

# Digital Zakat and Waqf for Environmental Sustainability: A Global Bibliometric and Thematic Review

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## ABSTRACT

Zakat and waqf are two of the central mechanisms of artificial social finance and especially in their role to encourage a social welfare agenda and sustainable development. However, the empirical research evaluating their roles in supporting the environmental sustainability in the framework of the digital transformation is scarce and disjointed. This paper thus aims at examining the dynamic transformation of the academic literature over scholarly studies on digital zakat and waqf with regard to the environmental sustainability, using both bibliometric and thematic approaches. The scope of the analysis includes 184 articles included in Scopus, which were published in 2005 and 2025. The analysis is performed with the use of VOSviewer and the trends related to publications, the most common sources, networks of author collaboration, the patterns of key-word co-occurrence, etc. The findings indicate that the number of scholarly outputs has increased significantly after 2016, and the research activity is mostly focused in Southeast Asia and the Middle East. The analysis of the articles generates four major thematic clusters, namely: (1) the economic and social aspects of Islamic finance and sustainability; (2) digital Islamic social finance tools, which correspond to the Sustainable Development Goals (SDGs); (3) ethical and social justice based on Maqasid al-Shariah; and (4) green and cash waqf as emerging models of environmental financing. The results not only illustrate the need to have stronger empirical researches, normalization of environmental impact measures, and establishment of more powerful governance infrastructures but also to further strengthen the role of digital zakat and waqf in encouraging environmental sustainability.

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## 1. Introduction

Zakat and waqf are important parts of Islamic social finance. Historically, they have been used to help the poor and reduce economic inequality. Recent academic research and policy discussions increasingly depict these instruments as potential enablers of holistic sustainability, harmonizing social, economic, and environmental objectives with the Sustainable Development Goals (SDGs) and the fundamental principles of Islamic law, known as *Maqāsid al-Shari'ah* (Dusuki & Abdullah, 2007). Systematic evaluations indicate substantial conceptual alignment between Islamic finance and the Sustainable Development Goals (SDGs), frequently highlighting social finance instruments as avenues for achieving impact beyond mere welfare provision (Syaichoni et.al, 2025).

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Digital transformation is changing how Islamic charitable resources are mobilized, governed, and overseen, in addition to this moral shift. Mobile apps, data platforms, and distributed ledger technologies make zakat and waqf management more open, traceable, and targeted. This lowers transaction costs and makes it easier for donors and beneficiaries to get involved (Sarif & Ariyanti, 2025). Studies of digital improvements in zakat and waqf show that blockchain and analytics are good for auditability, smart contracts, and real-time reporting of results and allocations (Susanto et.al, 2025).

The environmental applications of Islamic social finance are increasingly recognized through the concept of green waqf and associated models that allocate endowment income or capital to conservation, climate adaption, and circular economy activities. Frameworks developed in partnership with international collaborators outline the methods through which waqf could finance nature-based solutions, enhance access to renewable energy, and promote ecosystem restoration, all in compliance with Shariah governance (United Nations Development Programme, 2020).

Proof-of-concept studies demonstrate that waqf-based organizations can be efficiently structured to promote long-term sustainability investments, contingent upon governance and cash-flow frameworks aligning with impact objectives (Ari & Koc, 2021). At the programmatic level, collaborations between development agencies and national zakat organizations have commenced the distribution of zakat funds to local Sustainable Development Goal (SDG) initiatives, such as off-grid renewable energy projects for underserved regions (Islamic Development Bank Group, 2018).

Despite these advancements, the academic literature remains fragmented, comprising case studies, conceptual essays, and technology-centric evaluations, and it lacks a comprehensive synthesis regarding environmental outcomes. Most reviews look at operational efficiency or financial inclusion instead of measurable ecological impact, standardized metrics, or comprehensive evaluation frameworks that could show how digitization affects the environment. It is imperative to clarify governance frameworks, data standards, interinstitutional collaboration, and the amalgamation of Maqāsid al-Sharī‘ah with environmental stewardship in practical terms for regulators, nazir, and zakat institutions.

This study rectifies these shortcomings by conducting an extensive bibliometric and thematic analysis of Scopus-indexed publications at the intersection of zakat, waqf, digital innovation, and environmental goals. The bibliometric part shows how the number of publications, the places they are published, the networks of authors, and the co-occurrence of keywords have changed over time to help us understand the intellectual structure of the topic. The theme element brings together basic ideas like how to design a green waqf, how to use digital governance to make things more open and assess their effectiveness, and how Islamic social finance can be used to fund projects that are good for the environment. These methodologies collectively offer a thorough and detailed examination of the digital revolution's impact on Islamic charity in addressing environmental challenges, in alignment with Maqāsid al-Sharī‘ah and the Sustainable Development Goals.

The review aims to identify the strengths, weaknesses, and unanswered questions in the literature to inform future research and practice. Priorities include creating theories that link Islamic legal goals to environmental impact pathways, building data architectures that can work together to track ecological outcomes, and making collaborative models that bring together religious institutions, technology suppliers, and public agencies. The goal is to identify practical ways that zakat and waqf can improve environmental sustainability through innovation and collaboration between different sectors, all while following Islamic moral standards.

This study is organized around the following objectives:

- a. To examine the literature on debate on zakat and waqf in the context of digital change and environmental sustainability.
- b. To explore new phenomenon like green waqf and online platforms that are encouraging sustainable environmental projects.
- c. To identify research gaps and propose possible solutions to fill these gaps and make the Islamic social finance more practical in addressing the environmental issues.

Regardless of the growing literature on the topic of zakat, waqf, digital transformation, and sustainability, available literature is still scattered, focusing largely on individual aspects, including digital platforms, governance, or sustainability results. Consequently, a lack of understanding exists with regard to the intellectual framework and interconnection of digitalisation, Maqasid al-Shariah, and the Sustainable Development Goals in the broader Islamic social finance system. A bibliometric review is particularly justified by the fact that, due to the increased pace of the publication production in the previous decade, the scattered knowledge is consolidated, the current research streams are outlined, and unexplored connections are clarified. So far, there is very little systematic mapping that systematises digital zakat and waqf, sustainability agendas and maqasid-based ethical frameworks using a single analytical framework. This research project aims to fill that gap by adopting a bibliometric approach to map out publication patterns, thematic clusters and knowledge networks therefore providing an organized basis on future research and policies.

## 2. Literature Review

### 2.1. Conceptual Foundations: Zakat, Waqf, and Sustainability

Zakat and waqf are viewed, in theoretical analytics, as an economic redistribution tool and a trend of normative actor in accordance with the sustainable development agenda. The literature infers that *Maqāṣid al-Sharī'ah* principles serve as an ethical basis in implementing these tools in situations that concern the environment since the concept of life, wealth, and progeny are inseparably linked to the system of environmental preservation (Harahap et al., 2023; Ahmed, 2019). Whether through the long-term aims and the permanence elements of waqf or the requirement of sustainable funding in ecosystem recovery and climate-adaptive infrastructure, multiple assessments associate the successes of waqf with the idea of sustainable investment (Kahf, 2018; Shaikh et al., 2017).

