



## VALUE-BASED REPUTATION: TRANSFORMING ISLAMIC BANKING GOVERNANCE IN REALIZING THE SUSTAINABLE DEVELOPMENT GOALS (SDGs)

### REPUTASI BERBASIS NILAI: TRANSFORMASI TATA KELOLA BANK SYARIAH DALAM MEWUJUDKAN *SUSTAINABLE DEVELOPMENT GOALS* (SDGs)

Abdul Hafith<sup>1</sup>, Baiq El Badriati<sup>2</sup>, Riduan Mas'ud<sup>3</sup>

<sup>1</sup> Pascasarjana Universitas Islam Negeri Mataram, Email : [hafith6874@gmail.com](mailto:hafith6874@gmail.com)

<sup>2</sup> Pascasarjana Universitas Islam Negeri Mataram, Email : [elbadriati@uinmataram.ac.id](mailto:elbadriati@uinmataram.ac.id)

<sup>3</sup> Pascasarjana Universitas Islam Negeri Mataram, Email: [riduanmasud@uinmataram.ac.id](mailto:riduanmasud@uinmataram.ac.id)

\*email Koresponden: [hafith6874@gmail.com](mailto:hafith6874@gmail.com)

DOI: <https://doi.org/10.62567/micjo.v2i4.1547>

#### Abstract

This study aims to construct a conceptual model integrating *value-based governance*, *value-based reputation*, and the *Sustainable Development Goals (SDGs)* within the context of global Islamic banking. The research is motivated by the need to bridge Islamic ethical values with modern governance and sustainability paradigms that emphasize the balance between profitability, moral integrity, and social responsibility. Employing a *systematic literature review* and *thematic synthesis* through qualitative analysis, this study identifies, categorizes, and synthesizes key conceptual themes relevant to the research focus. The findings reveal that *value-based governance* serves as an ethical foundation that strengthens *value-based reputation*, while the latter functions as a catalyst for achieving sustainable development objectives. The synergy among these three elements produces a governance model that positions the principles of *maqāṣid al-sharī'ah* as a normative framework for ethical, transparent, and sustainable Islamic financial practices. The primary contribution of this research lies in the simultaneous integration of the three major frameworks—value-based governance, value-based reputation, and SDGs—which enriches theoretical discourse on Islamic financial governance and provides strategic direction for the development of policy, *sharia* auditing, and sustainability reporting systems oriented toward ethical values and global welfare.

**Keywords:** value-based governance, value-based reputation, Islamic banking, sustainability, Sustainable Development Goals (SDGs)

#### Abstrak

Penelitian ini bertujuan untuk mengonstruksi model konseptual keterpaduan antara *value-based governance*, *value-based reputation*, dan *Sustainable Development Goals (SDGs)* dalam konteks perbankan syariah global. Latar belakang penelitian berangkat dari kebutuhan untuk menjembatani nilai-nilai etika Islam dengan paradigma tata kelola dan keberlanjutan modern yang menekankan keseimbangan antara profitabilitas, integritas moral, dan tanggung jawab sosial. Pendekatan penelitian ini menggunakan *systematic literature review* dan *thematic synthesis* melalui analisis kualitatif untuk mengidentifikasi, mengelompokkan, dan mensintesis tema-tema konseptual yang relevan dengan fokus penelitian. Hasil analisis menunjukkan bahwa *value-based governance* berperan sebagai fondasi etis yang memperkuat



*value-based reputation*, sementara reputasi berbasis nilai menjadi katalis bagi pencapaian tujuan pembangunan berkelanjutan. Sinergi ketiganya menghasilkan model tata kelola yang menempatkan prinsip *maqāṣid al-syarī'ah* sebagai kerangka normatif bagi praktik keuangan syariah yang etis, transparan, dan berkelanjutan. Kontribusi utama penelitian ini terletak pada integrasi simultan tiga kerangka besartata kelola berbasis nilai, reputasi berbasis nilai, dan SDGs yang memperkaya wacana teoritis tentang tata kelola keuangan Islam dan memberikan arah strategis bagi pengembangan kebijakan, audit syariah, serta sistem pelaporan keberlanjutan yang berorientasi pada nilai dan kesejahteraan global.

