

Spirituality, Ethics, and Integrity: Developing a Holistic Framework for Contemporary Islamic Business Ethics

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ABSTRAK

Dinamika bisnis kontemporer yang semakin berorientasi pada akumulasi modal, efisiensi, dan daya saing pasar sering kali menimbulkan ketegangan antara tujuan ekonomi dan tanggung jawab moral-spiritual. Dalam konteks etika bisnis Islam, kondisi ini menegaskan pentingnya pengembangan kerangka etis yang tidak hanya berlandaskan kepatuhan normatif terhadap syariah, tetapi juga pada kesadaran spiritual sebagai mekanisme pengendalian moral. Penelitian ini bertujuan mengembangkan kerangka holistik etika bisnis Islam yang mengintegrasikan spiritualitas, etika, dan integritas dalam aktivitas ekonomi kontemporer. Penelitian menggunakan pendekatan kualitatif berbasis studi kepustakaan dengan menganalisis literatur Islam klasik, karya-karya tafsir Al-Qur'an, serta publikasi akademik mutakhir mengenai etika bisnis Islam. Analisis dilakukan melalui pendekatan tematik, komparatif, dan sintesis konseptual untuk mengidentifikasi hubungan antara prinsip normatif, kesadaran moral, dan nilai-nilai spiritual. Hasil penelitian menunjukkan bahwa etika bisnis Islam yang berkelanjutan memerlukan integrasi antara kepatuhan hukum, pembentukan karakter moral, disiplin spiritual, dan tanggung jawab sosial. Praktik-praktik spiritual seperti salat, dzikir, dan zakat berfungsi sebagai instrumen etis yang memperkuat kejujuran, akuntabilitas, transparansi, dan keadilan. Studi ini menghasilkan kerangka holistik etika bisnis Islam yang menempatkan spiritualitas sebagai fondasi integritas serta memberikan kontribusi teoretis bagi pengembangan diskursus etika bisnis Islam kontemporer.

ABSTRACT

Contemporary business dynamics increasingly emphasize capital accumulation, efficiency, and market competitiveness, often generating tensions between economic objectives and moral-spiritual responsibilities. Within the discourse of Islamic business ethics, this condition highlights the need for an ethical framework that extends beyond formal sharia compliance and incorporates spiritual consciousness as an internal mechanism of moral control. This study aims to develop a holistic framework of Islamic business ethics by integrating spirituality, ethics, and integrity within contemporary economic activities. The research employs a qualitative library research approach through the analysis of classical Islamic literature, Qur'anic exegesis, and recent scholarly works on Islamic business ethics. The analytical process combines thematic analysis, comparative analysis, and conceptual synthesis to examine the relationship between normative principles, moral awareness, and spiritual values. The findings reveal that sustainable Islamic business ethics requires the integration of legal compliance, moral character formation, spiritual discipline, and social responsibility. Spiritual practices such as prayer, *dhikr*, and *zakat* function not only as religious obligations but also as ethical instruments that foster honesty, accountability, transparency, and justice. This study proposes a holistic framework of Islamic business ethics that positions spirituality as the foundation of integrity and contributes theoretically to the advancement of contemporary Islamic business ethics discourse.

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INTRODUCTION

The rapid transformation of contemporary business environments has fundamentally reshaped the way economic activities are organized, managed, and evaluated. Globalization, digitalization, financial innovation, and technological advancement have expanded market opportunities while simultaneously intensifying competition across industries. In this environment, business success is frequently measured through indicators such as profitability, market share, operational efficiency, and shareholder value (Marín-Palacios, 2023; Werner-Lewandowska et al., 2025). Although these indicators contribute to economic growth and organizational performance, they often provide a narrow understanding of success by overlooking ethical responsibility, social welfare, and spiritual accountability.

The rapid transformation of contemporary business environments has fundamentally reshaped the orientation of economic activities across the globe. Advances in technology, digitalization, globalization, and financial innovation have expanded market opportunities while simultaneously intensifying competition among business actors (Sun & Zhang, 2024; Widjayanti et al., 2025). In many cases, business success is increasingly measured through profitability, market expansion, efficiency, and shareholder value. Although these indicators contribute to economic growth and organizational performance, they often provide a limited understanding of success by overlooking ethical responsibility, social welfare, and spiritual accountability.