Conversely, zakat is significant in term of short-term funding leading to rebuilding of communities that have suffered environmental calamities, like assisting people to switch jobs or recover after a calamity (Obaidullah and Shirazi, 2015; Haneef et al., 2015). The given normative framework redefines the roles of Islamic social finance and the ways to stimulate Sustainable Development Goals (SDGs) progresses with references to Shariah compliance (World Bank & Securities Commission Malaysia, 2019; Mohsin, 2022; Ullah & Al-Karaghoul, 2021). The recent studies have drawn attention to the opportunities of incorporating digitalization into the work of zakat and waqf as a measure of boosting the funding of green initiatives and aligning the religious obligations with the sustainability demands in a global setting (Shaikh & Ismail, 2017; Alpay & Haneef, 2022).

Generally, the available body of literature views zakat and waqf as moral and institutional tools that are aligned to the sustainability goals, especially in the normative context of *Maqasid al-Shari'ah*. However, most of the research is still largely theoretical in focus because it focuses on philosophical alignment but does not question how these principles are operationalized or even how they can be integrated with other modern issues like digitalisation and environmental sustainability. As a result, the conceptual bases of the same are strong yet poorly connected with the empirical changes and technological shifts in the Islamic social finance, leaving the open questions about the relationship between these foundational constructs and the newly developed digital and sustainability-oriented practices.

## 2.2. Digital Transformation and Technological Applications

Management of zakat and waqf has been highly transformed by digital age. In order to make fundraising and allocation of the funds more transparent, democratic, and even accessible, in order to ensure openness and accountability, digital platforms, mobile apps, blockchain technologies, and crowdfunding practices have been implemented. Omar and Khairi (2021) demonstrate that online technologies produce more confident donors, reduce the cost of transactions, and enhance methods of monitoring. In the same way, Susanto et al. (2024) highlight that the efficiency of fund mobilisation increases in Southeast Asia when using fintech to manage zakat. Researchers indicate that blockchain and distributed ledger technology improve the traceability and safety of the waqf and zakat transfers guaranteeing the Shariah conformity and reducing deception (Mohsin et al., 2021; Hasan et al., 2022).

Digital crowdfunding became an effective method to receive small donations, and it is especially popular among younger individuals who wish to become a part of something (Ali et al., 2022; Mohd Thas Thaker et al., 2021). Studies have demonstrated that the introduction of digital zakat and waqf systems can help to considerably advance the Sustainable Development Goals (SDGs) through education, healthcare, poverty alleviation and environmental programs funding (Ibrahim & Ghazali, 2019; Yumna & Clarke, 2020). Lahsasna et al. (2022) argue that integration of artificial

intelligence (AI) and big data analytics will help optimize the budget spent and precisely select the beneficiaries.

Nonetheless, it has issues. There are issues related to Shariah compliance, digital literacy, cybersecurity, and governance frameworks still exist (Osman et al., 2022; Mohd Noor et al., 2020). Lack of robust regulatory support would mean that digital adoption would create inhomogeneous practice across various jurisdictions (Abdullah & Ashraf, 2021). According to the literature it can be proposed that there is an increasing body of opinion that digitalization is the key to connecting Islamic social finance with sustainable development goals, in particular leading to an environmental and climate-resilient initiative.

The available literature on the topic of digital transformation in the domain of zakat and waqf management is focused, in the majority of cases, on the improvement of efficiency, the increase in transparency, and the expansion of reach with the help of financial technology and online tools. Nevertheless, this literature body more often than not tends to focus on operational and managerial measures, often defining digitalisation as a technical intervention in itself instead of incorporating it into an overall ethical and sustainability-focused paradigm. Consequently, little academic interest in clarifying the relationships between digital technologies and the goals of Maqasid al-Shariah, or in evaluating their role in achieving sustainable development in the long-term, has been created, which leads to a divided understanding of the importance of digitalisation in the strategic context of Islamic social finance.

### **2.3. Green Waqf, Environmental Applications, and Governance**

Green waqf is a relatively new concept that has drawn the interest of academics as one method of financing projects that encourage long-term development. Green waqf A green waqf describes waqf properties, such as land and endowment funds, being devoted to the interactions protecting the environment, supportive of renewable energy, and making the climate resilient. United Nations Development Programme and Badan Wakaf Indonesia (2020) state that green waqf can be a significant driver of sustainable ecological activities, particularly in Indonesia where the issue of environmental degradation is one of the prominent. As a contribution to the literature, Ari and Ko (2021) reveal the conceptualization of renewable energy financing based on a waqf framework to help mitigate carbon emissions and create economic value at the same time. Emphasizing the importance of green waqf, blending it with comprehensive Islamic social financing systems, Ahmad et al. (2022) add in support of making international concerns about the environment, particularly, biodiversity protection mobile and reliable.

Pitchay et al. (2018) claim that green waqf aligns with the objectives of Maqasid al-Shariah, in particular, the support of public welfare through the preservation of the environment. Nevertheless, the literature shows that most green waqfs research is theoretical or restricted to pilot projects, and yet there is still little data to confirm and measure quantifiable environmental impacts (Abdullah et al., 2022; Ahmed et al., 2020). To enhance its performance, researchers suggest the interdisciplinary approach in green waqf, where religious leaders, environmental researchers, policy creators, and technology developers would take part to provide an

efficient administration and quantifiable impact on climate resilience (Hasan and Siraj, 2016; Huang and Nordin, 2021).

Recent research on the topic of green waqf and the ways in which it can be utilized to address environmental concerns is more accepting of the potential of waqf-related tools to support sustainability and climate-related efforts. Although there is such increased interest, the literature is relatively sparse often reduced to policy discussions or to a few individual case studies. Governance concerns are usually discussed without taking into consideration the trends in digital and financial innovation. The lack of a system of analytical tools that can unanimously consider environmental aims, administrative systems, and digital instruments limits the systematic analysis and expansion of green waqf projects in the wider Islamic economic framework of social finance.

### **3. Research Method**

The current study is based on a mixed bibliometric and thematic study, to analyze the academic literature on zakat and waqf in the context of digital transformation and sustainable development. The bibliographic information was obtained in Scopus database which provides wide coverage of peer-reviewed journals, conference proceedings, and book chapters. In a bid to be broad in retrieval, a list of relevant keywords that included the following words was used; zakat, waqf, digital transformation, Islamic social finance, and sustainability in different combinations. It was limited to publications in the English language published between 2000 and 2024, thus covering the timeframe when digital financial services were growing fast, and sustainability became the topic of the global agenda.