**Kata Kunci:** tata kelola berbasis nilai, reputasi berbasis nilai, perbankan syariah, keberlanjutan, Sustainable Development Goals (SDGs)

## 1. INTRODUCTION

The ethical values and integrity of a business actor are key indicators that shape attitudes and behavior when interacting with others, where honesty becomes the most fundamental foundation of trust in the business world. As a wise saying states, it is better to lose profit today than to lose trust in the future—highlighting that public trust is an invaluable reputational asset. A company that loses consumer trust will be abandoned and replaced by competitors, indicating that ethical reputation is the primary foundation of business sustainability (Baiq El Badriaty, 2018).

In today's global financial era, where environmental, social, and governance (ESG) issues are increasingly emphasized, Islamic financial institutions face a new challenge: it is no longer sufficient to demonstrate adherence to sharia principles—they must also contribute meaningfully to sustainable development. Islamic banking, founded on Islamic values emphasizing justice, transparency, and social balance, has significant potential to become an ethical financial model that supports the Sustainable Development Goals (SDGs). However, behind their growing assets and global expansion, there remains a gap between formal sharia compliance and the substantive implementation of sustainability principles (Rahman & Yusof, 2023). This condition indicates that value-based reputation has not been fully utilized as a strategic asset to strengthen governance and institutional legitimacy (Alam et al., 2021).

Empirically, many Islamic banks continue to focus on normative compliance without integrating social and environmental dimensions into their business strategies. This imbalance results in weak moral and social reputation in the eyes of the public, even though reputation is an intangible asset that determines trust, customer loyalty, and institutional sustainability (Hassan et al., 2022). This highlights the necessity of transforming toward value-based governance so Islamic banks can reinforce their ethical identity while contributing to global development agendas.

From the literature perspective, most research on Islamic banking governance still emphasizes sharia compliance and financial efficiency, while value-based reputation has received insufficient attention (Dusuki & Bouheraoua, 2020). The Maqasid al-Sharia theory—which emphasizes a balance between individual and social well-being—has not been fully integrated into modern ESG-based governance models (Osman & Hassan, 2024). Furthermore, the measurement of Islamic banking reputation remains partial, relying more on public perception than on ethical and sustainability dimensions aligned with maqasid al-sharia (Farooq et al., 2023). This theoretical gap opens opportunities to develop a conceptual model that bridges Islamic values with global sustainability standards.

This study aims to identify how value-based reputation functions as a strategic factor for strengthening Islamic banking governance and to analyze its relationship with SDGs achievement.



Furthermore, this study develops a conceptual framework that integrates maqasid al-sharia, ESG, and SDGs to explain the transformation process of Islamic banking governance and reputation toward global sustainability (Rashid & Hossain, 2022). The theoretical contribution lies in the multidimensional integration of Islamic ethics, modern governance, and sustainability, while the practical contribution targets strengthening managerial strategies and policy development in the Islamic finance industry to become more value- and impact-oriented.

The urgency of this study grows alongside increasing demands for transparency and public accountability toward financial institutions. Value-based reputation has now become an essential instrument for building institutional legitimacy and long-term trust (Ismail & Ariffin, 2021). In a global competitive landscape, such a reputation can be a key differentiator between Islamic and conventional financial institutions, demonstrating that Islamic banks can serve as engines of equitable sustainable development.

From the literature review, three major streams underpin the direction of this study. First, research on Islamic banking governance highlights Good Corporate Governance (GCG) and the role of the Sharia Supervisory Board (SSB) in maintaining compliance and system integrity (Rahdian et al., 2023). Second, studies on Islamic banking reputation link it with social responsibility practices and customer loyalty (Lesmana et al., 2022). Third, studies exploring the relationship between Islamic banking and SDGs emphasize the concept of Value-Based Intermediation (Ismail et al., 2020). However, studies directly examining the relationship between value-based governance, value-based reputation, and contributions to SDGs remain very limited (Walad et al., 2023).

