



Integrating Islamic Moral Values with the Utilization of Digital Technology as an Effort to Realize a Sustainable and Just Economic System in the Era of Achieving the Sustainable Development Goals (SDGs)

**Siti Ayu Juliah^{1✉}, Dwi Aprilia², Dini Selasi³,
Salih Abdulrahman Yousuf Assenhaji⁴**

^{1,2,3}Universitas Islam Bunga Bangsa Cirebon, Indonesia

⁴Alasmarya Islamic University, Zliten, Libya

Email : ayujuliyah95@gmail.com, aprilia5131@gmail.com, diniselasi1980@gmail.com,
assenhaji.salih@asmarya.edu.ly

Received: 2025-10-28; Accepted: 2026-1-30; Published: 2026-3-12

ABSTRACT

This study aims to analyze the integration of Islamic moral values with the use of digital technology in building a sustainable and equitable economic system in the era of achieving the Sustainable Development Goals (SDGs). The focus of this research is the application of the principles of *ṣidq* (honesty), *ʿadl* (justice), and *amanah* (responsibility) in digital economic practices. The study uses a qualitative approach with a library study and content analysis of scientific literature, official agency reports, and policy documents published in the 2020–2025 period. The novelty of this study lies in its integrative approach that positions Islamic moral values as an ethical foundation in the development of a digital economy that aligns with the sustainable development agenda. The results show that the application of Islamic ethics in economic digitalization can increase transparency, accountability, and public trust, particularly in Islamic financial institutions and the management of digital philanthropic instruments. The implications of this study provide a conceptual contribution to the development of technology-based Islamic economic studies and serve as a practical reference for the formulation of equitable and sustainable digital economic policies. The limitations of this study lie in the use of secondary data, so further empirical research is needed to strengthen the findings.

Keywords: *Integration; Islamic Moral Values; Digital Technology; Sustainable Economy; SDGs*

INTRODUCTION

Amidst the digital revolution, numerous innovations such as e-commerce, financial technology (fintech), and the platform-based economy have brought about significant changes in how people interact with each other, economic systems, and the governance of daily life worldwide. However, numerous problems have emerged alongside these advances. These include economic inequality, data misuse, and the loss of economic ethics. Technology is considered a means (wasīlah) to achieve public welfare in Islam. Therefore, every use of technology must be based on Islamic moral principles to avoid negative impacts. Principles such as justice, honesty, and responsibility shape just and sustainable economic behavior. In Islam, technological advances carry moral and spiritual consequences. In Islam, moral values are laid down as the foundation for every human action, including in the economic and technological fields.

Therefore, to realize a just and sustainable economic system, it is crucial to combine Islamic moral values with digital technology. The Sustainable Development Goals (SDGs) emphasize the importance of balancing economic, social, and environmental aspects (Sudarmanto et al., 2024). Therefore, this research was conducted to analyze the integration of Islamic moral values with the use of digital technology in building a sustainable and equitable economic system in the era of achieving the Sustainable Development Goals (SDGs).

METHOD

This research uses a qualitative approach with a library research design. This approach aims to gain an in-depth understanding of the integration of Islamic moral values with the use of digital technology in building a sustainable and equitable economic system. The research targets relevant secondary data sources, including scientific journal articles, academic books, official agency reports, and policy documents related to Islamic economics, digital technology, and the Sustainable Development Goals (SDGs). Data collection was conducted through a systematic literature search of publications published between 2020 and 2025. The obtained data were then classified and documented based on their suitability to the research focus. The research instrument, a content analysis guide, was used to examine concepts, principles, and findings related to the values of *ṣidq* (honesty), *ʿadl* (justice), and *amanah* (responsibility) in digital economic practices. Data analysis was conducted using content analysis techniques through the stages of data reduction, data presentation, and

conclusion drawing. To maintain the validity of research results, source triangulation was carried out by comparing various references from different authors and institutions so that findings were obtained that were consistent and could be for academically accounted.