The initial search gave 223 records and they were not found to be duplicated in the initial stage. The screening procedures were done in accordance with PRISMA rules and were conducted in three consecutive steps. Title screening was used to eliminate 21 records that were not directly connected to zakat, waqf, digitalisation, or sustainability. Abstract screening was then used to eliminate 12 more documents due to thematic relevance and scope-matching. Lastly, full-text evaluation removed the six additional records to ensure that they were substantively relevant to Islamic social finance, sustainability goals, and digital transformation. As a result, 184 documents were saved to be used in the final analysis in terms of bibliometrics and subject matter.

To map the intellectual structure of the research field, bibliometric analysis was done using VOSviewer (version 1.6.20). Three major dimensions of analysis were studied, which are publication growth over time, co-authorship collaboration networks, and key-word co-occurrence patterns. To maintain the country, institution, and author level network interpretability, the co-authorship analysis used differentiated thresholds. International collaboration that would be meaningful was limited to a threshold of at least three publications per country. Collaboration between institutions came with an entity having at least one publication, and co-authorship on an author level had to be a minimum of two documents. These were because these

criteria were used to exclude single publication nodes which may disrupt the visualization.

Co-occurrence analysis of keywords only took into account the keywords given by the authors with an appearance threshold of five keywords to filter out the dominant and reiterated research themes and those that are not frequently used or overly specific. The association strength normalisation method of VOSviewer was used to construct and visualize networks, thus making it easier to identify thematic clusters and their connections. The emerging bibliometric visualization reveals some of the up-and-coming and prevailing trends such as digital zakat platforms, green waqf movements, and Islamic philanthropy, which have gained gradual academic attention over the years.

A thematic synthesis was carried out to supplement the quantitative mapping in order to evaluate the substantive content behind the bibliometric patterns. The current qualitative review is on how zakat and waqf have been placed alongside the discourse of sustainable development generally, especially in relation to digital platform, governance mechanisms and their alignment with Sustainable Development Goals (SDGs). An analytical lens that is based on Islamic ethical principles was used to determine whether the changes in the field of digitalisation and environmental use of zakat and waqf are a manifestation of a more radical normative position, i.e. Maqasid al-Shari-ah. Synthesis The synthesis shows that Indonesia, Malaysia, and some countries in the Middle East take the first place in combining Islamic social finance with environmental goals, and the most successful developments are considered to be green waqf and digitally controlled zakat systems.

Overall, the given research relies on a hybrid bibliometric-thematic approach where quantitative analysis will be inadequate to reflect the ethical and normative aspects of the discussion on zakat and waqf. Although the bibliometric outcomes would give a macro-view of the research activity and intellectual organization, the thematic analysis would provide analytical levels and contextual interpretation. The research will use secondary data, which consists of published literature and thus will not present any ethical issues pertaining to human subjects. The integrity as an academic is maintained by proper citing and crediting of the sources used. Such integrated approach to the methodology can help to map out research trends comprehensively and provide information on the re-imagination of zakat and waqf in the face of digital transformation and environmental sustainability in Islamic social finance.

## 4. Results and Discussion

### 4.1. Bibliometric Findings

#### 4.1.1. Inclusion and Exclusion Criteria

Each result of the search is evaluated by titles and abstracts according to the predefined criteria. Thereon, a review of all publications that passed the initial screen was carried out, and a compilation of the same was provided.

