obtain their legitimate rights.

Development of a Maqasid-Based Analytical Model

Based on the findings and their interpretation, this study proposes a Maqasid-based analytical model for civil servant social security provision. The model does not treat *Maqasid al-Shariah* merely as a normative statement but translates its objectives into analytical dimensions that can be used to evaluate pension and social security services.

The first dimension is wealth protection, which is reflected in pension benefits, THT, compensation, income continuity, and financial security. The second is life protection, reflected in work accident protection, medical treatment, rehabilitation, and disability benefits. The third is family and offspring protection, reflected in death benefits and educational support for eligible children. The fourth is benefit certainty, which concerns the clarity and continuity of beneficiaries' financial rights. The fifth is transparency and accessibility, which concerns the availability of information and beneficiaries' ability to access services. The sixth is distributive justice and welfare, which concerns equitable access to social security benefits and the contribution of these benefits to beneficiaries' welfare.

Through these dimensions, the study develops the following analytical logic:

PT TASPEN Social Security Services → Protection Indicators → Maqasid Objectives → Beneficiary Welfare

This model extends previous research because it connects specific operational characteristics of pension services with broader Islamic objectives of human welfare. Consequently, *Maqasid al-Shariah* becomes an analytical instrument for evaluating the substantive outcomes of social security services rather than merely a theoretical concept.

Discussion and Research Contribution

The findings demonstrate that PT TASPEN's pension and social security services have substantial relevance to the objectives of *Maqasid al-Shariah*, particularly in protecting wealth, life, and family welfare. This finding reinforces previous research that emphasizes the importance of pension management, financial protection, service accessibility, and institutional responsibility in supporting retirees and their families. However, the present study extends the

existing literature by integrating these dimensions within a single Maqasid-based analytical framework.

The principal contribution of this study is therefore the development of a Maqasid-based analytical model for civil servant social security provision. Previous studies tend to evaluate PT TASPEN from administrative, financial, service quality, digitalization, or governance perspectives. This study instead focuses on the substantive protection generated by pension services. It asks whether the services provide certainty of benefits, protect financial resources, protect life and physical well-being, protect families and offspring, provide transparent and accessible services, and contribute to distributive justice and welfare.

Accordingly, the novelty of this study lies not simply in applying *Maqasid al-Shariah* to PT TASPEN, but in operationalizing Maqasid principles into analytical indicators for evaluating civil servant social security. The proposed framework connects *hifz al-mal, ḥifẓ al-nafs,* and *ḥifẓ al-nasl* with benefit certainty, financial protection, life protection, family protection, transparency, accessibility, and distributive justice. This provides a more structured basis for evaluating pension services from an Islamic welfare perspective and offers a conceptual contribution to the broader discussion of Islamic approaches to social security and pension management.

Conclusion

This study concludes that PT TASPEN's pension and social security services have substantial relevance to the objectives of *Maqaṣid al-Shariah*, particularly *ḥifẓ al-mal* and *ḥifẓ al-nafs*, with an additional contribution to *ḥifẓ al-nasl* through family and offspring protection. First, the Pension and Old Age Savings programs contribute to *ḥifẓ al-mal* by providing income continuity, financial preparedness, and protection of beneficiaries' economic rights after retirement. Second, the Work Accident Insurance program contributes to *ḥifẓ al-nafs* through medical treatment, rehabilitation, and protection against the physical and economic consequences of work-related accidents. Third, the Death Insurance program supports *ḥifẓ al-mal* and *ḥifẓ al-nasl* by providing financial assistance to surviving family members and educational support for eligible children. Fourth, benefit certainty, transparency, and service accessibility emerge as important indicators for determining whether pension services effectively protect beneficiaries' rights.

