Sharia Financial Contributions Support SDGs Programs; A Systematic Literature Review

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Abstract

Islamic finance plays an increasingly significant role in supporting the achievement of the Sustainable Development Goals (SDGs) by promoting principles of social justice, sustainability, and financial inclusion. This study aims to systematically map the contribution of Islamic finance in supporting the SDGs agenda in Indonesia using a data-driven approach. The research employs a Systematic Literature Review (SLR) combined with bibliometric analysis utilizing VosViewer software. Data were collected from scholarly articles retrieved using the Publish or Perish (PoP) application, with Google Scholar as the primary database, covering publications from 2014 to 2024. The data collection process included screening, selection, and content analysis of 61 relevant journal articles. The results indicate a growing academic focus on the contribution of Islamic finance to the SDGs, especially in areas such as productive waqf, zakat for poverty alleviation, and the digitalization of Islamic social finance. VOSviewer visualizations highlight "SDGs" as the central theme, interconnected with topics such as green sukuk, Islamic fintech, and Islamic microfinance institutions. The co-authorship network shows a trend toward interdisciplinary collaboration and increasing research interest. The policy implications of these findings underscore the need to integrate Islamic finance into national SDG strategies by improving financial literacy, providing fiscal incentives, and strengthening the collaborative ecosystem among regulators, scholars, and industry players. This research makes both conceptual and practical contributions to the development of Islamic-based sustainable finance policy directions.

Keywords: *Islamic Finance, SDGs, Bibliometric Analysis, Systematic Literature Review.*

Introduction

Sharia finance has grown into a globally recognized financial system. This system serves as an alternative to conventional interest-based finance (Harahap, 2022; Musyafah, 2019; Zafrudin et al., 2024). Sharia finance upholds the principles of fairness, sustainability, and social welfare. Support for real activities and avoidance of speculation are its hallmarks (Hanafi, 2024; Margareta et al., 2025; Nuraini, 2024). Sharia finance now covers various sectors, including banking, capital markets, and social finance.

Globally, Islamic finance has recorded annual growth of around 10-12 percent. Countries such as Malaysia, Saudi Arabia, and the United Arab Emirates have become the centers of global Islamic finance (Aulia et al., 2024; Brillyandra & Syahrial, 2024; Pramesti & Nisa, 2024). International institutions have begun to adopt Sharia principles in their financing policies. Sharia finance is also considered to be resilient in the face of economic crises (Banda, Oktoviona, 2021; Suretno & Bustam, 2020; Wahab & Mahdiya, 2023). This huge potential is driving the adoption of Islamic finance in both Muslim-majority and non-Muslim countries.

Islamic finance in Indonesia has become part of the national financial system. The government supports its development through policies, regulations, and supporting infrastructure (Arifudin Arifudin et al., 2024; Arta et al., 2024; Hidayat, 2024). There are three types of Islamic financial institutions: Islamic Commercial Banks, Islamic Banking Units, and Islamic Rural Banks. In addition, there are non-bank financial institutions such as Islamic insurance, Islamic capital markets, and Islamic fintech. Indonesia is now one of the largest markets for the global Islamic finance industry (Hakim, 2021; Oktoviana Banda Saputri., 2020; Pamuji & Supandi, 2021).

According to OJK, Indonesia's Islamic financial industry assets continue to increase every year. In 2023, Indonesia's Islamic finance market share reached more than 10% of the national financial industry. However, this figure still lags behind Malaysia, which is above 30% (Aini & Luthfi, 2019; Syahputra, 2021; Wijaya, 2021). This shows that Indonesia's Islamic finance potential has not been optimally exploited. Strategies and synergies are needed to expand the role and impact of Islamic finance (Mulyani et al., 2024; Syah et al., 2024). One of Indonesia's challenges is to integrate Islamic finance with sustainable development.