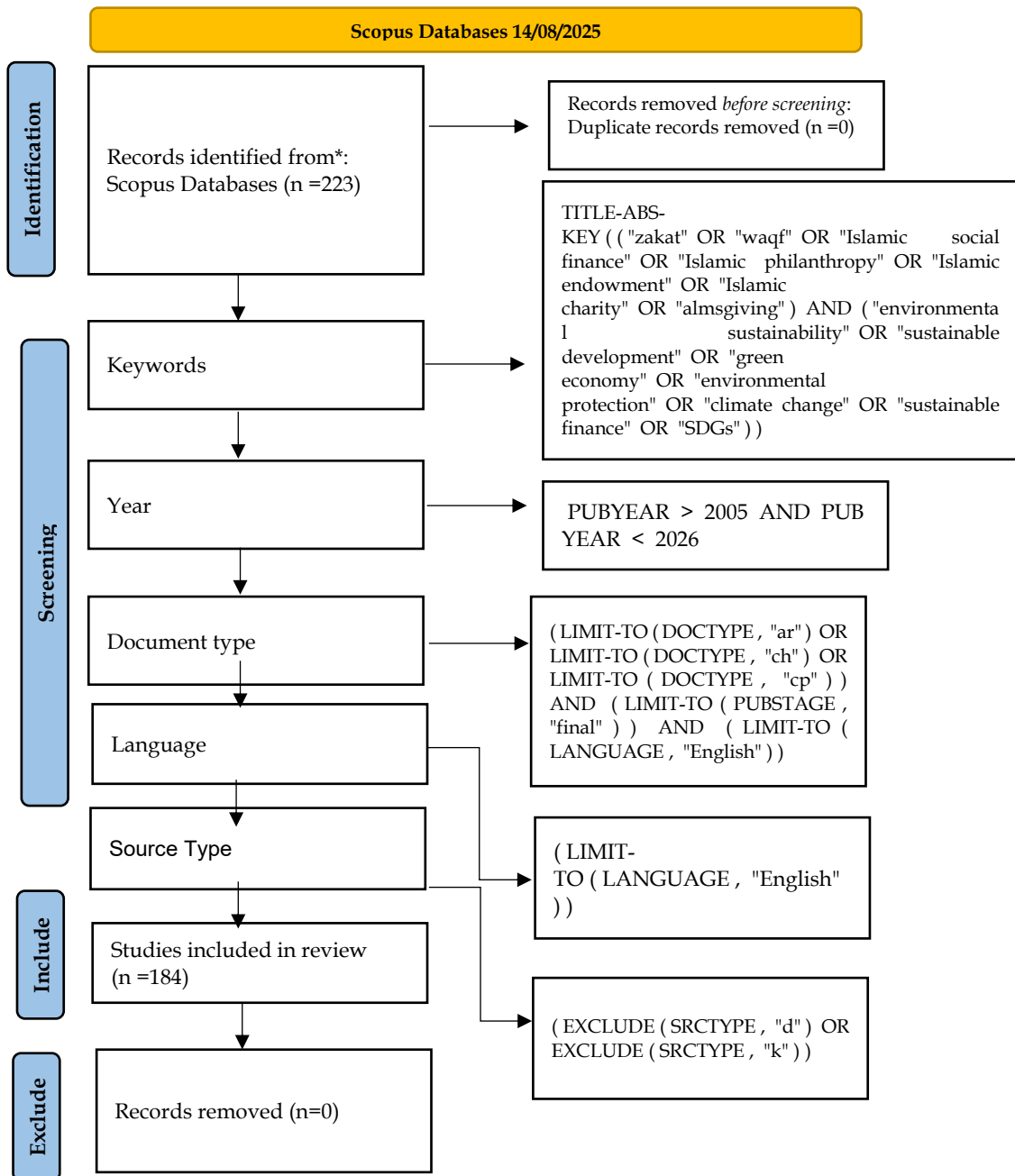


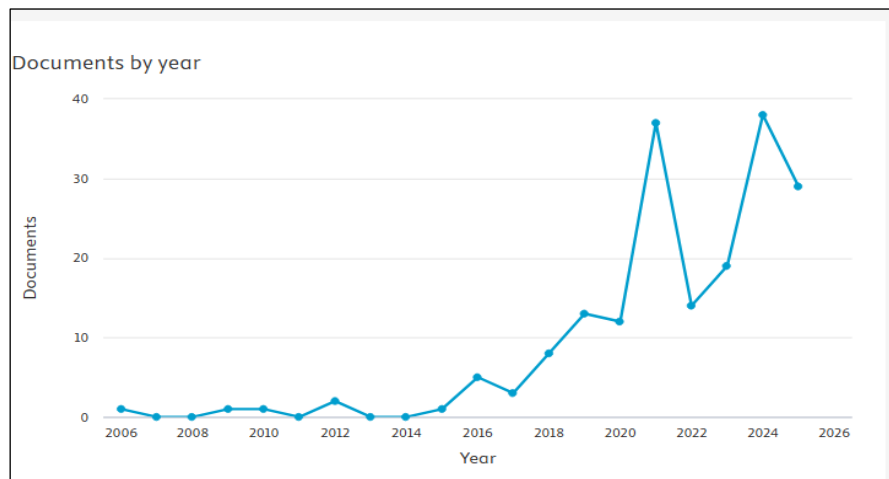
Figure 1. Flow Diagram of the Search Process

Source: Author, 2025

Similarities between each research study were assessed by the number of publications, the most active authors and sources and the most argued research themes. Because of the mere availability of consolidated literature on Digital Zakat and Waqf towards Environmental Sustainability, a database of sources on the topic consisting of 184 publications published since 2005 up to 2025 was developed to perform the bibliometrics and theme-based review.

#### 4.1.2. The expansion of research on Digital Zakat and Waqf for Environmental, as well as its geographic or journal dispersion

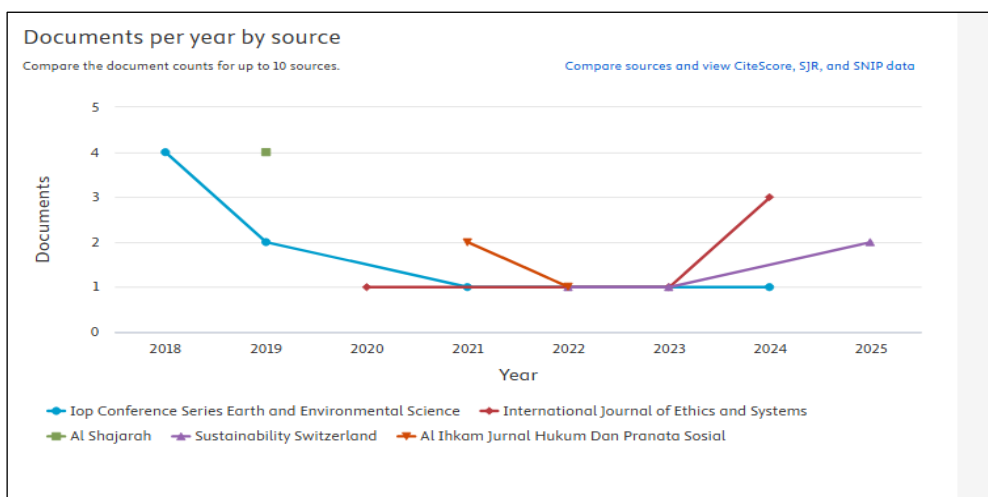
Publications on Digital Zakat and Waqf on Environmental Sustainability indicate a gradual take-off pace between 2006 and 2015, with fewer than five documents being published a year.



**Figure 2.** Publication by Year

*Source: Author, 2025*

An apparent increase was observed in 2016, and the number keeps improving over time up to 2019. The highest spike came in the year 2021 with about 37 publications, presumably due to increased interest in the subject amongst academicians. Such a surge can be explained by the growing popularity of digital financial technologies and the drive toward sustainability all over the world, adopted after the COVID-19 pandemic. Despite the trend of its decline in 2022, publication output soared back to the level of 2024 (which was 38 publications of construction in total), becoming slightly lower once again in 2025. Altogether, the statistics show that interest in research increased significantly over the last ten years, and the next five years will barely miss most of the publications related to this topic. This tendency implies that the overlap between Islamic social financing instruments and sustainable environmental issues develops as a vital academic interest.

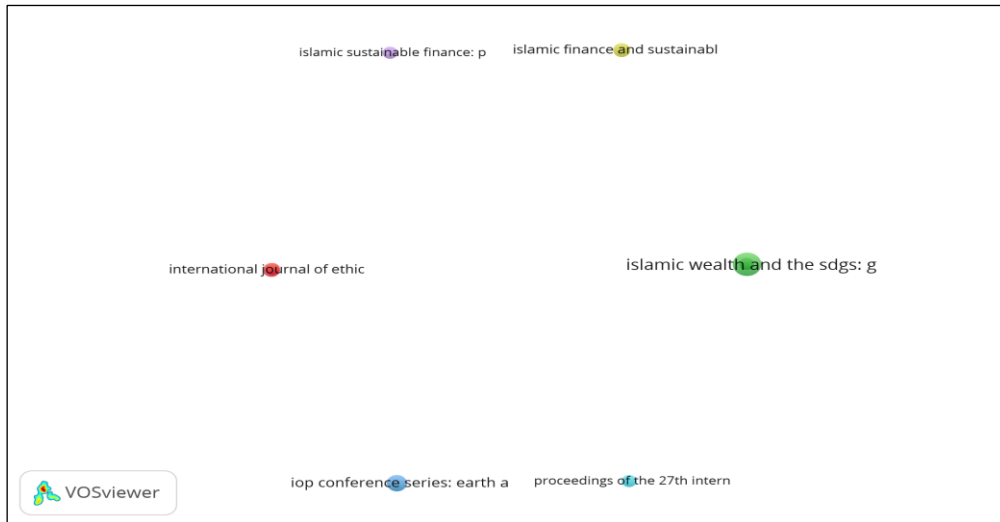


**Figure 3.** Publication by Source  
Source: Author, 2025

**Table 1.** Citation of publications by Source

ID	Source	Documents	Citation	Total Link Strength
6	al-shajarah	4	64	2
42	international journal of ethics and systems	5	87	2
47	iop conference series: earth and environmental science	8	19	0
52	islamic finance and sustainable development: a global framework for achieving sustainable impact finance	5	2	0
60	"islamic sustainable finance: policy, risk and regulation"	4	1	0
61	islamic wealth and the sdgs: global strategies for socio-economic impact	19	52	2
87	"proceedings of the 27th international business information management association conference - innovation management and education excellence vision 2020: from regional development sustainability to global economic growth, ibima 2016"	4	10	0
97	sustainability (switzerland)	4	36	2