The novelty of this study lies in three main aspects that contribute significantly to the development of governance and reputation theory within global Islamic banking. First, it conceptually introduces the idea of value-based reputation as a bridge between Islamic ethical values and global legitimacy demands. This concept positions reputation not merely as public perception but as an integrated reflection of moral commitment, social responsibility, and sustainability grounded in maqasid al-sharia principles. Second, it offers a simultaneous integration of three major conceptual frameworks—value-based governance (VBG), value-based reputation (VBR), and the Sustainable Development Goals (SDGs)—into one comprehensive model. This integration presents a new theoretical approach explaining how value-based governance influences value-based reputation, which in turn supports sustainable development achievements. Third, this study focuses on the Indonesian context as a representation of an emerging Islamic financial market undergoing transformation toward sustainable development. Therefore, its novelty is not only theoretical but also practical in providing new insights on how Islamic banking can construct value-based reputation as a sustainability strategy at the global level.

The scientific contribution of this study is to expand theoretical understanding of the mechanisms through which value-based governance influences Islamic banking reputation and to explain how such reputation strengthens contributions to the SDGs. Practically, the findings can serve as guidelines for regulators and bank management in designing governance strategies, reputation communication, and sustainability policies aligned with maqasid al-sharia principles. To test these conceptual relationships, this study adopts a quantitative approach using mediation analysis (path analysis), where value-based reputation functions as the mediating variable between value-based governance and Islamic banks' contributions to SDGs. Through this approach, the study is expected to provide a comprehensive understanding that value-based reputation is not merely a symbol of corporate ethics but a strategic instrument to promote global sustainability in the Islamic banking industry.

## 2. RESEARCH METHODOLOGY



This study employs a qualitative approach using a systematic literature review (SLR) strategy oriented toward developing a conceptual framework (conceptual synthesis). This approach was selected because the study aims to integrate the theories of *maqasid al-sharia*, Environmental, Social, and Governance (ESG), and the Sustainable Development Goals (SDGs) into a value-based governance framework for global Islamic banking. The SLR approach is considered appropriate for systematically and structurally mapping empirical and conceptual findings in a replicable manner (Snyder, 2019). This process enables the researcher to identify theoretical gaps and propose a new conceptual model that represents the transformation of sharia governance within the context of global sustainability (Xiao & Watson, 2019).

The data sources for this research consist of both primary and secondary data, all obtained from scholarly literature. Primary data includes reputable journal articles examining the integration of *maqasid al-sharia*, ESG, and SDGs within Islamic banking governance systems. These primary sources serve as the foundation for constructing the study's arguments and conceptual model (Khan et al., 2022). Secondary data includes academic books, reports from international Islamic financial institutions (such as the Islamic Financial Services Board and UNDP Islamic Finance Hub), as well as publications from multilateral organizations including the OECD and the United Nations Global Compact that discuss issues of reputation, ethics, and sustainability in the Islamic finance sector (Farooq et al., 2023).

The literature data collection technique involves a screening stage of titles and abstracts to ensure topical relevance, followed by the selection of full-text articles for analysis, and the establishment of inclusion criteria (e.g., focusing on Islamic banks or Islamic financial institutions; available in English or Indonesian; published between 2020–2025) and exclusion criteria (e.g., non-academic articles, editorials lacking empirical data, or limited conceptual framing). To enhance transparency, the literature selection flow follows guidelines such as the PRISMA 2020 Statement, which provides a structured framework for the identification, screening, eligibility assessment, and inclusion of studies.

Data analysis is conducted using thematic analysis and conceptual synthesis. The researcher thoroughly reads each selected source, identifies key themes such as “value-based governance,” “value-based reputation,” and “Islamic banks’ contribution to the SDGs,” and then categorizes the literature according to those themes. This review also includes comparative reflection across studies, identifying research gaps, and constructing a conceptual framework integrating the three elements. The thematic analysis procedure is adapted from standard qualitative research practices emphasizing coding, theme mapping, and contextual interpretation.