The concept of sustainable development is reflected in the global agenda of the Sustainable Development Goals (SDGs). The SDGs are a UN initiative that aims to address global issues in an integrated manner. There are 17 main goals in the SDGs with 169 interconnected targets. The primary objectives are to eliminate poverty and ensure environmental sustainability. The SDGs were adopted by 193 UN member states in 2015 (Nazila & Ahlan, 2024; Pertiwi, 2023; Wicaksono, 2023). This agenda replaces the Millennium Development Goals (MDGs) with a broader scope.

The SDGs cover economic, social, and environmental aspects in a balanced manner. The implementation of the SDGs requires collaboration between various sectors, including the financial sector. Finance is an important aspect in funding sustainable projects and programs. Sharia finance is considered to have values that are in line with the principles of the SDGs. The principles of social justice, sustainability, and risk management support the implementation of the SDGs (Hayati et al., 2020; Usman et al., 2024). Instruments such as zakat, waqf, sukuk, and microfinance are highly relevant to the SDGs.

Sharia finance also promotes financial inclusion for vulnerable groups. With its values- and ethics-based approach, sharia finance can strengthen the achievement of the SDGs (A'ini et al., 2024; Damanuri & Rosyidah, 2024; Kurniawan & Rahman, 2024). Indonesia has developed various Islamic finance initiatives to support the SDGs. The issuance of green sukuk, waqf-linked sukuk, and the strengthening of productive zakat are concrete examples (Fad, 2021; Khodijah et al., 2023; Nisak, 2023). There are still many implementation challenges at the institutional and community levels. Policy synchronization and community literacy are key to the success of this integration. Therefore, a comprehensive study of the relationship between Islamic finance and the SDGs is needed.

Some literature has discussed this issue, but the approach is still fragmented. Many studies focus on only one instrument, such as zakat or green sukuk. Studies that integrate the entire Islamic finance ecosystem and its contribution to the SDGs are still limited. In addition, there are still few systematic bibliometric studies on this topic. This raises questions regarding the direction and focus of Islamic finance research for the SDGs. There is a research gap in mapping the extent of Islamic finance's contribution to the SDGs globally and nationally.

A systematic effort is needed to identify trends, directions, and themes in Islamic finance research for SDGs. This gap opens up opportunities for academic contributions in compiling a more structured scientific database. Such studies are urgently needed to formulate policy recommendations and scientific development. The analytical approach uses a Systematic Literature Review based on VosViewer. This method enables researchers to map visualizations of literature trends and interconnections between topics. Unlike previous narrative-based studies, this approach is data-driven. This provides an objective overview of the evolving scientific landscape. This research also contributes to strengthening methodologies in contemporary Islamic economics studies.

This study aims to map scientific literature related to the role of Islamic finance in supporting SDGs in Indonesia. The analysis was conducted through a systematic literature review approach with the help of the VosViewer application. This study identifies publication trends, dominant topics, and opportunities for further research. The urgency of this study also lies in the need for the integration of Islamic finance with global issues.

Sharia Finance Theory is based on Islamic principles derived from the Qur'an and Hadith. The main principles in sharia finance are the prohibition of riba, gharar, and maysir in financial transactions (Hamdi Agustin et al., 2024; Setiawan, 2021; Supriadi & Ismawati, 2020). Instead, profit-sharing agreements such as mudharabah and musyarakah are used. Sharia transactions also prioritize fairness (*'adl*), transparency, and benefit (*maslahah*) (Handayani et al., 2024; Hehanussa & Gurudin, 2023; Yunilhamri et al., 2024). This theory emphasizes the direct and sustainable relationship between the Islamic finance sector and the real sector.

Sharia Maqashid as a basic theory, is also very important in understanding Islamic finance. According to Al-Ghazali and developed by Asy-Syatibi, Sharia Maqashid covers five main objectives. Namely: protecting religion, life, reason, lineage, and property (Iqbal M, 2019; Jalili, 2021; Nurwahidah et al., 2024). In the modern context, maqashid also encompasses social, economic, and environmental aspects. These values are aligned with several sustainable development goals in the SDGs.