The growing dominance of profit-centered business paradigms has generated significant ethical challenges. Various contemporary issues, including corporate fraud, corruption, environmental degradation, labor exploitation, and misleading marketing practices, demonstrate how economic objectives can overshadow moral considerations. These developments have encouraged scholars and practitioners to reexamine the ethical foundations of business activities and to seek more sustainable approaches that balance economic achievement with broader social and moral responsibilities (Al-Emran, 2023; ISPI, 2025).

Within this context, business ethics has emerged as an important field of inquiry aimed at promoting responsible decision-making and organizational conduct. Ethical business practices are increasingly recognized as essential for building stakeholder trust, organizational legitimacy, and long-term (McInerney, 2013; Han et al., 2025). Nevertheless, many contemporary ethical frameworks remain predominantly compliance-oriented, emphasizing external regulations and legal obligations while paying relatively limited attention to the internal values and motivations that shape human behavior.

Islam offers a distinctive perspective on the relationship between economic activities and ethical responsibility (Chapra, 2016; Grosman-Rimon & Wegier, 2024). In Islamic thought, business is not merely an economic endeavor but also a moral and spiritual undertaking. Wealth creation is encouraged as a means of fulfilling human needs and promoting prosperity; however, it must be pursued within ethical boundaries that uphold justice, honesty, accountability, and social welfare. Consequently, economic activities are understood as part of a broader framework of human responsibility before Allah and society.

The ethical foundations of Islamic business practices are closely related to the objectives of *Maqashid al-Syari'ah*, which emphasize the realization of human welfare (*maslahah*) and the prevention of harm (*mafsadah*). From this perspective, business activities should contribute not only to economic growth but also to social justice, human dignity, and collective well-being (Chapra, 2008; Udin et al., 2022; Financial Times, 2025). Practices that encourage exploitation,

deception, unfair competition, or excessive materialism contradict the broader objectives of Islamic ethics and undermine the social function of economic activities.

Islamic business ethics is therefore built upon a set of ethical values that guide economic behavior. Principles such as *amanah* (trustworthiness), *sidq* (honesty), *'adl* (justice), *ihsan* (excellence), transparency, and accountability constitute fundamental ethical standards for business conduct (Donthu et al., 2021). Unlike approaches that rely solely on legal enforcement, Islamic ethics seeks to cultivate internal moral awareness that encourages individuals to act ethically even in the absence of external supervision.

A central element of this ethical orientation is spirituality. In Islam, spirituality extends beyond ritual observance and encompasses a comprehensive consciousness of one's relationship with Allah, other human beings, and the surrounding environment. Spiritual practices such as prayer, *dzikir*, fasting, and zakat serve as mechanisms for self-discipline, moral development, and ethical self-regulation. Through these practices, individuals cultivate integrity, empathy, responsibility, and self-control, which are essential qualities for ethical business behavior.

Despite the richness of Islamic ethical teachings, contemporary academic discussions often examine spirituality, ethics, and integrity as separate domains. Research on Islamic business ethics frequently focuses on legal compliance, halal transactions, Islamic financial instruments, and the prohibition of *riba* and *gharar* (Muslichah et al., 2023; McGregor & Alghamdi, 2024; Nofriansyah et al., 2026; Wibowo et al., 2026). While these studies provide valuable insights, they often pay insufficient attention to the role of spirituality in shaping ethical behavior and sustaining integrity within business environments. Conversely, studies emphasizing spirituality commonly focus on personal religiosity without adequately exploring its implications for business ethics and organizational governance.

This fragmentation has created a conceptual gap within the literature. Although spirituality, ethics, and integrity are frequently acknowledged as important components of responsible business conduct, limited research has systematically examined how these dimensions interact within a comprehensive framework of Islamic business ethics. As a result, the development of integrative models capable of addressing contemporary ethical challenges remains relatively underexplored.

Addressing this gap is particularly important in an era characterized by increasing ethical complexity, rapid technological change, and heightened demands for corporate accountability. Contemporary organizations require more than regulatory compliance; they require ethical cultures supported by internal moral awareness and value-based leadership. In this regard, Islamic business ethics offers significant potential to contribute to broader discussions on ethical governance by integrating normative principles, spiritual consciousness, and moral responsibility.