RESULTS AND DISCUSSION

A. Research Findings

Based on an analysis of various scientific articles, official reports, and policy documents published between 2020 and 2025, it was found that the integration of Islamic moral values with the use of digital technology demonstrates a consistent pattern in supporting the formation of a just and sustainable economic system. The literature analysis indicates that the value of *ṣidq* (honesty) plays a crucial role in increasing the transparency of digital transactions, particularly in the Islamic finance sector and digital philanthropy platforms. The application of *ṣidq* principles through a technology-based reporting system can minimize information asymmetry and reduce the potential for fraud in online transactions. The value of *'adl* (justice) is reflected in the use of digital technology, which promotes financial inclusion and equitable economic access.

The study's findings indicate that the development of Islamic financial technology (fintech) and digital economic platforms based on Islamic principles contributes to increased access to financing for micro and small businesses. This demonstrates that digital technology functions as an instrument of distributive justice, in line with the principle of *'adl* in Islam. Furthermore, the value of *amanah* (responsibility) appears dominant in digital-based data and fund management practices. The analysis shows that Islamic financial institutions and digital zakat, infaq, sadaqah, and waqf managers that implement accountable information systems tend to gain higher levels of public trust. Digital-based accountability strengthens institutional legitimacy and ensures responsible management of social funds. Furthermore, the integration of Islamic moral values and digital technology is directly linked to the achievement of the Sustainable Development Goals (SDGs), particularly the goals of poverty alleviation, inequality reduction, and institutional strengthening.

The use of digital-based Islamic social instruments has been proven to accelerate the distribution of social assistance and increase community participation in sustainable development. Overall, the analysis confirms that digital technology developed based on the values of *ṣidq*, *'adl*, and *amanah* not only increases economic efficiency but also serves as a means of realizing social justice, ethical responsibility, and sustainable development.

B. Discussion

1. Islamic Ethics as the Foundation of the Digital Economic System

Etymologically, according to Endang Syaifuddin Anshari, ethics means action and is related to the words *Khuliq* (creator) and *Makhluq* (creature). The Arabic word for ethics comes from the plural form "*akhlaq*." The verb "*khulqu*" means: *sajjiyyah* (character), *mur'iihah* (intellect), *thab'in* (nature), and *adab* (politeness). Ethics is generally identified with morality. Therefore, morality refers to the concept of "the good and bad values of every human action." It can be said that ethics serves as a theory regarding good and bad deeds (ethics or '*ilm al-akhlaq*'), and morals (*akklaq*) is its practice (Fernandes et al., 2022).

The digital economy is a type of economic activity that utilizes digital media technologies such as the internet, robotics, and other forms of artificial intelligence (AI) (Accounting, 2024). The digital economy is currently gaining popularity among business people due to its advantages in simplifying business processes, including production, marketing, distribution, and other aspects. This digital utilization is, of course, intended to reduce production costs and maximize product and sales volumes. Digitalization has also contributed significantly to the growth of SMEs through online shopping and virtual e-banking services. Financial transactions influence communities and organizations, shifting their mindsets to make more effective and efficient financial decisions and transactions.

Islamic ethics plays a crucial role as a moral and spiritual foundation in building a just digital economic system. In Islam, economic activity is not merely about seeking profit but also a form of worship that must be carried out. Based on the values of honesty (*shiddiq*), justice (*'adl*), responsibility (*amanah*), and the prohibition of fraud (*gharar*) and usury (*riba*). These principles guide digital economy actors to conduct transactions transparently, safeguard consumer data privacy, and ensure social and environmental sustainability. Thus, Islamic ethics not only regulates the relationship between humans and technology but also instills the value of the common good (*maslahah*) for all parties in the digital ecosystem.