The theory of sustainable development forms the basis of the Sustainable Development Goals (SDGs) agenda. This concept was introduced by the Brundtland Commission in 1987 in its report "Our Common Future." Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs (Ab Razak et al., 2023; Shoimah et al., 2024; Ulfah & Cahyadi, 2025). There are three main pillars: economic, social, and environmental (Ayatina et al., 2021; Ponto, 2023). These three pillars also serve as references in the framework of global and national development policies. In the context of the SDGs, finance is considered an important element for funding development programs.

The theory of sustainable finance emphasizes the importance of financial instruments that support the transition to a sustainable economy (Haerunnisa et al., 2023; Rifa et al., 2025; Yunus & Khadafi, 2024). Sharia finance is considered part of sustainable finance because of its ethical values and social responsibility (Karina, 2019; Maulana et al., 2024; Pardi et al., 2024). Several instruments, such as green sukuk, productive zakat, and waqf, have a direct impact on the SDGs. Thus, sharia finance and sustainable finance have strong common ground.

The Sharia Financial Ecosystem Theory explains that the Sharia financial sector consists of mutually supportive components. This ecosystem includes commercial financial institutions, social financial institutions, market infrastructure, and regulatory systems (Nurzianti, 2021; Ramadhan et al., 2024). A strong ecosystem will increase the contribution of Islamic finance to national development (Hiljannah et al., 2023; Sulistiyaningsih & Shultan, 2021). In the context of the SDGs, all these elements need to be directed towards achieving sustainable development indicators.

Methods

This research is a qualitative study using a Systematic Literature Review (SLR) approach. The SLR approach was chosen to obtain an in-depth, systematic, and objective understanding of the relevant literature. This study also uses a bibliometric approach to map trends and patterns in scientific publications. The VosViewer application was used as a tool to visualize the relationships between literature, keywords, and authors. This type of research is exploratory and descriptive in nature to identify the contribution of Islamic finance in supporting SDGs in Indonesia.

The data sources in this study were secondary literature using the Publish or Perish (PoP) application obtained from scientific journals indexed by Google Scholar. The inclusion criteria were as follows: Articles published between 2014 and 2024. Articles in English or Indonesian. Articles relevant to the topic of Islamic finance and SDGs. Publication type in the form of scientific journals (not proceedings, review books, or editorials). The main database used is supported by data from Google Scholar to complete the references.

Data collection was carried out in several stages as follows: The initial search stage used keyword combinations such as “Islamic finance,” “Sharia finance,” “Sustainable Development Goals,” “SDGs,” and “Indonesia.” The screening stage was conducted based on titles, abstracts, and main keywords. The final selection stage involved reading the entire article to ensure relevance. All articles that passed the selection were then downloaded in PDF format for further analysis. A total of 61 articles were found using the application.

Data analysis techniques were performed using the Systematic Literature Review (SLR) method and bibliometric analysis. The analysis steps included: Coding articles based on year, topic, type of Sharia financial instrument, and their contribution to the SDGs. Thematic analysis to identify the most dominant research focus and areas that are still under-researched. Bibliometric analysis was conducted using VosViewer to visualize: Co-occurrence of keywords, Co-authorship between authors, Co-citation between journals. The analysis results will be elaborated to reveal research trends, literature gaps, and opportunities for future research development.