Based on these considerations, this study seeks to develop a holistic framework for contemporary Islamic business ethics by examining the interrelationship between spirituality, ethics, and integrity. The study argues that sustainable ethical conduct emerges through the integration of ethical responsibility, spiritual consciousness, and moral integrity rather than through legal compliance alone. By proposing a holistic conceptual framework, this research contributes to the advancement of Islamic business ethics scholarship while providing practical guidance for entrepreneurs, organizational leaders, and policymakers seeking to foster ethical and sustainable business practices.

Accordingly, the study addresses the following research question: How can spirituality, ethical principles, and integrity be integrated into a holistic framework for contemporary Islamic business ethics? The objective of this study is to develop a conceptual framework that explains the interaction between spiritual consciousness, ethical responsibility, and moral integrity in shaping responsible and sustainable business practices from an Islamic perspective.

METHOD

This study employs a qualitative approach using a library research methodology (Creswell & Poth, 2023). The selection of this method is based on the conceptual nature of the research, which aims to develop a holistic framework of Islamic business ethics by examining the relationship between spirituality, ethics, and integrity within contemporary business contexts. Library research is considered appropriate because it enables an in-depth exploration of normative, philosophical, and ethical concepts derived from Islamic sources and contemporary scholarly literature (Ahmed, 2024; Chen et al., 2025).

The sources of data are categorized into primary and secondary materials. Primary sources consist of the Qur'an, Hadith, classical and contemporary Islamic scholarly works, and major references related to Islamic ethics, spirituality, *Maqashid al-Syari'ah*, and Islamic business ethics. Secondary sources include peer-reviewed journal articles, academic books, conference proceedings, and scholarly publications discussing business ethics, organizational integrity, spirituality, ethical responsibility, and Islamic economics. To ensure relevance and academic rigor, the study prioritizes recent publications published within the last five years and indexed in reputable academic databases.

Data collection was conducted through a systematic literature review process. Relevant sources were identified using keywords such as *Islamic business ethics*, *spirituality*, *business integrity*, *ethical responsibility*, *moral accountability*, and *Maqashid al-Syari'ah*. The selected literature was subsequently screened and evaluated based on its relevance to the research objectives and its contribution to understanding the interaction between spirituality, ethics, and integrity in contemporary business practices. The analytical process applies three complementary techniques. First, thematic analysis is employed to identify major themes related to spirituality, ethical values, integrity, accountability, justice, and sustainable business conduct. Second, conceptual analysis is used to examine the theoretical relationships among these concepts from both Islamic and contemporary ethical perspectives. Third, synthesis analysis is conducted to integrate the findings into a coherent and holistic framework of Islamic business ethics capable of addressing contemporary organizational and economic challenges.

To ensure validity and credibility, the study applies both literature triangulation and methodological triangulation. Cross-referencing among Islamic primary sources, classical and contemporary scholarly discussions, and recent developments in business ethics literature is conducted to strengthen interpretative consistency and conceptual rigor. This process enables the formulation of a comprehensive framework that reflects both the normative foundations of Islamic teachings and the practical realities of contemporary business environments.

The outcome of this analytical process is a holistic conceptual framework that positions spirituality as a foundational element of ethical responsibility and integrity. The framework emphasizes the interconnected roles of spiritual consciousness, ethical principles, and moral accountability in fostering sustainable, responsible, and value-oriented business practices within the broader context of contemporary Islamic business ethics.

RESULT AND DISCUSSION

The literature analysis demonstrates that contemporary Islamic business ethics requires a comprehensive approach that integrates spiritual consciousness, ethical responsibility, and moral integrity. Rather than functioning as separate elements, these dimensions interact dynamically in shaping responsible business behavior and promoting sustainable economic practices. The following discussion elaborates on the role of each dimension and their contribution to the development of a holistic framework for contemporary Islamic business ethics.

Spirituality as the Foundation of Islamic Business Ethics

The findings indicate that spirituality occupies a foundational position within Islamic business ethics. Unlike conventional approaches that often separate religious commitment from economic behavior, Islamic ethics views spirituality as an inseparable dimension of human activity, including business and commercial transactions. Spirituality provides an internal orientation that shapes intentions, values, and behavioral standards beyond external legal requirements.