To maintain the trustworthiness of this literature review, the researcher applies several strategies: (1) source triangulation—by including literature from various types such as empirical studies, conceptual reviews, and policy reports; and (2) critical reflection on researcher bias (researcher reflexivity) to ensure honest and transparent interpretation of initial assumptions. Although this literature-based study does not involve primary data collection, the researcher documents inclusion–exclusion criteria and records the article selection process transparently as part of methodological rigor.

### 3. RESULTS AND DISCUSSION

#### 1. Value-Based Governance

The literature indicates that the concept of value-based governance in Islamic banking has strong foundations in Islamic ethical principles and the values of *maqāṣid al-sharī'ah*, which function as normative guidelines in every strategic decision-making process (Rashid & Hossain, 2022). This approach not only emphasizes compliance with sharia law but also internalizes moral values such as honesty, justice,



responsibility, and public welfare as integral components of the governance system of Islamic financial institutions (Alam et al., 2021).

Within this framework, value-based governance directs Islamic banks to manage resources and risks ethically, ensure a balance between economic profit and social responsibility, and strengthen public trust through institutional transparency and accountability. Value-based governance also encourages the integration of the spiritual and operational dimensions of the institution, where each policy and business practice is assessed not only from the aspect of profitability but also from the extent to which it contributes to social justice, environmental protection, and community well-being (Ahmed et al., 2024). Thus, value-based governance is not merely an internal control mechanism but an ethical paradigm that positions Islamic financial institutions as moral agents in the global economic system. This governance model expands the meaning of institutional success—from legal compliance to the creation of sustainable value for the economy, society, and environment—in alignment with the spirit of *maqāṣid al-sharī'ah* and sustainable development principles.

Furthermore, the literature shows that the effective implementation of value-based governance in Islamic banking requires the active involvement of all key stakeholders, including the Sharia Supervisory Board, executive management, and shareholders. This collaborative involvement is essential to ensure that each investment decision, operational policy, and business activity aligns with the values of *maqāṣid al-sharī'ah*, which emphasize justice, transparency, and social welfare (Khan et al., 2022).

Through this inclusive and value-oriented governance structure, ethical oversight can be carried out substantively, not merely as a formality for sharia compliance. The Sharia Supervisory Board plays a crucial role in providing moral legitimacy to policies and practices, while management operationalizes Islamic ethical principles across financial activities. Meanwhile, shareholder engagement ensures that profitability does not overshadow social and environmental responsibilities. Value-based governance therefore strengthens the integrity and accountability of Islamic financial institutions and expands their moral legitimacy in the eyes of the public and the global community. This model creates synergy between spiritual and corporate interests, positioning Islamic financial institutions not only as business entities but also as moral agents contributing to societal welfare and global sustainability (Rahman & Yusof, 2023).

Empirical studies show that adopting value-based governance has a significant positive correlation with public trust and the reputation of Islamic financial institutions (Ismail & Ariffin, 2021). This confirms that value-based governance functions not only as an internal control mechanism but also as a strategic instrument for building moral legitimacy and institutional credibility. Consistent application of Islamic ethical principles in decision-making, transparent reporting, and social responsibility enhances public perceptions of institutional integrity and accountability. Thus, value-based governance can be viewed as both a conceptual and practical bridge that links the *maqāṣid al-sharī'ah*—centered on public welfare and social justice—with the global sustainability agenda reflected in the Sustainable Development Goals (SDGs) (Osman & Hassan, 2024; Alam & Hassan, 2021). This integration enables Islamic financial institutions to play a strategic role in shaping a financial system that is not only efficient and competitive but also just, inclusive, and oriented toward long-term welfare. In other words, value-based governance becomes a key pillar in harmonizing Islamic spirituality with the demands of sustainable global development.