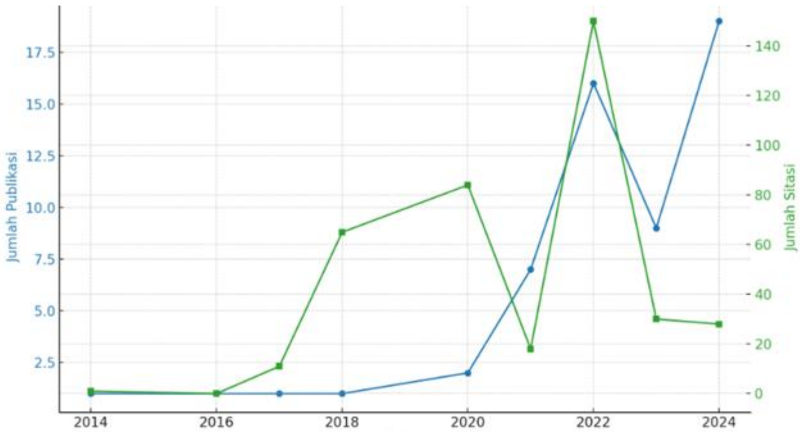
Results and Discussion

Sharia finance will be increasingly involved in sustainable financing through social sukuk, green sukuk, blended finance, and public-private partnerships. Several OIC member countries have begun to include Sharia financial instruments in their National SDGs Roadmaps. Therefore, the synergy between the sharia economy and sustainable development is not just a short-term trend, but the future direction of a more ethical and inclusive global financial system.

The following is the result of an analysis of the trend in Islamic finance contributions to supporting the Sustainable Development Goals (SDGs) based on data from the Publish or Perish (PoP) application over the past 10 years (2014–2024): The number of publications began to show a significant increase since 2020, likely influenced by growing global awareness of the SDGs and the role of alternative sustainable financing, including Islamic finance. The year 2022 recorded the highest number of citations (150 citations) despite the number of publications (16 articles) still being lower than in 2024. This indicates that the works published in that year had a fairly strong academic impact.

Trends in Sharia Financial Contributions Supporting SDGs Programs

Figure 1



The year 2024 recorded the highest number of publications, with 19 articles, indicating that this topic is becoming increasingly relevant and of interest to academics and researchers. Although 2024 had the highest number of publications, the number of citations was still below that of 2022. This suggests that it will take time for newly published articles to gain recognition in the form of citations. This trend demonstrates that Islamic finance is increasingly being viewed as one of the main pillars in supporting sustainable development, particularly in terms of financial inclusion, productive endowments, zakat, and green sukuk.

Central themes related to Sharia Finance Contributions Supporting SDGs Programs

Figure 2

This image shows the words that appear most frequently in the analyzed text corpus. The size of the letters indicates the frequency or significance of the word in the entire document. The larger the word is displayed, the more frequently it appears and is considered important. The main focus of the research is on the Sustainable Development Goals (SDGs) as a broad framework, with particular attention to their application in Indonesia.

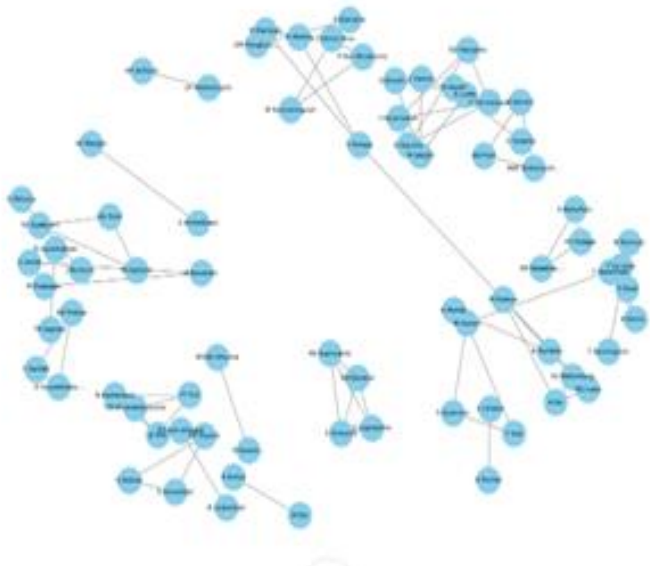
Islamic finance, including instruments such as waqf, financing, and Islamic banking, has been widely discussed as a tool to support sustainable development. The topics of analysis, contribution, empowerment, and implementation show that the research approach is applied and impact-oriented. Socio-economic issues such as villages, MSMEs, digitalization, and community economy show an interest in social inclusion as part of the Sharia-based SDGs strategy.