In Islamic thought, economic activities are not merely instruments for wealth accumulation but also forms of responsibility before Allah. Consequently, business decisions are expected to reflect ethical considerations alongside economic objectives. Spiritual consciousness encourages individuals to evaluate their actions not only in terms of financial outcomes but also in relation to moral consequences and accountability in the hereafter.

Spiritual practices such as prayer, *dzikir*, fasting, and zakat contribute to the cultivation of self-discipline and moral awareness. These practices strengthen ethical sensitivity and encourage business actors to avoid behavior that may harm other individuals, organizations, or society. Therefore, spirituality functions as an internal mechanism that guides ethical conduct even in situations where external supervision is limited.

Furthermore, spirituality promotes a value-oriented perspective that challenges excessive materialism and short-term profit maximization. Business success is understood not solely through financial performance but also through the achievement of justice, social benefit, and moral responsibility. This perspective provides a broader ethical foundation for sustainable economic activities.

Ethical Principles as Normative Guidance

The analysis reveals that ethical principles serve as the normative framework through which spiritual values are translated into practical business behavior. While spirituality shapes internal awareness, ethical principles provide standards that regulate interactions between individuals, organizations, and society.

Islamic business ethics emphasizes a number of core values, including *amanah* (trustworthiness), *sidq* (honesty), *'adl* (justice), transparency, accountability, and social responsibility (Faizah et al., 2024). These principles function as moral guidelines that influence decision-making processes, organizational governance, and stakeholder relationships.

The relevance of these ethical principles becomes increasingly significant in contemporary business environments characterized by intense competition and complex market structures. Without ethical guidance, organizations may prioritize efficiency and profitability at the expense of fairness and social welfare. Ethical principles therefore act as safeguards against

exploitative practices, fraud, corruption, information asymmetry, and other forms of economic misconduct. Moreover, ethical principles support the objectives of *Maqashid al-Syari'ah*, which seek to promote human welfare and prevent harm (Al-Mustaqim, 2023; Wibowo, 2025). In this regard, ethical conduct contributes not only to organizational success but also to broader societal well-being. Business activities become instruments for creating value, fostering trust, and enhancing social cohesion.

Integrity as the Manifestation of Spiritual and Ethical Commitment

The findings further demonstrate that integrity represents the practical manifestation of spirituality and ethical responsibility. Integrity refers to the consistency between values, intentions, and actions. Within the context of Islamic business ethics, integrity reflects the ability of individuals and organizations to maintain ethical behavior despite external pressures and opportunities for misconduct.

Integrity emerges when spiritual consciousness and ethical principles are internalized and translated into everyday business practices. It is reflected in honest communication, fair transactions, responsible leadership, transparent governance, and commitment to stakeholder interests. Therefore, integrity is not merely a personal virtue but also an organizational characteristic that contributes to credibility and sustainability.

In contemporary business environments, integrity has become increasingly important due to growing public expectations regarding corporate accountability and ethical governance. Organizations that demonstrate integrity tend to gain greater trust from consumers, investors, employees, and regulators. Conversely, ethical failures often result in reputational damage, financial losses, and declining stakeholder confidence.

The relationship between spirituality, ethics, and integrity suggests that integrity cannot be sustained solely through regulatory mechanisms. External controls may influence behavior temporarily, but lasting ethical conduct requires internal moral commitment supported by spiritual awareness and ethical values.

The Interrelationship Between Spirituality, Ethics, and Integrity

The analysis highlights a dynamic relationship among spirituality, ethics, and integrity. These dimensions should not be understood as separate concepts but as interconnected elements within a comprehensive ethical system. Spirituality serves as the source of moral consciousness and value orientation. Ethical principles translate this consciousness into normative standards and behavioral expectations. Integrity represents the observable outcome of the interaction between spiritual awareness and ethical commitment.

This relationship can be conceptualized as a sequential process. Spiritual consciousness encourages individuals to recognize moral responsibilities. Ethical principles provide guidance regarding appropriate actions. Integrity emerges when these principles are consistently implemented in practice. The absence of any one dimension weakens the effectiveness of the overall ethical framework.

For example, spirituality without ethical guidance may remain abstract and difficult to operationalize. Ethical principles without spirituality risk becoming merely procedural and compliance-oriented. Similarly, integrity cannot be maintained if either spiritual motivation or ethical standards is absent. Sustainable ethical behavior therefore requires the integration of all three dimensions.

