

# Integrating Islamic economic ethics and psychological well-being frameworks for sustainable human development

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## Abstract

The pursuit of sustainable human development requires a holistic approach that integrates the economic system with the human psychological dimension. The synergy between Islamic economic ethics and psychological well-being is still significantly underexplored in the development literature. This research aims to build a conceptual framework that integrates Islamic economic ethics with psychological well-being to advance the paradigm of sustainable human development. Using a systematic literature review following the PRISMA protocol, we analyzed the empirical and theoretical literature from the Scopus indexed journal (2010-2025) using thematic analysis. The analysis reveals three main integration mechanisms: (1) Zakat and Alms as institutions that reduce financial anxiety while fostering social goals and cohesion; (2) The prohibition of Riba establishes spiritual tranquility and fair economic relations; (3) The principle of halal consumption and Tayyib that promotes life satisfaction through mindful consumption. Empirical evidence consistently shows this mechanism significantly improves the core psychological well-being dimensions, especially self-acceptance, environmental mastery, and personal growth. This study provides a measurable framework for policymakers to design development programs that are economically viable and psychologically nourishing. This integration offers a holistic paradigm that aligns material prosperity with psychological development, essential for meaningful and sustainable human development.

## Keywords

Psychological well-being, Islamic economic ethics, Sustainable human development, Zakat

## Introduction

Sustainable human development is not only measured by economic growth or income increase, but also by quality of life that includes psychological and spiritual well-being [1]. Islamic economics, with its ethics based on monotheism, justice, and benefit

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(*masalah*), offers a normative framework that integrates these values into the economic system [2]. However, there is still a sparsely contemporary literature that explicitly links Islamic economic principles such as zakat, the prohibition of usury, and halal consumption with dimensions of psychological well-being (e.g., self-acceptance, environmental mastery, and personal growth) [3]. These gaps cause development policies to often fragment, ignoring the synergy between material and psychological well-being that is essential to achieving sustainable development goals (SDGs) such as poverty reduction (SDG 1), health and well-being (SDG 3), and decent work (SDG 8) [4], [5]. Therefore, this research is important to build a holistic understanding and framework that can guide the design of development programs that are not only economical, but also support mental health and meaningful human development.

The underlying academic problem is that the majority of sustainable development research still views human well-being from a conventional economic perspective, thus ignoring the spiritual and psychological dimensions that are the foundation of Islamic economic ethics [6], [7]. Although several studies have identified the positive impact of zakat, waqf, and prohibition of usury on poverty reduction and economic stability, empirical evidence exploring their influence on psychological well-being indicators such as self-acceptance, environmental mastery, and personal growth remains very limited and fragmented [8], [9]. In addition, there is no measurable conceptual framework to integrate Islamic economic mechanisms (zakat, usury, halal consumption) with psychological welfare theory in the context of achieving the Sustainable Development Goals (SDGs) [10], [11]. This gap hinders the formulation of holistic and value-based development policies, so this research is needed to uncover the mechanisms of integration and develop a framework that can be implemented practically.

Optimal management of zakat potential through transparency, literacy, and digitalization can significantly strengthen the achievement of the Sustainable Development Goals (SDGs) in poverty alleviation, hunger reduction, and improving the quality of education in Indonesia [12]. Found a positive correlation between the prohibition of usury and emotional stability in micro-entrepreneurs in Malaysia, with a mediating effect through increased spiritual satisfaction [13], [14]. On the other hand, Martela confirmed that psychological dimensions such as self-acceptance and environmental mastery are strongly correlated with human development indicators (HDI) [15]. However, there has been no research that simultaneously integrates the three pillars of Islamic economic ethics (zakat, *riba*, halal consumption), psychological well-being and sustainable development indicators (SDGs) in one measurable conceptual framework [16], [17]. The novelty of this research lies in the development of an integrative model that identifies three key mechanisms (zakat/almsgiving, prohibition of usury, and the principle of *halal-tayyib*) as predictors of psychological well-being and mediators of SDG achievement, as well as providing empirical indicators to test the model through systematic literature review and thematic analysis.