The study contributes to the literature by developing a Maqaṣid-based analytical model for civil servant social security provision that connects wealth protection, life protection, family protection, benefit certainty, transparency, accessibility, and distributive justice with

beneficiaries' welfare. The findings imply that pension services should be evaluated not only according to administrative and financial performance but also according to the extent to which they protect beneficiaries' fundamental interests. Therefore, PT TASPEN and relevant institutions should strengthen transparency, accessibility, benefit certainty, and protection mechanisms so that pension services can provide more comprehensive and welfare-oriented social protection.

Recommendation

Based on the findings, several evidence-based recommendations can be proposed to strengthen the *Maqaṣid al-Shariah* orientation of PT TASPEN's pension and social security services. First, participant literacy should be strengthened, particularly regarding pension eligibility, benefit mechanisms, administrative requirements, payment procedures, and beneficiaries' rights. The findings indicate that benefit protection cannot be achieved solely through the availability of pension programs; beneficiaries must also possess sufficient information to understand and access their entitlements. Therefore, PT TASPEN should strengthen systematic pension literacy through accessible educational materials, digital information platforms, periodic socialization programs, and simplified explanations of benefit procedures. This recommendation supports *ḥifẓ al-mal* because better financial literacy can reduce information asymmetry and help beneficiaries secure their legitimate financial rights.

Second, procedural transparency should be improved by providing clear, consistent, and easily accessible information concerning eligibility requirements, administrative procedures, benefit calculation, payment mechanisms, and complaint procedures. Transparency is particularly important because pension benefits represent beneficiaries' economic rights accumulated through long-term participation. From a *Maqaṣid al-Shariah* perspective, transparent procedures strengthen the protection of wealth (*ḥifẓ al-mal*) by reducing uncertainty and preventing beneficiaries from losing access to legitimate benefits because of inadequate information.

Third, PT TASPEN should simplify pension and social security service procedures, particularly for elderly beneficiaries and families who may experience difficulties in completing administrative requirements. Digitalization can improve efficiency, but digital services should be accompanied by accessible alternative channels and adequate assistance for beneficiaries who face technological or administrative barriers. Simplification should therefore be evaluated not only in terms of administrative efficiency but also in terms of accessibility, fairness, and

effective protection of beneficiaries' rights. Such an approach strengthens the connection between service delivery and the Maqaṣid objectives of wealth and life protection.

Fourth, complaint and grievance mechanisms should be strengthened to ensure that beneficiaries have an effective avenue to report delayed payments, administrative difficulties, inaccurate information, or other service-related problems. Complaint mechanisms should be transparent, responsive, and traceable so that beneficiaries can monitor the resolution of their complaints. This recommendation follows the finding that benefit certainty is an important dimension of effective social protection. From a Maqaṣid perspective, responsive complaint mechanisms function as an institutional safeguard for *ḥifẓ al-mal* and *ḥifẓ al-nafs*, particularly when administrative problems may affect beneficiaries' financial security or access to essential support.

Fifth, PT TASPEN should develop a service evaluation framework based on justice and rights protection rather than relying solely on administrative performance indicators. The evaluation should incorporate dimensions such as benefit certainty, payment accuracy, accessibility, transparency, responsiveness, financial protection, and equitable treatment of beneficiaries. These dimensions can be integrated into a Maqaṣid-based evaluation framework that assesses whether pension and social security services effectively protect wealth, life, and family welfare. This approach would extend conventional assessments of pension service quality by shifting attention from institutional performance alone toward the substantive protection of beneficiaries' fundamental interests.

Overall, these recommendations suggest that the implementation of *Maqaṣid al-Shariah* in PT TASPEN services should be operationalized through measurable service dimensions rather than treated only as a normative principle. Strengthening participant literacy, procedural transparency, service simplification, complaint mechanisms, and justice-oriented evaluation can make pension services more accessible, accountable, and rights-protective. These improvements would strengthen the contribution of PT TASPEN's social security system to *ḥifẓ al-mal, ḥifẓ al-nafs,* and *ḥifẓ al-nasl*, while simultaneously enhancing beneficiary welfare.

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