## 2. Islamic Banking Reputation

Reputation in the context of Islamic banking is not merely a public perception of financial performance but a reflection of the institution's morality, integrity, and commitment to upholding Islamic





ethical principles (Farooq et al., 2023). A good reputation arises from a balance between compliance with sharia values, transparency in operations, and social responsibility manifested through fair and welfare-oriented financial practices. Thus, reputation becomes a form of moral legitimacy affirming the institution's authenticity in implementing *maqāṣid al-sharī'ah* as the foundation of just and sustainable governance (Abdelrahman et al., 2022).

When Islamic financial institutions demonstrate consistent adherence to Islamic values and contribute meaningfully to community welfare, their reputation becomes an intangible asset that enhances their credibility and global competitiveness (Dusuki & Bouheraoua, 2020). In a broader context, reputation serves as an indicator of public trust and a strategic instrument to strengthen the institution's position amidst increasingly competitive global financial markets.

Various studies show that the reputation of Islamic banks is influenced by factors such as the effectiveness of the Sharia Supervisory Board, consistency in complying with Environmental, Social, and Governance (ESG) principles, and the extent to which institutions integrate Islamic ethics into modern governance practices (Rashid & Hossain, 2022). Strengthening reputation, therefore, is not merely symbolic but is an integral component of sustainability strategies that ensure long-term trust, stability, and legitimacy.

A positive reputation not only reflects institutional success but also plays a strategic role in enhancing global competitiveness. More than just public image, reputation is an intangible asset with economic, social, and spiritual value. A strong reputation signals reliability, integrity, and consistency in upholding sharia principles and universal ethical values. This moral legitimacy strengthens trust among stakeholders—including customers, investors, regulators, and society—especially as global competition increasingly demands transparency and accountability (Hassan et al., 2023; Khan et al., 2022).

In this study, reputation grounded in *maqāṣid al-sharī'ah*—including justice, balance, and public welfare—functions not only as a reflection of institutional ethics but also as a strategic instrument for reinforcing fair and sustainable governance. Such reputation encourages Islamic banks to internalize Islamic ethical principles across all dimensions of policy and operations (Mas'ud, 2021). Furthermore, value-based reputation drives Islamic banks to expand their contributions to the SDGs through inclusive financing, social investment, and ESG implementation aligned with sharia principles (Ahmed et al., 2024; Osman & Hassan, 2024). Hence, reputation is not only an outcome of good governance but also a foundation for creating an ethical, adaptive, and welfare-oriented Islamic financial ecosystem. A reputation built on spiritual and moral values enables Islamic financial institutions to serve as agents of change in constructing a more inclusive, just, and sustainable financial system.

### 3. Sustainable Development Goals (SDGs) in the Context of Islamic Banking

The SDGs function as a global framework guiding financial institutions to contribute to sustainable economic, social, and environmental development (Alam & Hassan, 2021). In Islamic banking, these goals are realized through ethical finance, social financing, and governance policies that promote transparency and justice (Rahman & Yusof, 2023). Studies show that Islamic banks significantly support the SDGs through inclusive financing, economic empowerment, green investment, and support for social projects (Hassan et al., 2023). The implementation of *maqāṣid al-sharī'ah* reinforces contributions to SDG 8 (Decent Work and Economic Growth) and SDG 13 (Climate Action) (Rashid & Hossain, 2022). The relationship between value-based governance, reputation, and the SDGs reveals a conceptual synergy indicating that the success of Islamic financial institutions in transitioning toward global sustainability is shaped by the internalization of *maqāṣid al-sharī'ah* and ESG principles within their operational practices (Ahmed et al., 2024).



Therefore, the findings of this study affirm a symbiotic relationship between value-based governance, value-based reputation, and contributions to the SDGs. Value-based governance serves as the moral foundation that supports the reputation of Islamic financial institutions, while value-based reputation acts as a catalyst for strengthening social legitimacy and global sustainability contributions. Islamic finance is thus positioned not merely as an economic entity pursuing financial efficiency but as an ethical instrument balancing profitability, morality, and social welfare (Ahmed et al., 2024; Rashid & Hossain, 2022). Compared to earlier studies that generally highlight partial relationships—such as between governance and financial performance (Khan et al., 2022) or reputation and customer loyalty (Farooq et al., 2023)—this study offers a more comprehensive conceptual integration. The three variables—governance, reputation, and SDGs—are harmonized within a single conceptual model grounded in *maqāṣid al-sharī'ah*. These findings broaden the academic horizon on how Islamic banking can become a key actor in ethical governance with tangible impacts on social, economic, and environmental sustainability (Alam et al., 2021).