2. Technological Innovation in Islamic Economics

The use of digital technology does not conflict with Islamic principles as long as it is used for the benefit of the community. Innovations such as blockchain and smart contracts can ensure transparency and fairness in Islamic financial transactions. Furthermore, Islamic fintech applications provide significant opportunities for MSMEs to obtain financing without interest (Imani et al., 2023).

This reinforces the concept of distributive justice as stipulated in the Quran (QS. Al-Hashr: 7), which states that wealth should not circulate only among the wealthy.

Technological innovation has become a key driver of the transformation of the Islamic economy toward a more efficient, transparent, and inclusive system. The use of digital technologies such as blockchain, Islamic fintech, smart contracts, and artificial intelligence enables financial transactions to comply with Islamic principles, such as those free from interest, gharar, and maysir. Through Islamic-based digital financial platforms, the public can access services such as microfinance, halal investments, and digital zakat more easily and accountably. Furthermore, technology also strengthens oversight and compliance with Sharia principles through automated audit systems and data analytics. Thus, technological innovation not only accelerates the growth of the Islamic economy but also ensures that the values of justice, transparency, and sustainability remain its core foundation.

3. Digitalization of Islamic Social Instruments and Sustainable Development

Digital technology services have provided benefits to anyone, anytime, and anywhere, especially to users. Digital technology, accessible 24/7, inevitably has advantages and disadvantages. As providers of digitalization services, they are required to maximize the quality of their services to prevent users from switching to other services.⁴ Based on Financial Services Authority Regulation Number 12/POJK.03/2018 (Accounting, 2024) concerning the Implementation of Digital Banking Services by Commercial Banks (POJK LPD),

Islamic social instruments such as zakat, waqf, and sadaqah are important tools in creating social balance. The use of digital platforms for zakat and waqf management, as implemented by BAZNAS (2023) and BWI (2024), not only increases the efficiency of fund distribution but also strengthens transparency and public accountability (Muqorobin & Kartini, 2022). This activity supports the SDGs, particularly in poverty alleviation (SDG 1), reducing inequality (SDG 10), and promoting global partnerships (SDG 17).

4. Implications for the SDGs and National Development

The integration of Islamic moral values with digital technology has proven effective in accelerating the achievement of the SDGs. The principles of justice and sustainability in Islam align with the spirit of "leaving no one behind" promoted by the SDGs. The implementation of Islamic moral values can ensure that technological progress remains aligned with humanity and environmental sustainability.

The integration of Islamic moral values in achieving the Sustainable Development Goals (SDGs) opens up new discourse regarding the role of

religion in addressing global challenges. For example, the concept of social justice promoted by the SDGs, particularly in the goal of Reducing Inequalities, finds relevance in Islamic teachings through the instruments of zakat, infaq, and sedekah (Febriyanti & Giantara, 2025). The application of these values not only helps reduce economic disparities but also strengthens social solidarity, which is at the heart of sustainable development. An integrative approach, namely Integrative Interconnectivity, provides a strong theoretical foundation for integrating religious dimensions with modern sciences. This means that Islamic values not only teach religious doctrine but also equip people with critical and multidisciplinary thinking skills.

CONCLUSION

The integration of Islamic moral values with the use of digital technology has proven to be crucial in building a just and sustainable economic system. Values such as *sidq* (honesty), *'adl* (justice), and *amanah* (responsibility) form the ethical foundation for transparent and accountable digital economic practices. The use of Sharia-based technologies, such as fintech and blockchain, strengthens financial inclusion, equitable distribution of prosperity, and supports the achievement of the Sustainable Development Goals (SDGs). Thus, the synergy between Islamic ethics and digital innovation can become a model for modern economic development grounded in spirituality, social justice, and environmental sustainability.