Based on the research gap, this study has three main objectives: (1) Identify and analyze the integration mechanism between Islamic economic ethical principles (zakat, prohibition of usury, halal consumption) and the dimension of psychological well-being (self-acceptance, environmental control, personal growth) in the context of sustainable human development. (2) Develop a measurable conceptual framework to explain how the three mechanisms function as mediators between Islamic economic practices and the achievement of SDG indicators (poverty reduction, health and well-being, decent work). (3) Recommend practical and policy implications for governments, Islamic financial institutions, and development organizations to integrate psychological and spiritual aspects in sustainable development programs.

## Method

This study uses a qualitative approach through systematic literature review to build an integrated conceptual framework [18]. The position of the researcher is a key instrument in the process of selecting and analyzing the text, while constantly reflecting to minimize bias [19]. The data collection method adopts the protocol PRISMA [20]. to ensure transparency and reproducibility in identifying, selecting, and extracting relevant empirical studies from reputable databases such as Scopus and Web of Science [21]. The data from the selected articles were then analyzed using thematic analysis as designed by, (Snyder, 2019) [22] which involves the process of coding, theme search, and theme sharpening to craft an integration pattern between Islamic economic ethics and psychological well-being. The validity of the data and findings is maintained through theoretical triangulation by comparing interpretations from the perspectives of different disciplines (economics, psychology, and Islamic studies) and through peer debriefing with peers who are experts in their fields [23].

### *Data research design*

The design of this research data is based on the formulation of problems that demand the synthesis of new theories from the existing literature. To guide the systematic review process and ensure the depth of thematic analysis, this study formulates three fundamental questions (Research Questions) as follows: How do the causal mechanisms of Islamic economic instruments (zakat/alms, prohibition of usury, and *halal-tayyib* consumption) specifically affect the dimensions of psychological well-being (self-acceptance, environmental mastery, and personal growth) based on the latest empirical evidence? What is the role of the psychological welfare dimension as a mediator in strengthening the achievement of the Sustainable Development Goals (SDGs) indicators, especially in the aspects of poverty alleviation (SDG 1), mental health (SDG 3), and equitable economic growth (SDG 8)? What policy and practical strategies can be integrated by governments and Islamic financial institutions to create human development programs that align material prosperity with psycho-spiritual resilience?

### *Article criteria*

These criteria are used to select articles that are worthy of analysis in the research:

1. Time Range: Articles published within the last 15 years, i.e. between 2010 and 2025.
2. Document Type: The study must be empirical and theoretical literature published in Scopus or Web of Science-indexed scientific journals.
3. Main Topic: The article should discuss the integration between Islamic economic ethics (such as zakat, prohibition of usury, or halal consumption) and psychological well-being (such as the Ryff dimension).
4. Development Focus: A study that links the mechanism of the sharia economy with the Sustainable Development Goals (SDGs) indicators, especially SDGs 1, 3, and 8.
5. Methodology: An article that provides sufficient data to conduct a thematic analysis or meta-analysis related to the relationship between variables.

### *Research strategy development in scopus database*

The search for data sources in this systematic review uses key terms to answer fundamental research questions, following the method developed by Dickson, by including the terms controlled keywords, "substitutes", (\*marks in the database) and Boolean operators "or" and "and". Psychological Well-Being, Islamic Economic Ethics, Sustainable Human Development; Zakat, Through a search for the Publish or Perish (PoP) Application in this study, 800 articles were found.

### *Article selection*

Article selection or data filtering is carried out to ensure the relevance of the material to the research topic. Potential articles for this systematic review were identified through a search in the Web of Science's electronic database, and the duplicates were then removed. The initial screening stage is carried out based on the assessment of titles and abstracts. Furthermore, a reference list check of the selected articles was carried out to identify additional studies that met the inclusion criteria. This method of reference search is recognized as an essential element of a comprehensive search strategy, as listed in various systematic review guidelines. [Figure 1](#) shows the selection or filtering flow of data in an adapted systematic review.