The publication themes highlight waqf and zakat as the main instruments of Islamic social finance used to support the achievement of sustainable development goals (SDGs), particularly in terms of poverty alleviation, digital innovation, and strengthening the microeconomic sector in Indonesia.

Some prominent and frequently appearing keywords in article titles: wakaf – Highlighting the importance of the waqf instrument in supporting sustainability. Zakat – Highlighting the role of zakat as a tool for redistribution and economic empowerment. Micro and institutions – Emphasizing the contribution of Sharia microfinance institutions. Digital – Indicating technological transformation in the implementation of Sharia finance. Social, economic, productive – Focusing on the socio-economic impact of Sharia. Indonesia – Indicating the local context or area of study.

Collaboration Patterns among Researchers related to Sharia Financial Contributions Supporting SDGs Programs

Figure 3

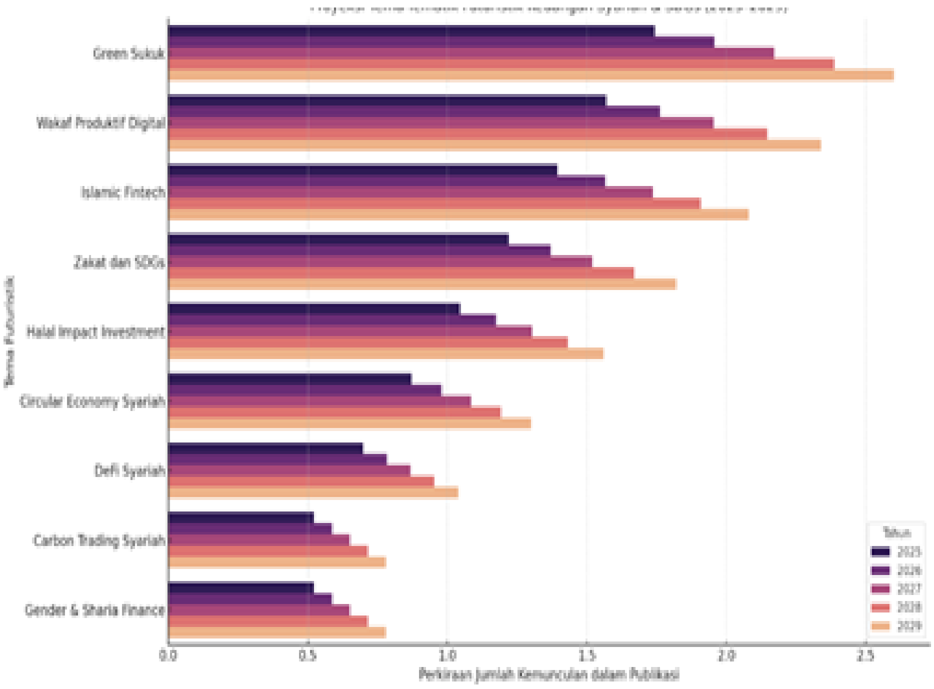


The network graph above illustrates the collaboration patterns among researchers who have contributed to research on Islamic finance and SDGs over the past 10 years. Each node represents a researcher, while the connecting lines (edges) indicate collaboration in a single publication. The collaboration network is fairly evenly distributed, meaning that most researchers actively collaborate in small teams. The presence of cross-individual collaboration indicates that the issues of Islamic finance and SDGs are multidisciplinary and involve various institutions/disciplines.

The topics of Islamic finance and SDGs are multidimensional (economic, social, spiritual, technological), thus requiring interdisciplinary work. This collaboration can accelerate the resolution of issues such as poverty, inequality, and financial inclusion. International collaboration is crucial because many SDG agendas are global, and Islamic finance holds significant potential at the international level (e.g., through global endowments, cross-border zakat, etc.).