Source: Author, 2025



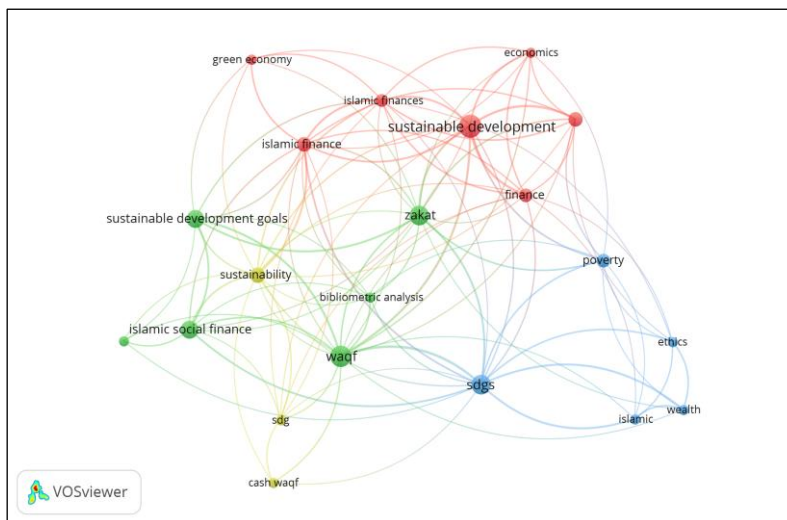
**Figure 4.** Co-citation by Source

*Source: Author, 2025*

The Evidence by sources This evidence indicates a twofold pattern of knowledge production. On the one hand, there is an overwhelming predominance in the number of published sources addressing Islamic social finance and SDG-related topics, specifically Islamic Wealth and the SDGs. This involves the sector in the linkage of Islamic social finance with the global sustainability agenda. Conversely, greater impact is recorded in journals such as the International Journal of Ethics and Systems and Al-Shajarah make more citations, demonstrating that high impact work tends to result in reduced but of great quality. The poor link strengths along most of the sources indicate that the research on the subject is not well integrated, and there are few ties between journals, conferences, and edited books. This fragmentation presents an opportunity to demonstrate that scholars can establish stronger interdisciplinary connections between Islamic finance, environmental studies, and sustainability science.

#### 4.1.3. The Main Themes, Keywords, and Research Streams

Key areas of interest and current issues in the field are shown by mapping keyword co-occurrences (Donthu et al., 2021). To identify the most frequently used terms in the author's keywords or titles of the examined material, a comparable investigation is conducted. We may observe how the scholarly discourse has impacted the development of research in Digital Zakat and Waqf for Environmental Sustainability by looking at the most used keywords. The primary conceptual foundations of the research literature are also highlighted by the terms in the keywords.



**Figure 5.** Network Visualisation of Keywords  
 Source: Author, 2025

According to a VOSviewer analysis, articles addressing Digital Zakat and Waqf for Environmental Sustainability had 621 unique keywords. For additional analysis, only keywords that appeared in two or more of the retrieved articles were considered. The top 21 keywords were grouped into five groups, each of which is distinguished from the others in Figure 5 by a different colour. Items are a specific group of keywords found in each cluster.

**Table 2.** Main Keywords Cluster

Cluster	Items	Main Keywords	Links	Total Links Strength	Occurrences
1 (Red)	7	Economic and Social Effects	10	24	11
		Economics	8	16	5
		Finance	12	25	9
		Green Economy	6	9	5
		Islamic Finance	14	35	12
		Islamic Finances	13	29	8
		Sustainable Development	13	48	36
2 (Green)	6	Bibliometric Analysis	8	12	5
		Islamic Social Finance	10	22	18
		Sustainable Development Goal	5	6	5
		Sustainable Development Goals	9	24	18
		Waqf	17	43	29
		Zakat	15	35	23
3 (Blue)	5	Ethics	7	12	5
		Islamic	6	13	5
		Poverty	9	17	10
		SDGS	16	49	24
		Wealth	6	14	5

Cluster	Items	Main Keywords	Links	Total Links Strength	Occurrences
4 (Yellow)	3	Cash Waqf	4	6	5
		SDG	9	12	5
		Sustainability	6	14	5

Source: Author, 2025

The bibliometric study of the Digital Zakat and Waqf in Action to Recall the Environmental Sustainability auspices demonstrated four considerable theme masses. The themes in every cluster are related research developments, such as Islamic finance theory, as well as its application in sustainability.

Cluster I (Red) centers on the social and economic aspects of Islamic finance, its role in sustainability. Economic and social impacts, economics, finance, green economy, Islamic finance, Islamic finances, and sustainable development are the principal keywords. This cluster shows a strong relationship between Islamic financial principles and the world's efforts towards sustainability, as it has high link strengths (e.g., sustainable development = 48; Islamic finance = 35). It demonstrates that the concept of Islamic finance has been the subject of research regarding the possible future approaches of its models in promoting not only economic growth but also social welfare, as well as responding to the challenges of sustainability, where a green economy is concerned.

Cluster II (Green) focuses on the instruments of Islamic social financing and how they align with the achievement of the Sustainable Development Goals (SDGs). Words like zakat, waqf, Islamic social finance, and sustainable development goals, therefore, show that such mechanisms play a significant role in ensuring inclusivity of development. Strongest links are depicted by waqf and zakat (43 and 35, respectively), which reflect their importance when it comes to the topic of financing social welfare and environmental sustainability. It is in this cluster that academic agreement has been reached that digital forms of zakat and waqf collection have the potential to raise resources to great effect in achieving the SDGs.

Cluster III (Blue) points out the aspects of Islamic finance that relate to ethics and poverty alleviation. The key terms are ethics, Islamic, poverty, SDGs and wealth. In this case, SDGs have the greatest number of overall link strengths (49), clearly indicating the tight connection between ethical finance and poverty reduction to the sustainability agenda. This cluster points to the fact that Islamic financial ethics, based on equity and social justice, help in dealing with poverty and enhancing equitable distribution of wealth, as well as working in line with the overall global sustainability agenda.