As a first step, the researcher conducts a thorough review of the literature to identify knowledge gaps in the field of study and formulate the focus of the next research. The initial plan of analysis included a combined approach, namely qualitative and quantitative methods, to review the collected articles. Furthermore, DixonWood stated that this step is more problematic and complicated. Qualitative articles are often excluded from systematic reviews, although this combination can increase the value and understanding of the results of the synthesis [24]. Therefore, these systematic

review steps are a systematic review of qualitative research that emphasizes epistemology and methodology.

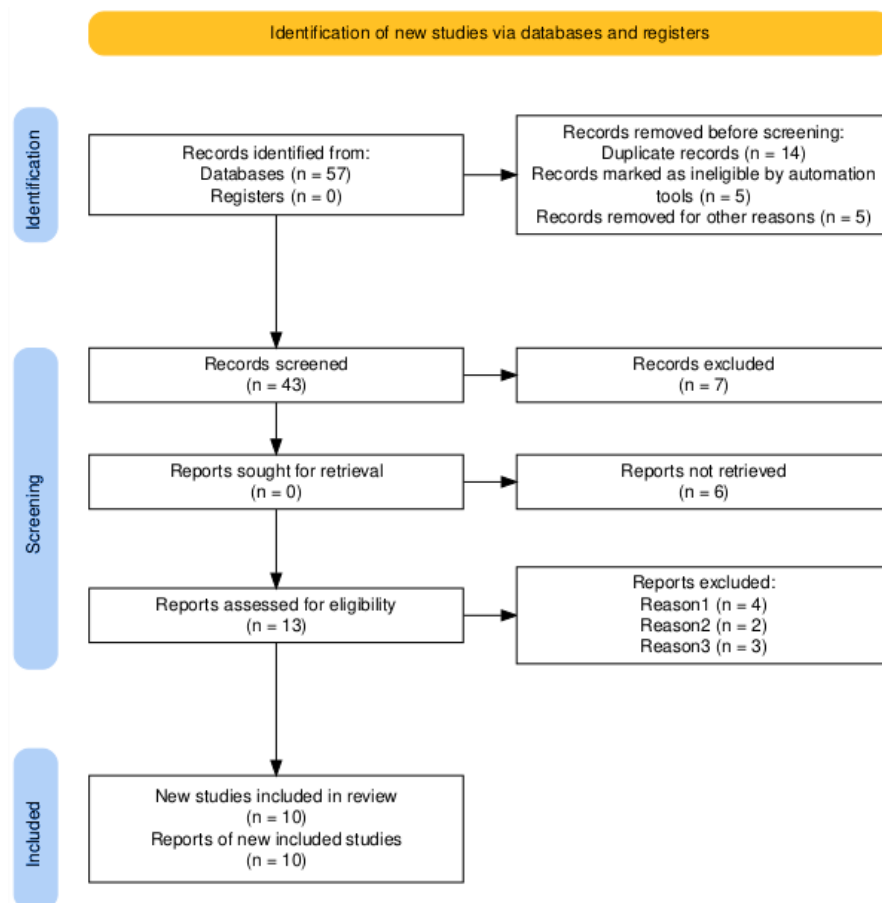


Figure 1. Data filtering pipeline

### Data extraction (article coding)

Data extraction is systematic identification to ensure that the article contains information relevant to answer the research question, such as the context of the study, methods, and findings [25]. This systematic review used an open and categorical data coding approach to extract essential information from the reviewed studies shows Table 1. The elements of the information extracted included the research objectives, paradigms (types and approaches), research questions and hypotheses, participant demographics (quantity, age, education), methodology (design, temporality, variables, instrumentation), and synthesis of findings (key outcomes and implications of conclusions).