REFERENCES

- Abdurohman, D. (2023). Influence of Promotion Strategies and Pricing on Purchasing Decisions of Raw Plastic Pellet Products at PT. Bahkti Jaya Kusuma in Gading Serpong, South Tangerang City. *Sinergi International Journal of Management and Business*, 1(3), 205-214.
- Accounting, P. O. F. (2024). *Proceeding Of Accounting, Management, Business And Sustainability Vol 2 2024: 1-7*. 2, 1-7.
- Adi Pradana, M. Y., Munandar, M. R., Nurjati, M., & Selasi, D. Inovasi Teknologi Dalam Pengembangan Pasar Modal Syariah Di Indonesia. *El-Iqthisady: Jurnal Hukum Ekonomi Syariah*, 7(2), 923-932.
- Azizah, L., Pratama, G., Cahyono, H., Ridwan, M., & Paturohman, P. (2023). Analisis Implementasi Akad Wadiah Pada Produk Simpanan Pendidikan. *Ecobankers: Journal of Economy and Banking*, 4(1), 29-34.
- Febriyanti, D., & Giantara, F. (2025). Integrasi Nilai-Nilai Pendidikan Agama Islam Dalam Pencapaian Tujuan Pembangunan Berkelanjutan (Sdgs)

- Dengan Pendekatan Multidisiplin. *Prosiding Keislaman Dan Sains*, 1(1), 53-61.
- Fernandes, G., Aguirre-Jaimes, A., Contreras-Varela, X., Cocolletzi, E., De Sousa, W. O., Araujo, L., Nunes, B., Angeles, G., Quesada, M., Briones, O., Ceccantini, G., Ornelas, J. F., Stokes, A., Angeles, G., Anthelme, F., Aranda-Delgado, E., Barois, I., Bounous, M., Cruz-Maldonado, N., ... Dipholis, I. (2022).
- Hidayat, A., & Sururi, M. (2025). Evaluasi Perkembangan Fintech Syariah Di Indonesia: Studi Pada Aspek Regulasi, Permodalan Dan Literasi Keuangan. *Al-Tasyree: Jurnal Bisnis, Keuangan Dan Ekonomi Syariah*, 15(02), 90-100. <https://doi.org/10.59833/Xz7w5r48>
- Imani, S., Hasanah, M., Ika, A., Kartawinata Rustandi, B., Jarullah, Riyaldi, M. H., Qamaruddin, M., Muhammad, H., Mahriani, E., Febriyani, D., Lucky, N., Sari, N., Yetti, F., & Febrianty, M. L. (2023). *Fintech Syari'ah*.
- Muqorobin, M. S., & Kartini, E. (2022). Peran Baznas Dalam Mensejahterakan Masyarakat Dan Meningkatkan Perekonomian Di Kota Magelang. *Sentri: Jurnal Riset Ilmiah*, 1(3), 752-759. <https://doi.org/10.55681/Sentri.V1i3.285>
- Mutmainah, D. C., & Fauziah, R. A. (2024). Menanamkan Nilai-Nilai Moral Dan Etika Islami Melalui Pendidikan Agama Islam. *Jurnal Agama, Sosial, dan Budaya*, 3(2), 328-336. <https://maryamsejahtera.com/index.php/religion/article/view/941>
- Ridwan, M., & Yolanda, G. (2023). Marketing Sales Promotion Girl Perspektif Etika Bisnis Islam. *JIOSE: Journal of Indonesian Sharia Economics*, 2(1), 47-64.
- Sahroni, A., & Vidiati, C. (2026). Digitalisasi Ekonomi Islam Berbasis Maqāṣid Al-Syari'ah: Integrasi Artificial Intelligence Dan Fintech Syariah Dalam Mewujudkan Keadilan Ekonomi. *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syari'ah*, 7(2), 981-994.
- Sudarmanto, E., Yuliana, I., Wahyuni, N., Yusuf, S. R., & Zaki, A. (2024). Transformasi Digital Dalam Keuangan Islam: Peluang Dan Tantangan. *Jurnal Ilmiah Ekonomi Islam*, 10(1), 645. <https://doi.org/10.29040/Jiei.V10i1.11628>