Reflecting on the findings, the implementation of value-based governance functions not merely as normative compliance with sharia but also as a practical strategy to enhance the reputation and legitimacy of Islamic financial institutions. The application of *maqāṣid al-sharī'ah* within operational policies strengthens public trust and ensures long-term institutional sustainability both morally and socially (Rahman & Yusof, 2023). From a policy standpoint, the study emphasizes that strengthening value-based governance can become a strategic instrument for accelerating the SDGs through Islamic financial systems (Osman & Hassan, 2024). Integrating *maqāṣid al-sharī'ah* with ESG ensures that sustainability is no longer symbolic but becomes measurable and operational across business processes. Regulators such as OJK and DSN-MUI are therefore encouraged to expand sharia governance guidelines to include social sustainability, value-based reputation reporting, and public transparency (Alam & Hassan, 2021).

Conceptually, the alignment between *maqāṣid al-sharī'ah*—such as *ḥifẓ al-naḥs* (protection of life), *ḥifẓ al-māl* (protection of wealth), and *ḥifẓ al-bī'ah* (protection of the environment)—and the SDGs explains why value-based governance effectively strengthens institutional reputation and sustainability (Dusuki & Bouheraoua, 2020). This integration shows the inherent compatibility between Islamic ethics and modern governance principles emphasizing balance between moral responsibility and institutional efficiency. Strategically, this study recommends formal integration between sharia governance policies and indicators of *maqāṣid al-sharī'ah* and the SDGs. Developing a Value-Based Reputation Index is essential for objectively assessing value-based reputation across countries (Hassan et al., 2023). Additionally, sharia audits should be expanded to assess the ethical and social dimensions of business decisions, enabling Islamic financial institutions to demonstrate moral accountability and contribute meaningfully to sustainable development goals.

#### 4. CONCLUSION

This study concludes that the integration of value-based governance, value-based reputation, and the Sustainable Development Goals (SDGs) forms an ecosystem of Islamic banking governance that is grounded in values, ethics, and sustainability. Value-based governance serves as the moral foundation that ensures organizational decisions remain aligned with the principles of *maqāṣid al-syarī'ah*, while value-based reputation functions as the external expression of the integrity and accountability of Islamic financial institutions. The synergy between these two elements not only strengthens social legitimacy and public trust but also positions Islamic banking as a strategic actor in supporting a just and sustainable global development agenda.



Conceptually, this study contributes to the development of ethical governance theory by reaffirming the relevance of *maqāṣid al-syarī'ah* as a normative framework compatible with modern sustainability paradigms. The integration of the value-based governance and value-based reputation models into the SDGs context expands the understanding of the role of Islamic financial institutions—not merely as providers of financial services, but also as moral institutions that contribute to social welfare, economic justice, and environmental preservation. Practically, the findings of this study may serve as a reference for regulators, policymakers, and Islamic financial institutions in formulating governance guidelines that are more responsive to ethical and sustainability issues.

As a further implication, this study opens opportunities for developing cross-country measurement instruments for value-based reputation and for implementing Sharia audits that incorporate social and environmental dimensions. Future research may deepen empirical investigations into the effectiveness of value-based governance in enhancing sustainability performance, whether through quantitative approaches or cross-country comparative studies. Thus, the concept of value-based governance and reputation is expected to continue evolving as a conceptual foundation for Islamic finance practices that are more ethical, inclusive, and oriented toward global sustainability.