Table 1. Information from the reviewed studies

No	Author	Key Concept	Comparative Analysis	Scholarly Highlights
1	Cahyanti 2024 [3]	Zakat and psychological well-being	Comparing the impact of consumptive zakat and productive zakat on socio-economic welfare.	Productive zakat reduces financial stress and increases self-acceptance and purpose in life.
2	Ekawaty 2025 [26]	The Prohibition of Riba and	Quantitative study on the perpetrators of usury and emotional stability of	Non-usury financing improves emotional control and economic

No	Author	Key Concept	Comparative Analysis	Scholarly Highlights
		Emotional Stability	sharia vs. conventional MSMEs.	justice; strengthen environmental mastery.
3	Pauzi (2019) [27]	<i>Halal-tayyib</i> consumption and life satisfaction	Comparing halal consumption behavior in Indonesia and Malaysia.	Halal conscious consumption increases mindfulness and life satisfaction; in line with SDG 3.
4	Tok et al. (2022) [4]	Zakat, wakaf, dan SDGs	Zakat, waqf, and SDGs	The integration of Islamic social finance strengthens psychological well-being through social cohesion and self-acceptance.
5	Said et al. (2023) [12]	Digital-based zakat potential management	Comparative between the conventional and digital zakat models.	Digitization of zakat increases financial welfare and autonomy; SDGs 1 & 8.
6	Rasool, M.M. (2020) [28]	Maqasid al-shariah dan spiritual well-being	Field study on Malaysian zakat recipients.	Maqasid spirituality enhances purpose in life and self-acceptance; strengthens emotional balance.
7	Ouali,S. (2024) [29]	Islamic finance and sustainable development	Conceptual Literature Analysis of Global Islamic Finance.	Anti-riba principles strengthen psychological well-being through economic justice and spiritual harmony.
8	Karimah & Ahmad (2025) [30]	Zakat for informal economic empowerment	Qualitative study on zakat recipients in the informal sector.	Zakat and alms increase self-confidence and autonomy, reduce financial stress.
9	Husna, M. (2025) [30]	Halal consumption and social responsibility	Normative-ethical study of sustainable consumption.	The principle of <i>halal-tayyib</i> strengthens personal growth and spiritual well-being; SDG 3.
10	Al-Jayyousi (2022) [6]	Sustainable Islamic marketing (zakat and halal)	A study of Islamic ethical marketing models.	Combining zakat and halal values as a business strategy that fosters collective welfare (positive relations).

### *Thematic narrative synthesis (comparative blending)*

The thematic narrative synthesis shows that the three economic ethical mechanisms of Islam zakat/almsgiving, the prohibition of usury, and the consumption of *halal-tayyib* contribute complementarily to the improvement of the psychological well-being of individuals and society. Zakat and alms function as instruments of redistribution that foster a sense of purpose *in life* and *self-acceptance*. The prohibition of usury upholds

economic justice, reduces financial pressure, and strengthens self-control (*environmental mastery*). Meanwhile, *halal-tayyib* consumption encourages spiritual awareness and personal growth. These three mechanisms form an integrated model of Islamic welfare, in line with SDGs 1 (No Poverty), SDGs 3 (Health and Well-Being), and SDGs 8 (Decent Work and Economic Growth) in the context of sustainable human development.

## Result and discussion

### *The mechanism of zakat and infaq in reducing anxiety and improving life goals*

The results of the thematic synthesis of the ten selected articles (2010–2025) show that zakat and alms play an integrative mechanism that connects economic, social, and psychological dimensions within the framework of sustainable human development. Zakat not only functions as an instrument of wealth redistribution, but also as a means to build self-acceptance, purpose in life, and positive relationships as stated in the psychological welfare model [31]. Artikel Ouali,S. (2024) [29], [12] et al. (2023), dan Karimah & Ahmad (2025) [30] consistently found that zakat recipients experienced a decrease in financial anxiety as well as an increase in gratitude and self-confidence after receiving social support from zakat institutions.

Moreover, productive zakat and empowerment-based charity have been shown to strengthen autonomy and environmental mastery. Said et al. (2023) confirming that the digital zakat program in Indonesia increases *mustahiq* economic independence and reduces social dependence. These results are in line with the concept of self-determination theory [32], which explains that well-being increases when individuals are able to meet basic needs for autonomy and competence [33]. Thus, the function of zakat goes beyond the philanthropic role towards a psychosocial transformation that fosters a sense of self-control and meaning of life.