Future Trend Projections for Sharia Finance Contributions Supporting SDGs Programs

Figure 4



The graph above shows the projected trend of futuristic themes related to Islamic finance and SDGs over the next five years. The colors represent the years, and the length of the bars represents the estimated frequency of appearance in scientific publications. New themes are emerging that are more challenging and multidisciplinary, combining Islamic finance principles, technology, sustainability, and global ethics. This trend opens up strategic opportunities for interdisciplinary research and collaboration.

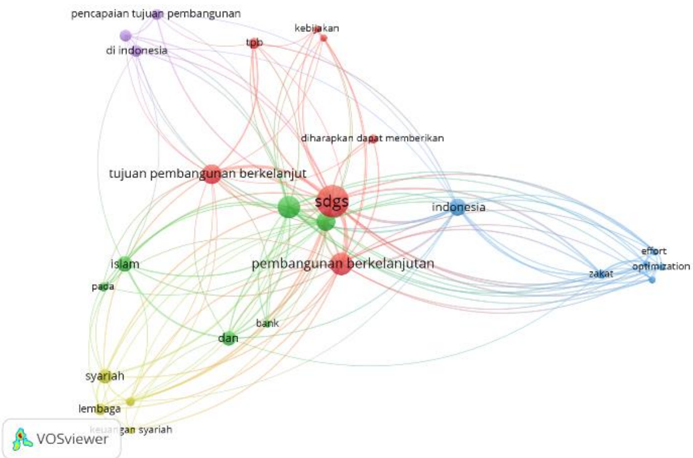
Green sukuk is expected to become a dominant theme due to the growing urgency of sustainability and climate change issues. Digital productive waqf is expected to grow rapidly due to the synergy between technology and Islamic social values. Sharia fintech will continue to develop, and Sharia DeFi is beginning to be discussed among academics and practitioners due to its potential efficiency. Halal impact investment promises a new approach to ethical and religious investment that supports inclusive development. The Sharia-based circular economy unites responsible consumption and production ethics.

Sharia finance shows potential for development in efforts toward economic equality based on Islamic values, aligned with several SDGs. The contribution of Sharia finance to the SDGs is growing, both in terms of quantity and the complexity of themes. This trend indicates serious efforts by academics and practitioners to Adapt Sharia principles in green, inclusive, and digital financing. Raise new topics relevant to global issues such as gender, carbon, and the circular economy. And expand the scope of literature in support of sustainable development policies.

VosViewer Analysis

The visualization generated through the VOSviewer application is a bibliometric mapping of scientific literature related to the contribution of Islamic finance in supporting sustainable development goals (SDGs) in Indonesia. The analysis shows the network of interrelationships between keywords that frequently appear together in scientific publications over the past 10 years.

Figure 5



The word “sdgs” is at the center of the network with the largest node size, indicating that this theme is the main topic in the analyzed literature. This term is closely connected to: “sustainable development,” “sustainable development goals,” ‘SDGs’ (Sustainable Development Goals), and “Indonesia.” This shows that the SDGs are the dominant framework in academic discourse on development in Indonesia.