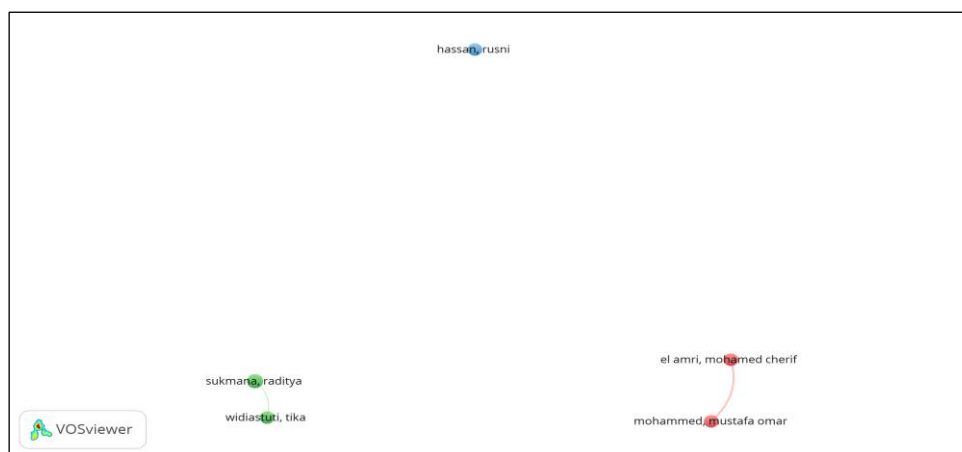
Cluster IV (Yellow) is the empirical connection of the notion of waqf into the attainment of sustainability, especially under cash waqf. The most frequent keywords are cash waqf, SDG and sustainability. It is smaller in terms of focus, but this cluster indicates a deeper interest in cash waqf as a versatile financial mechanism to finance sustainable development projects. It has a high connection strength (sustainability =

14), which implies that it is gaining relevance as a research trend between Islamic philanthropy and environmental responsibility.

All in all, the four clusters depict a disciplined and expanding profession. They come to the awareness that the studies on the digital zakat and waqf are multidimensional and relate to economics, ethics, social finance, and practical philanthropic practice. The alignment of the cluster levels with the SDGs proves that researchers are paying more attention to Islamic social finance as one of the ways to pursue environmental sustainability and inclusive growth.

#### 4.1.4. The Most Influential Authors, Countries, and Institutions, and How They Are Connected

Examining the co-signatures of authors in published works is the main goal of co-authorship analysis. If two authors collaborate to produce a published work, they are said to have a mutually collaborative link. In a co-authorship network, this relationship is shown as a link (Beaver & Rosen, 1978).



**Figure 6.** Co-Authorship Analysis

*Source: Author, 2025*

The range of collaborative research development among various institutions and countries is becoming more valuable in the field of Islamic social finance as well as sustainability research. Co-authorship examination indicates the level to which the researchers within this area are creating networks and collaborating to share knowledge.

Based on the data, it is known that there are three clusters of authors:

1. Cluster I (Blue): Hassan Rusni was an isolated node that had no visible connections to any other scholar in this data. The implication is that although the author has made some contributions to the field, he has not collaborated with other scholars that much.
2. Cluster II (Green): The two Sukmana Raditya and Widiastuti Tika are in a direct connection, making up a small but important collaboration cluster. The fact that

their study is authored by both is indicative of the possibility that more specific studies of that nature can be conducted in the future, especially in the Indonesian setting where the authors are active.

3. Cluster III (Red): The other linked pair is between El Amri Mohamed Cherif and Mohammed Mustafa Omar, as they are part of a bilateral research support. The nature of their association shows that they have common contributions yet limited participation within the influence of larger scholarly circles.

Overall, the visualization demonstrates that the collaboration of authors in this area remains unintegrated and decentralized in many ways, being limitations of researchers into pairs and not beyond that. The absence of such effective interconnections indicates that the field of research has not yet reached an initial stage of its development. Therefore, more international cooperation and interdisciplinary studies with the potential to boost the knowledge base and intensify the influence of research should be viewed as an area of serious development.

**Table 3.** The 10 Most Influential Authors

Ranks	Authors	Total Articles	Current Affiliation	First Article	Countries	H-Index
1	Sukmana, Raditya	74	Universitas Airlangga	2010	Indonesia	15
2	El Amri, Mohamed Cherif	23	Istanbul Sabahattin Zaim University	2018	Turkey	3
3	Hassan, Rusni Bt	110	International Islamic University Malaysia	2011	Malaysia	11
4	Mohammad, Mustafa Omar	56	Al Qasimia University	2013	United Arab Emirates	12
5	Widiastuti, Tika	53	Universitas Airlangga	2018	Indonesia	12
6	Alfares, Marwa	4	Istanbul Sabahattin Zaim University	2021	Turkey	2
7	Haron, Razali Bin	109	International Islamic University Malaysia	2006	Malaysia	18
8	Alam, Md Mahmudul	124	BRAC University	2010	Bangladesh	29
9	Ascarya, Ascarya	23	University of Darussalam Gontor	2011	Indonesia	9

Ranks	Authors	Total Articles	Current Affiliation	First Article	Countries	H-Index
10	Habibullah, Mohammad	5	International Islamic University Malaysia	2020	Malaysia	2

Source: Author, 2025

Table 3 shows the 10 best writers out of 160 authors who had the most articles. According to Table 3 analysis, the first publication of research articles on the topic is attributed to Alam, Md Mahmudul of BRAC University, with 124 research articles on the subject. His first work was published in the year 2010. Md Mahmudul Alam has specialised in the research of Islamic economics and finance. The author's emergent study focused on recycling through technology diffusion for the circular economy in Europe: A decomposed assessment of markets (Islam et al., 2025).

**Table 4.** The 10 Most Productive Journals

R*	J*	I*	P*	C*	TA*	TC*	H-index <sup>1</sup>	FA*
1	IOP Conference Series: Earth and Environmental Science	NA	Institute of Physics	United Kingdom	115,449	36,032	58	2010
2	International Journal of Ethics and Systems	Q1	Emerald	United Kingdom	425	1,110	36	2018
3	Al-Shajarah	Q3	International Islamic University Malaysia	Malaysia	282	22	9	2011
4	Sustainability (Switzerland)	Q1	MDPI	Switzerland	94,399	372,559	207	2009
5	Al-Ihkam: Jurnal Hukum dan Pranata Sosial	Q1	Faculty of Shariah Institut Agama Islam Negeri Madura	Indonesia	149	531	12	2018
6	Global Journal Al-Thaqafah	Q2	Universiti Sultan Azlan Shah	Malaysia	467	138	11	2011

R*	J*	I*	P*	C*	TA*	TC*	H-index <sup>1</sup>	FA*
7	International Journal of Islamic and Middle Eastern Finance and Management	Q2	Emerald	United Kingdom	690	1,320	47	2008
8	International Journal of Social Economics	Q2	Emerald	United Kingdom	3,167	1,510	55	1974
9	Journal of Ecohumanism	NA	Creative Publishing House	United Kingdom	2,016	9	5	2022
10	Journal of Islamic Accounting and Business Research	Q2	Emerald	United Kingdom	821	1,498	37	2010

Notes : R\*- Rank, J\*- Journal, I\*- Index, P\*- Publisher, C\*- Country, TA\*- Total article, TC\*- Total citation, FA\*- First article, <sup>1</sup>: <https://www.scimagojr.com/journalrank.php>, NA – Not Available.