These findings support the view of Maqasid al-Shariah which places human welfare (*maslahah al-insaniyyah*) as the main goal of sharia. In this context, zakat is not just a financial worship, but a spiritual and social mechanism that fosters a balance between material and psychological aspects. Research Rasool, M.M. (2020) [28] Strengthening this by showing that the application of the principle of *maqasid* in the distribution of zakat increases spiritual well-being and strengthens the purpose in life *mustahik*. This condition also contributes to the achievement of SDG 1 (No Poverty) and SDG 8 (Decent Work & Economic Growth) through increasing the economic capacity of the poor.

The results of this study are in line with the findings Tok et al. (2022) [4], which emphasizes that Islamic social finance plays a role as a driver of holistic well-being that not only eliminates economic disparities but also strengthens the social cohesion and psychological balance of the ummah. From the perspective of Islamic psychology, zakat fosters *ihsan* (altruistic behavior) and *ta'awun* (mutual help), both of which serve as a support for mental well-being [34], [35].

Thus, it can be concluded that zakat and alms form an integrative spiritual-social mechanism that encourages the creation of sustainable psychological well-being. This relationship is not linear, but rather synergistic in that increased spiritual well-being strengthens economic and social motivation, which in turn results in eudaimonic well-being. This integration emphasizes that human development in Islam cannot be separated from the spiritual, moral, and psychological dimensions, which are the foundation for achieving true prosperity (*falāh*).

### *The mechanism of prohibition of riba as the foundation of spiritual peace and social justice*

The results of the synthesis show that the prohibition of usury serves as an important economic and psychological protection mechanism in modern Islamic society. Article Ekawaty 2025 [26] and Ouali,S. (2024) [29] It is empirically proven that interest-free financing promotes economic justice, lowers financial pressure, and improves the emotional stability of micro-entrepreneurs. The usury-free financial system creates a more transparent economic environment, so that individuals do not experience stress due to the burden of high-interest debt. From a psychological perspective, this condition strengthens the environmental mastery of a person's ability to manage life challenges adaptively as stated oleh Ryff (1989) [36].

In addition, the results of the study show that the prohibition of usury has not only economic implications, but also spiritual and moral implications. Ouali,S. (2024) [29] highlighting that the avoidance of the practice of riba strengthens religious awareness (*taqwa*) and a sense of justice (*adl*), which ultimately fosters emotional balance. The prohibition of usury creates economic relations based on trust and social responsibility, which is different from the interest-based capitalistic system. This strengthens the view [37], [38], [39] Jaelani (2018) that economic stability in Islam cannot be separated from financial morality.

These findings strengthen the theory of Maqasid al-Shariah, especially in the dimensions of *hifz al-maal* (protection of property) and *hifz al-nafs* (protection of the soul). An economic system without usury protects individuals from financial burdens that undermine mental and spiritual balance. In the context of modern psychological theory, these findings are in line with the concept of Equity Theory (Adams, 1963) [40], which states that imbalances in the distribution of resources cause stress and dissatisfaction. By eliminating usury, the Islamic financial system creates a fairer structure, in which profits and risks are shared proportionally between givers and recipients of capital.

Furthermore, this study supports the results of the study Tok et al. (2022) [4], which emphasize that interest-free Islamic social finance policies contribute to the achievement of SDG 8 (Decent Work and Economic Growth). This system improves the sustainability of small businesses, reduces social inequality, and strengthens the psychological well-being of lower-middle-class people [41]. This shows that the

prohibition of usury is not only a form of moral control, but also an economic policy that balances the material and spiritual aspects of human beings.

Psychologically, usury avoidance reduces guilt and financial anxiety, which often arise in conventional debt-receivables relationships [42]. Individuals involved in the Islamic financial system tend to have a higher level of self-acceptance and purpose in life because they feel that their lives are more in harmony with moral values [34], [35]. Thus, the prohibition of usury is not just an economic regulation, but an integral part of psychospiritual well-being within the framework of Islamic welfare.