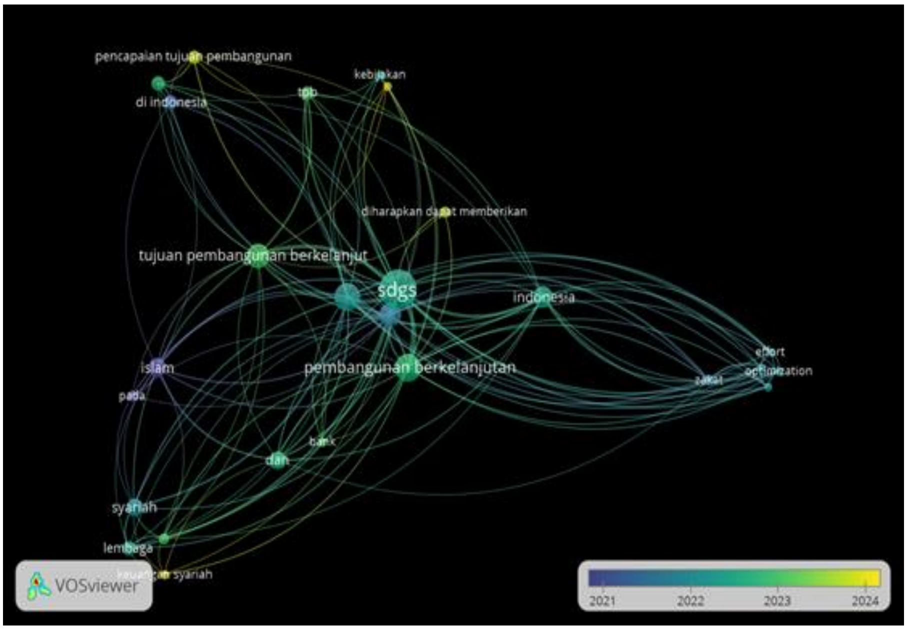
Words such as “sharia,” “sharia finance,” “bank,” “institution,” and ‘zakat’ appear in the visualization, although with smaller node sizes than “SDGs.” This shows that the contribution of Islamic finance has indeed become part of the discourse on sustainable development, but it has not yet become a dominant theme. The connection with the terms “Islam” and “waqf” shows the integration between Islamic social finance and development.

Based on the VOSviewer visualization, it can be said that the contribution of Islamic finance to the SDGs in Indonesia is beginning to receive attention in academic literature. The role of zakat, waqf, and Islamic financial institutions is beginning to be discussed in the context of sustainable development. However, this contribution is still supplementary and has not yet become a main theme in the literature.

On the right side of the network, there are nodes such as "effort," "optimization," and "zakat" in the blue cluster. This indicates that recent research trends have begun to highlight implementation strategies and the effectiveness of utilizing Sharia instruments in promoting sustainable development, particularly in terms of poverty alleviation and community empowerment.

The SDGs have become the center of scientific discourse in the context of sustainable development in Indonesia. Meanwhile, Islamic finance has emerged as an important supporting factor, which is beginning to be directed towards efforts to optimize zakat, digitize waqf, and strengthen institutions. The interconnection between these keywords also indicates the potential for broader thematic collaboration between Islamic values and the global SDG agenda.