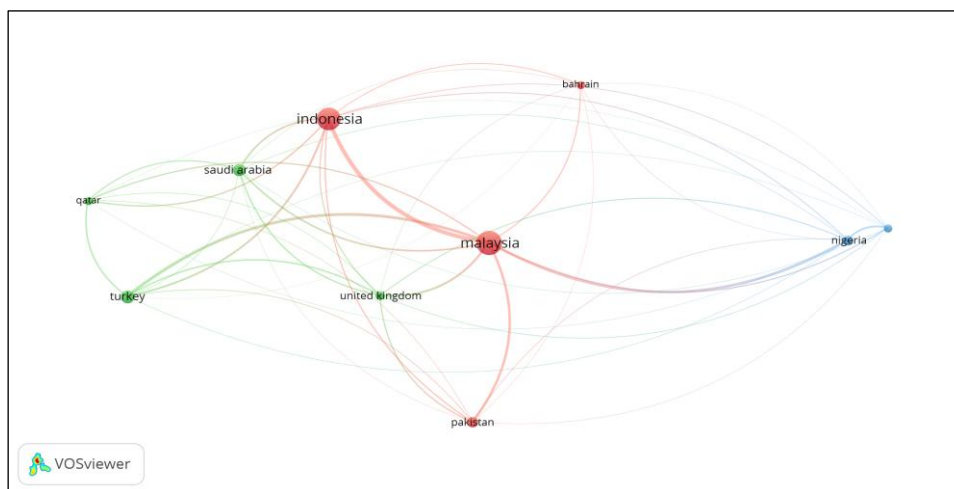
Source: Author, 2025

Journal analysis is significant since it identifies the most critical platforms where the research in the given field is most published and cited effectively (Merigó & Yang, 2017). In the table above, the journals that make the top ten in terms of contributing to the literature are varied, with many of the journals being of the Q1 journals and others being regionally oriented journals. The most influential of them is Sustainability (Switzerland), which has 94,399 total articles and 372,559 citations since 2009, with a colourful H-index result of 207. This makes it the best source of interdisciplinary and sustainability-related works.

On the other hand, the IOP Conference Series: Earth and Environmental Science is equally highly prolific, with 115,449 papers published, but with a much lower H-index of 58, in line with its position as a large-volume, low-impact, conference-proceedings outlet rather than a journal. Additional reliable platforms are the International Journal of Islamic and Middle Eastern Finance and Management (H-index 47) and International Journal of Social Economics (H-index 55), both published by Emerald, which show a high level of interest in Islamic finance and the problems of social economy.

Local publications like Al-Shajarah, Al-Ihkam and Global Journal Al-Thaqafah indicate the increasing influence of Malaysia and Indonesia in the formation of discourse on Islamic studies and ethics, but the H-indexes of these journals are not high. Newer launches, such as Journal of Ecohumanism (founded 2022), show current trends but have not had enough time to make a splash.

Overall, the statistics highlight that international publications like Sustainability hold ground when it comes to the volume and citation score, but the speciality journals listed in the regional focus on the theme more adequately addressed in the specific context, thus moving the scholarly outputs within the field in the direction of variety.



**Figure 7.** Country Co-Authorship Network Map

*Source: Author, 2025*

The visualization provides a picture of the cross-national collaboration trend in the study of the international relatedness among digital zakat, waqf, and sustainability. Three outstanding groups are formed, including Malaysia and Indonesia, that constitute the most united cooperation centre (red cluster). Malaysia is seen to be on the central node and is a frequent co-author on works with Indonesia, Pakistan, Bahrain, and the United Kingdom. This demonstrates the fact that Malaysia is a major contributor to the promotion of Islamic finance, as well as social finance research on the international level, serving as a connective force between regions.

The second cluster (green) outlines Turkey, Saudi Arabia, and Qatar, which are closely related to each other and are mediocre in cooperation with Malaysia and Indonesia. This indicates a new research base in the Middle East, and an increasingly active interest in zakat, waqf and sustainability research, albeit less closely linked to Western research bodies.

The third cluster (blue) is emblematic of Nigeria in that it depicts associations with Malaysia and Indonesia, and yet the cluster is quite lonely when compared to the other clusters. It means that although Nigeria is also a part of the field, the research networks are not as embedded, indicating the potential chances of international collaboration.

Generally, the co-authorship landscape indicates that Southeast Asian countries, more specifically, Malaysia and Indonesia, control it, and there is little but emerging participation by African countries as well as other Middle Eastern countries. Although the visible collaborations can be observed, the map also reveals fragmentation, which

is why there is space for enhanced cross-regional collaborations on global discourse on Islamic social finance and environmental sustainability.

The identified concentration to the areas means that scholarly cooperation related to the research into zakat and waqf is largely defined by the state of institutional development and the existing national policy settings. The central position of Malaysia can be explained by its well-developed infrastructure of Islamic finance, and the relative isolation of other areas of the country implies that the cross-regional and comparative cooperation in the proposed field is still limited.

## 4.2. Thematic Analysis Discussion

### 4.2.1. Major Thematic Cluster

The bibliometric examination of 184 Scopus-indexed publications indicates that the scholarly discourse on zakat and waqf related to digital transformation and environmental sustainability can be categorized into four principal thematic clusters. The structure of these clusters shows that economic and ethical studies, digital and sustainability-oriented studies have a tendency to grow alongside each other and not on an integrative analytical basis, thus showing an expression of a disintegrated intellectual organization in the sphere.

#### a. Economic and Social Cluster

This group focuses on how Islamic finance, the green economy, and sustainable development are all connected. Studies show that zakat and waqf are becoming more widely known not just as ways to redistribute wealth, but also as tools for sustainable development that take into account social, economic, and environmental factors. Research underscores zakat's importance in enhancing community resilience, particularly in post-disaster contexts, while waqf is deemed essential for sustainable investments in green infrastructure and renewable energy. This group of people shows how zakat and waqf go beyond traditional giving to help solve global problems of inequality and sustainability. The presence of this cluster suggests that the priority of analysis remains to be dominated by economic efficiency and social impact which is usually judged separately of ethical and environmental impact based on the *Maqasid al-Shariah*.

#### b. Islamic Social Finance Instruments Cluster

This group focuses on zakat, waqf, and Islamic social finance as ways to help directly reach the Sustainable Development Goals (SDGs). Many articles talk about how important digitalization is – through online platforms, mobile apps, and blockchain technologies – for making it easier to raise, allocate, and keep track of funds. Digital innovation makes things easier to get to, makes things clearer, and lowers the cost of doing business. Digital zakat and digital waqf are important ways to pay for long-term environmental projects, especially those that deal with renewable energy and climate change. Though the cluster emphasizes the aspect of operational novelty by using the instruments of zakat

and waqf, its relatively minor overlap with sustainability and ethical aspects signify technological advancement is mainly understood as an operational solution to a problem, but not as an element of a holistic sustainability approach.