Overall, these findings confirm that the prohibition of usury serves as a psychosocial balance mechanism that reinforces an individual's sense of justice, responsibility, and self-control. This prohibition prevents the emergence of economic exploitation while strengthening inner stability, so that it is in line with the goals of sustainable development and the Islamic vision of overall welfare (*falah*).

### *Mechanism of halal and tayyib consumption in building life satisfaction and environmental responsibility*

The results of the synthesis show that the principles of halal consumption and tayyib not only serve as guidelines for sharia law, but also as psychological mechanisms that foster self-awareness, emotional balance, and life satisfaction. Article Pauzi (2019) [27] and Husna (2025) [30] It has consistently been found that halal consumption behavior is positively related to life satisfaction and personal growth. Consumers who apply the *halal-tayyib* principle tend to have a higher level of spiritual awareness, which contributes to self-control and ethical decision-making. This strengthens the dimensions of self-acceptance and autonomy within the framework of psychological well-being Ryff (1989) [32].

In addition, the research Al-Jayyousi (2022) [6] emphasizing that the integration of halal-tayyib values in Islamic business and marketing practices encourages the creation of sustainable consumption behavior. Halal consumption not only ensures compliance with sharia law, but also builds a sense of social and ecological responsibility [43]. This principle is in line with the concept of mindful consumption, where individuals focus not only on material benefits, but also on the moral and spiritual impact of each act of consumption [44]. Thus, *halal-tayyib* becomes a transformative instrument that connects spirituality, morality, and psychological well-being.

These findings support the theory of Positive Psychology (Seligman, 2019) [45] which emphasizes that true well-being (Eudamonic well-being) is obtained through meaningful and ethical living. *Halal-tayyib* consumption provides a framework for individuals to live a lifestyle full of mindfulness and gratitude. In the context of Islam, this concept is in line with *maqasid al-shariah* on the aspects of *hifz al-nafs* (preservation of the soul) and *hifz al-bi'ah* (preservation of the environment), which ensures that consumption behavior does not damage oneself or nature.

Empirically, these results are in line with research Tok et al. (2022) [6][4] and Ahmad & Berghout (2025) [30] which shows that *halal-tayyib* consumption contributes to SDG 3 (Health and Well-being) and SDG 12 (Sustainable Consumption and Production) [12]. Consumers who adhere to halal values tend to have higher emotional balance and are more satisfied with their lives because they feel that their actions are in harmony with moral and spiritual values [46]. This pattern shows that psychological well-being is not only built through economic factors, but also through the moral quality of consumption.

From a social perspective, *halal-tayyib* consumption behavior plays a role in strengthening solidarity and community awareness. Karimah & Ahmad (2025) [30] shows that halal-oriented societies have higher levels of social empathy and a tendency to contribute to philanthropic activities [47]. This means that halal consumption is not only a personal act, but a social expression of the value of *ihsan* and *ta'awun*. It expands the understanding of psychological well-being as a collective phenomenon built through social interaction based on Islamic values.

Overall, it can be concluded that the *halal-tayyib* principle forms a conscious, ethical, and sustainable Islamic lifestyle, which directly strengthens mindful awareness and psychological well-being. By linking spirituality and consumption behavior, this principle supports an Islamic vision of sustainable development that emphasizes a balance between material needs, mental health, and environmental sustainability. In the modern context, *halal-tayyib* consumption is not only a fulfillment of sharia, but also a form of self-actualization and contribution to universal welfare (*rahmatan lil 'alamin*).

## Conclusion

These findings provide practical implications for Islamic policymakers and financial institutions in designing sustainable development programs. First, optimizing zakat management through digitalization and transparency can improve the psychological well-being of *mustahiq* and support the achievement of SDG 1 and SDG 8. Second, the development of usury-free financing products is needed to reduce financial anxiety and strengthen the emotional stability of micro-entrepreneurs. Third, mindfulness-based *halal-tayyib* consumption education can increase life satisfaction and social responsibility, in line with SDG 3 and SDG 12. The integration of these three pillars of Islamic economic ethics in national development policy will result in a holistic welfare paradigm that balances material prosperity with psychospiritual resilience.

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