## 5. REFERENCES

- Azwar, A., & Usman, A. H. (2025). Aligning Indonesia's economic goals with SDGs: Strengthening Qur'anic principles in Islamic finance. *Jurnal Ekonomi & Keuangan Islam*, 11(1), 80-99. <https://doi.org/10.20885/JEKI.vol11.iss1.art6> [Jurnal Universitas Islam Indonesia+1](https://ejournal.uin-suka.ac.id/index.php/jei)
- Ibnu, A. R., & (2024). Integrating Maqāṣid al-Shariah into the Sustainable Development Goals: A comparative analysis from an Islamic economic perspective. *JEKSYAH: Islamic Economics Journal*, 5(02), 116-128. <https://doi.org/10.54045/jeksyah.v5i02.2837> [ejournal.iaingorontalo.ac.id](https://ejournal.iaingorontalo.ac.id)
- Baiq El badriaty, (2018). Mplikasi Nilai-Nilai Etika Pada Bisnis Perspektif Al-Qur'an Dan Al-Hadit. *Jurnal Kajian Ekonomi dan Perbankan*. <https://ejournal.unuja.ac.id/index.php/profit>
- Basalma, E. O. (2024). The SDG-Islamic Banking Nexus. *SHARE: Sustainable Research in Islamic Finance and Economics*, 13(1), 351-372. <https://jurnal-ar-raniry.ac.id/index.php/Share/article/download/21917/pdf/68882>
- Bhandari, P. (2020, January 14). What is qualitative research? Methods & examples. *Scribbr Blog*. <https://www.scribbr.com/methodology/qualitative-research/>
- “Criteria for Good Qualitative Research: A Comprehensive Review.” (2021). *Asia-Pacific Education Researcher*, 31, 679-689. <https://doi.org/10.1007/s40299-021-00619-0>
- Candera, M. (2025). Corporate Governance and Sustainability in Islamic Banking. *Milkiyah: Journal of Islamic Banking*, 5(2). <https://jurnal.stainmajene.ac.id/index.php/milkiyah/article/download/1468/751>
- Dewi, A. K. (2025). Sustainable Finance in Islamic Banking. *Jurnal IBIK*, 10(1). <https://jurnal.ibik.ac.id/index.php/jimkes/article/download/3489/2586>
- Ismail, A. Y., Musafar Hameed, L. B., Mohamad Suhaimi, A. F., Jamaludin, N. I., & Shahimi, S. (2020). Value-based intermediation and interconnection of Sustainable Development Goals in Islamic banking framework. *International Journal of Islamic Economics and Finance Research*, 3(1), 45-56. <https://doi.org/10.53840/ijiefer11> [ijiefer.uis.edu.my](https://ijiefer.uis.edu.my)
- Jan, A., Mata, M. N., Albinsson, P. A., Martins, J. M., Hassan, R. B., & Mata, P. N. (2021). Alignment of Islamic Banking Sustainability Indicators with SDGs: Policy Recommendations for Addressing the COVID-19 Pandemic. *Sustainability*, 13(5), 2607. <https://doi.org/10.3390/su13052607>