c. Ethics and Social Justice Cluster

This group is based on Islamic moral values, with a focus on social justice, reducing poverty, and fair distribution of wealth. These goals are in line with the goals of *Maqāṣid al-Sharī'ah*. The thematic review shows that there is a lot of agreement that zakat and waqf directly help a number of Sustainable Development Goals (SDGs), especially those related to reducing poverty (SDG 1), reducing inequality (SDG 10), and improving social resilience. The ethical dimension of Islamic social finance, grounded in principles of justice, solidarity, and equilibrium, functions as a moral foundation aligned with the global sustainability agenda, emphasizing the normative potential of zakat and waqf beyond their economic functions.

d. Green Waqf and Cash Waqf Cluster

This group is looking at green waqf and cash waqf as new ways to finance projects that help the environment. Articles look at how endowed lands and cash-based endowments are used for things like protecting the environment, renewable energy, and long-lasting infrastructure. Cash waqf is a flexible way to pay for adaptive projects, such as disaster relief and managing natural resources. Most studies are, however, either theoretical or founded upon small pilot projects, which means that empirical evidence as to quantifiable ecological consequences is lacking. This highlights the necessity of subsequent studies to use quantitative data and uniform environmental indicators. The relative marginal placement of environmental and green waqf themes can also be attributed to the reality that sustainability, despite gaining more and more prominence, is a relatively recent thread of enquiry that has not yet achieved full incorporation into the wider framework of discussion on Islamic social finance.

#### 4.2.2. Expanded Thematic Discussion

##### *Digitalization as a Transformative Factor*

Digitalization is transforming the management of zakat and waqf radically due to the speedy leverage of digital technologies. All of them, Blockchain, artificial intelligence (AI) and big data analytics will be able to open, make more responsible and effective the process of gathering and distributing money. Ledgers powered by blockchain allow donors to be able to trace their donations once the donation is made until the completion of its destination. Smart contracts allow the automatic payments to be done under the condition of achieving specific milestones. Then there is mobile apps and crowdfunding sites, this enables more people to contribute and become involved

and more importantly younger donors who are familiar with technology. This increases the potential donors.

These new ideas lower the costs of transactions and make administration less efficient, which could allow more money to be spent on programmatic applications. But these benefits come with some problems. Cybersecurity risks, a lack of digital literacy, and the lack of interoperability standards are still big problems. Furthermore, varying interpretations of Shariah compliance concerning digital tools add another level of difficulty. Digitalization represents a transformative transition; however, to fully harness its potential, robust governance frameworks, regulatory support, and inclusive design are essential to ensure equitable access.

#### *Green Waqf as a Significant Innovation*

Green waqf is a big step forward in finding ways to fund projects that are good for the environment. It shows that Islamic endowments can be used to help solve global climate problems. Waqf institutions can play a key role in improving climate resilience and promoting sustainable development by using endowed land, income-generating green assets, or pooled cash waqf to support conservation efforts, renewable energy projects, or ecosystem restoration. A lot of pilot projects show how green waqf can work with blended finance. For example, waqf capital can be combined with impact investment, or green sukuk can be issued.

Nonetheless, most studies are mostly theoretical and don't include a lot of real-world testing or large-scale implementation of results. Only a few projects include systematic monitoring of ecological indicators like carbon sequestration, restoring biodiversity, and improving water quality. The absence of standardized evaluation frameworks impedes the demonstration of impact and the capacity to involve a broader spectrum of stakeholders in collaboration. So, even though green waqf has a lot of theoretical potential, future research should focus on creating strict methods and metrics to measure ecological benefits, as well as improving governance frameworks that combine religious legitimacy with technical expertise.

#### *Integration of Sustainable Development Goals and Maqāṣid al-Sharī'ah*

A common idea in the literature is that zakat and waqf practices should be in line with the global Sustainable Development Goals (SDGs) and the higher goals of Islamic law, which are called Maqāṣid al-Sharī'ah. Many scholars agree that digital zakat and waqf systems directly help achieve several Sustainable Development Goals (SDGs), such as ending poverty (SDG 1), providing clean energy (SDG 7), taking action on climate change (SDG 13), and protecting land ecosystems (SDG 15).

These initiatives also follow maqasid principles, such as protecting wealth (*ḥifẓ al-māl*), life (*ḥifẓ al-nafs*), and children (*ḥifẓ al-nasl*). This dual alignment demonstrates the compatibility of Islamic ethical imperatives with global sustainability frameworks. The literature also points out possible conflicts. A significant concern is the prioritization of zakat distributions, as allocating funds to long-term environmental initiatives may appear to conflict with zakat's traditional focus on immediate poverty

alleviation. Furthermore, divergent scholarly interpretations among *madhāhib* and within national contexts lead to variations in what is considered permissible, potentially obstructing international standardization. Scholars advocate for the formulation of context-sensitive allocation frameworks that distinguish between immediate and long-term needs, while simultaneously fostering consensus among Shariah authorities to achieve harmonization of practices.

#### *Identified Research Gaps and Limitations*

Despite growing scholarly interest, the literature on digital zakat and waqf related to environmental sustainability is marked by fragmentation and methodological constraints. A considerable proportion of studies comprise conceptual essays or descriptive case studies, whereas there is a deficiency of research utilizing stringent empirical methods to establish causal relationships between Islamic social finance and ecological outcomes. Longitudinal studies that investigate temporal variations in poverty, resilience, or environmental indicators are rare, and comparative research among nations is still inadequately advanced.

The majority of research output is centered in Southeast Asia and the Middle East, with negligible contributions from Africa and other Muslim-majority areas, resulting in a publication bias. The lack of standardized metrics for measuring ecological impact, such as avoided carbon emissions, hectares of land restored, and increased biodiversity, makes it hard to judge how well models work and how to make them bigger. To fill these gaps, we need a coordinated research agenda that combines qualitative and quantitative data, uses mixed-methods approaches, and sets common performance indicators for green zakat and waqf projects. This foundation will make it easier to do more thorough evaluations, encourage collaboration between different fields, and make Islamic social finance more credible as a major contributor to global sustainability.

By and large, the thematic structure suggests that the research on the topic of zakat and waqf is still concentrated on economic performance, ethical grounds, digitalization, and sustainability through the divergent strands. This splintering highlights the need to develop an integrative research paradigm that is able to balance technological innovation and the goals of *Maqasid al-Shariah* and environmental sustainability.

## **5. Conclusion**

This paper evaluates 184 articles published by Scopus and shows that the research on zakat and waqf in the framework of digitalisation and sustainability has spread swiftly, but in terms of conceptualisation, it has not been sufficiently covered. It identifies four major thematic strands, namely, economic and social dimensions, digital Islamic social finance instruments, ethical and Maqasid al-Shari'ah foundations and green and cash waqf. However, these strands are to a great extent the developments in parallel but not integrated structures. Nevertheless, empirical data on the environmental impact and standardized measures of sustainability are limited even though the organizations show growing interest in digital zakat platform and

green waqf programs. Future studies must focus on research studies that are empirical and comparative studies that incorporate digital innovation, governance structure, and *Maqasid*-oriented sustainability indicators. The use of mixed-method and impact-based solutions will enhance the evidence of Islamic social finance.

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