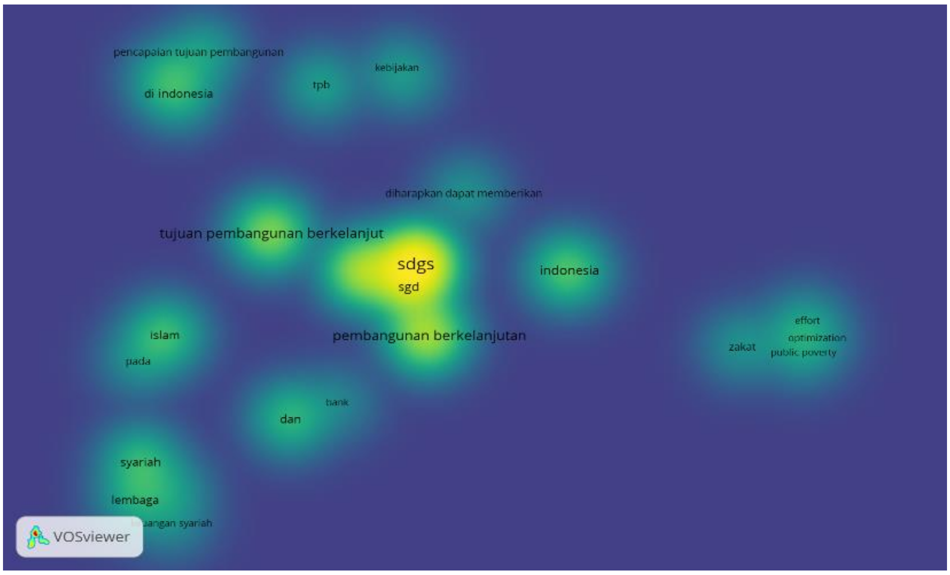
Figure 6



Visualization analysis based on the second VOSviewer image depicting the temporal dimension (chronology of theme emergence) in scientific literature on the contribution of Islamic finance to SDGs in Indonesia. Several keywords that emerged in the 2023–2024 literature: "Optimization" research began to highlight the efficiency and effectiveness of Islamic fund management. Then, "effort" describes the concrete initiatives and programs undertaken by stakeholders. Additionally, "policy" indicates that public policy orientation is becoming increasingly relevant in academic discussions.

Future research will be more technical and strategic, moving away from purely conceptual discussions. Topics such as measuring the impact of zakat, digitalizing wakaf, and Islamic fiscal policies for the SDGs are likely to gain prominence. Collaboration between academics and regulators will be key to ensuring that this discourse contributes meaningfully to the SDGs. Sharia finance is increasingly recognized as an important tool in achieving the SDGs in Indonesia, not just as an idea, but through practical approaches such as zakat optimization. The shift in discussions from macro to micro, from normative to applied, presents significant opportunities for further research focused on implementation and real-world impact.

Figure 7



This heatmap illustrates the intensity of keyword frequency and interrelationships in scientific publications. The brighter the color (yellow) at a point, the more frequently that keyword appears and is associated in the analyzed documents. Conversely, blue-purple colors indicate low density or interrelationships.

The word “SDGs” is at the brightest point, indicating that this topic is the main focus of the research. Surrounding it are words such as: “sustainable development goals,” “sustainable development,” and “Indonesia.” This shows that the academic studies analyzed discuss SDGs in the context of development in general and how they are applied in Indonesia.

Medium Density Zone (Light Green – Turquoise), including terms: “Islam,” “Sharia,” “institution,” “zakat,” “Sharia finance,” and “bank.” This position indicates that the concept of Sharia finance is beginning to be widely involved in the SDGs discourse, although it has not yet become central. This means that there is potential for growth in literature toward deeper integration between SDGs and Islamic finance. Technical topics and social impacts, such as poverty alleviation and the optimization of the role of zakat and institutions, are still limited in the literature but are beginning to emerge as new focuses.

Islamic finance has entered the SDGs research map in Indonesia, but remains a supplementary element. The main focus of research remains on the macro concept of sustainable development, not on specific instruments or implementation. However, the presence of keywords such as “zakat,” “optimization,” and “poverty” indicates the emergence of academic interest in examining the concrete contributions of Islamic finance to poverty reduction and other social goals of the SDGs. The SDGs and sustainable development are the main focus of scientific literature. Islamic finance, through elements such as zakat, Islamic banks, and Islamic institutions, is beginning to gain a place in the discussion. New, more applied and technical topics are emerging, such as the optimization of the role of zakat and its impact on poverty. There is considerable scope for further research emphasizing the operational synergy between Islamic financial instruments and the achievement of SDGs in Indonesia.

Conclusion

The topics of Islamic finance and SDGs are gaining increasing attention in academic discourse, with a significant increase in the number of publications since 2020. SDGs have become a central theme closely connected to keywords such as zakat, waqf, microfinance institutions, and the digitization of Islamic finance. Bibliometric visualization indicates that Islamic social finance instruments, such as productive waqf and digital zakat, play a crucial role in supporting inclusive social and economic development goals.

The contribution of Islamic finance to the SDGs has not yet become mainstream in the literature, and the dominant themes remain focused on conceptual aspects. Therefore, this study emphasizes the need to strengthen the integration between the Islamic finance sector and the sustainable development agenda through evidence-based policies, increased public literacy, and stakeholder synergy. These findings provide an important contribution to shaping more contextual, inclusive, and applicable policy directions and research agendas for the future.

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