Developing a Holistic Framework for Contemporary Islamic Business Ethics

Based on the synthesis of the literature, this study proposes a holistic framework for contemporary Islamic business ethics. The framework positions spirituality, ethics, and integrity as three interdependent dimensions that collectively shape responsible business conduct.

Table 1. Holistic Framework of Contemporary Islamic Business Ethics

Dimension	Main Orientation	Ethical Function	Contemporary Relevance
Spirituality	Divine consciousness and moral awareness	Cultivates self-discipline and accountability	Ethical resilience in competitive business environments
Ethics	Normative principles and behavioral standards	Guides decision-making and stakeholder relations	Responsible governance and sustainable business practices
Integrity	Consistency between values and actions	Strengthens trust and organizational credibility	Corporate accountability and stakeholder confidence

The framework suggests that sustainable business ethics can only be achieved when these dimensions operate in a mutually reinforcing manner. Spirituality provides moral motivation, ethics offers normative direction, and integrity ensures practical implementation.

Implications for Contemporary Business Practices

The proposed framework has several implications for contemporary business organizations. First, ethical development should not be limited to regulatory compliance but must also include efforts to strengthen moral and spiritual awareness among organizational members. Second, leadership practices should emphasize value-based decision-making that integrates ethical responsibility with organizational objectives. Third, businesses should adopt governance mechanisms that encourage transparency, accountability, and stakeholder engagement.

From a broader perspective, the framework contributes to the advancement of Islamic business ethics by demonstrating that ethical sustainability depends on the integration of internal and external dimensions of behavior. Rather than treating spirituality, ethics, and integrity as separate constructs, the study positions them as complementary elements within a unified ethical system. Such integration is essential for addressing contemporary business challenges and promoting economic activities that are not only profitable but also socially responsible, morally grounded, and aligned with the objectives of *Maqashid al-Syari'ah* (Auda, 2013; Yafiz, 2019).

CONCLUSION

This study concludes that spirituality, ethics, and integrity constitute three interconnected dimensions that form the foundation of contemporary Islamic business ethics. The increasing complexity of modern business environments, characterized by intense competition, technological transformation, and profit-oriented practices, requires an ethical framework that extends beyond regulatory compliance and formal governance mechanisms. Sustainable business conduct cannot be achieved solely through legal enforcement but must also be supported by internal moral awareness and spiritual consciousness.

The findings demonstrate that spirituality functions as the source of ethical motivation by cultivating self-discipline, accountability, and awareness of responsibility before Allah. Ethical

principles provide normative guidance that translates spiritual values into standards of conduct, including honesty, justice, trustworthiness, transparency, and social responsibility. Integrity emerges as the practical manifestation of these values through the consistent alignment of intentions, decisions, and actions in business activities. Consequently, integrity represents the observable outcome of the interaction between spiritual consciousness and ethical commitment.

Based on the synthesis of the literature, this study develops a holistic framework of contemporary Islamic business ethics that integrates spirituality, ethics, and integrity into a unified conceptual model. The framework argues that these dimensions operate in a mutually reinforcing relationship: spirituality provides moral orientation, ethics establishes behavioral standards, and integrity ensures their consistent implementation in organizational and economic practices. The absence of any one dimension weakens the effectiveness of the ethical system and limits its capacity to address contemporary business challenges.

Theoretically, this study contributes to the development of Islamic business ethics by offering an integrative perspective that bridges normative, moral, and spiritual dimensions within a single analytical framework. Practically, the proposed framework provides guidance for entrepreneurs, business leaders, and policymakers in developing ethical governance systems that promote accountability, stakeholder trust, and sustainable value creation. By emphasizing the integration of spirituality, ethics, and integrity, contemporary Islamic business ethics can contribute not only to organizational success but also to the realization of justice, social welfare, and the broader objectives of *Maqashid al-Syari'ah*. Future research may empirically examine the application of this framework within Islamic financial institutions, halal industries, digital business ecosystems, and contemporary entrepreneurial organizations. Such studies would enrich the understanding of how spirituality, ethics, and integrity interact in practice and further strengthen the relevance of Islamic business ethics in addressing emerging economic and societal challenges.

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