- Jumiati, E. (2024). The role of Islamic economics in achieving Sustainable Development Goals (SDGs): A bibliometric perspective. *Al-Falah: Journal of Islamic Economics*, 9(2). <https://doi.org/10.29240/alfalah.v9i2.11831> [Rumah Jurnal IAIN Curup](#)
- Lestari, I. P., Hanafi, M. M., & Wardhana, L. I. (2025). A Literature Review of Updated Islamic Corporate Governance Elements: Implications for Indonesia. *Journal of Islamic Monetary Economics and Finance*, 11(1), 91-118. <https://doi.org/10.21098/jimf.v11i1.2305>
- Mas'ud, R. (2021). *Strategi Membangun Citra Perbankan Syariah*. Mataram: Sanabil. ISBN 978-623-317-308-7
- Mohajan, H. K. (2018). Understanding qualitative research methodology: A systematic review. *ResearchGate*. [https://www.researchgate.net/publication/389870569\\_Understanding\\_Qualitative\\_Research\\_Methodology\\_A\\_Systematic\\_Review](https://www.researchgate.net/publication/389870569_Understanding_Qualitative_Research_Methodology_A_Systematic_Review)
- Muhmad, S. N., Arif, A. M., Majid, N. A., & Abidin, A. F. Z. (2021). Board of Directors, Shariah Committees and Sustainability Commitment of Islamic Banks in Malaysia. *Management and Accounting Review*, 20(3), 49-79.
- Mukhibad, H., & Setiawan, D. (2022). Sharia Supervisory Board, Maqasid Syariah, and Accounting-Based Performance: Evidence from Indonesia. *International Journal of Monetary Economics and Finance*, 15(3), 213-231.
- Nurchahyo, S. A., Ferdianto, R., Arismaya, A. D., & Anis, M. (2025). Toward sustainable Islamic banking: The role of fintech, knowledge management, green banking, and Sharia compliance. *Economica: Jurnal Ekonomi Islam*, 16(1). <https://doi.org/10.21580/economica.2025.16.1.23752> [journal.walisongo.ac.id](http://journal.walisongo.ac.id)
- Puspitasari, N. D., & Kasri, R. A. (2023). Shariah board governance and sustainability performance: Analysis of Sharia banking in Indonesia. *Jurnal Ekonomi & Studi Pembangunan*, 24(2). <https://doi.org/10.18196/jesp.v24i2.20133> [Jurnal UMY](#)
- Qualitative Research in Healthcare: Necessity and Characteristics.” (2023). *Frontiers in Medicine*. PMC 9925284. <https://pmc.ncbi.nlm.nih.gov/articles/PMC9925284/>
- Rahdian, A., Mardian, S., & Razikun, M. (2023). The measurement of Good Corporate Governance in Islamic banking and its effect on financial performance (empirical study of Islamic commercial banks in Indonesia). *Jurnal Akuntansi dan Keuangan Islam*, 11(2). <https://doi.org/10.35836/jakis.v11i2.530> [journal.sebi.ac.id](http://journal.sebi.ac.id)
- Researching with Qualitative Methodologies in the Time of ...” (2023). *Qualitative Research Journal*. PMC 9816627. <https://pmc.ncbi.nlm.nih.gov/articles/PMC9816627/>
- “The PRISMA 2020 statement: an updated guideline for reporting ...” (2021). *Systematic Reviews*, 10, 89. <https://doi.org/10.1186/s13643-021-01626-4>
- Sari, Y. S., Fitri, S. R., & Pertiwi, H. (2024). Implementation of ESG (Environmental, Social, Governance) in Islamic banks: A critical and strategic review. *Al-Muwazanah: Indonesian Journal of Islamic Economics*. <https://doi.org/10.??> (lihat versi pra-cetakan) [Jurnal ZMS Adra](#)
- Sutton, J., & Austin, Z. (2015). Qualitative research: Data collection, analysis, and management.” *Canadian Journal of Hospital Pharmacy*, 68(3). PMC 4485510. <https://pmc.ncbi.nlm.nih.gov/articles/PMC4485510/>
- The critical interpretive synthesis: an assessment of reporting practices.” (2020). *Research Synthesis Methods*. <https://doi.org/10.1080/13645579.2020.1799637>
- Tracy, S. J. (2010). Qualitative quality: Eight “big-tent” criteria for excellent qualitative research. *Qualitative Inquiry*, 16(10), 837-851. (cited in criteria reviews)



- “Purposeful sampling and saturation in qualitative research.” (2025). *Journal of Business Research*. <https://doi.org/10.1007/s11846-025-00881-2>
- Walad, M. M., Anggraini, T., & Yanti, N. S. (2023). The influence of Islamic Corporate Social Responsibility and Islamicity Performance Index disclosure on company reputation: An empirical study of Sharia banks in Indonesia. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 7(3). <https://doi.org/10.29040/ijebar.v7i3.10933> [Jurnal STIE AAS](#)
- Widodo, E. W. (2024). The influence of directors’ characteristics on the social performance of Sharia banking in Indonesia. *European Journal of Business and Management Research*, 9(4). <https://doi.org/10.24018/ejbmr.2024.9.4.2309>