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International Convention on Humanity Sustainability Technology

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One type of Islamic financial instrument known as Green Sukuk is intended to finance environmentally friendly and sustainable projects. This financial instrument, which determines environmental impact and encourages investor participation, remains a challenge due to the management quality and transparency of its use. The focus of this research is how digital technology changes can optimize Green Sukuk in supporting environmental sustainability. The method used is qualitative-descriptive, with literature analysis and secondary data from government policies, financial reports, and case studies of Green Sukuk implementation in various countries. The research results show that digital technologies such as real-time reporting systems, blockchain, and big data can enhance the accountability, efficiency, and attractiveness of Green Sukuk for investors. Therefore, digitalization is becoming an important approach to promote the development of environmentally friendly, sharia-based financial instruments to support sustainable development plans. This study contributes to improving regulations and cross-sectoral cooperation in the use of digital technology to optimize the management of Green Sukuk.

1. INTRODUCTION

The current era is defined by the rapid and pervasive advancement of technology, which has fundamentally reshaped human existence. Digitalization is no longer a choice but a mandatory strategic pivot, evident across all sectors, from communications to finance. As noted in the initial context of digital finance, this technological shift has facilitated tremendous efficiency, leading to new instruments such as Green Sukuk, which leverage digital platforms for greater transparency, efficiency, and public participation in sustainable economic (Ozturk, 2022). The ability of digital technology to accelerate financial inclusion and fund environmentally friendly initiatives, consistent with Islamic ethics that emphasize fair resource management and environmental preservation, underscores its immense positive potential (Asnawi et al., 2024; Hakim et al., 2022)

However, this relentless digital immersion comes with a significant, often overlooked, cost to human spirituality and psychological well-being. The constant pressure to adapt, the sheer volume of information, the fear of missing out, and the potential for digital alienation contribute to a modern condition we term Digital Anxiety. While technology offers convenience, it simultaneously risks generating profound feelings of isolation, inadequacy, and spiritual distress, destabilizing the mental and ethical balance of the user (Bakhri, 2020; Jaiswal, 2022; Mohsin,

2021). This spiritual and psychological fragmentation, which is a consequence of living perpetually tethered to the screen, requires more than purely technological or traditional psychological fixes; it necessitates a comprehensive, human-centered spiritual intervention.

(Huda & Bustomi, 2024; Ismahayati, 2023; Sya'bana, n.d.) In response to this humanistic crisis within the digital realm, this paper proposes a necessary spiritual and ethical framework rooted in Humanistic Da'wah (Islamic outreach) (Huda & Bustomi, 2024; Ismahayati, 2023; Sya'bana, n.d.). Da'wah, defined as the ethical practice of humanity guiding towards goodness and truth, offers a powerful spiritual and ethical counterbalance to the anxiety and alienation induced by the digital world. By adopting a humanistic approach, this framework prioritizes compassion, fosters inner peace, and re-emphasizes the spiritual purpose (maqashid sharia) that must guide technological use, ensuring that technology serves humanity, not the reverse.

While existing literature has extensively examined the application of digital technology in optimizing Islamic products and services—such as using digital applications and information systems to manage Green Sukuk (Spinsante, 2023; Stara, 2024; Triantafyllidou, 2022). these studies primarily focus on product optimization and economic development. They often overlook the comprehensive spiritual, psychological, and ethical toll of digital life on the individual and the community's capacity to engage ethically with these tools (Vimarlund, 2021).

A significant gap exists in the literature regarding a practical and comprehensive Islamic model for addressing the emotional and spiritual consequences of digital transformation. Previous research does not offer a model that integrates three crucial dimensions: spiritual resilience (hope), ethical digital conduct, and community digital literacy under the unified banner of Humanistic Da'wah (Maksum et al., 2023).

Therefore, in this research lies in its development of a more complex and holistic model. This model moves beyond the singular focus on product and service optimization to include the empowerment and strengthening of community digital literacy and spiritual fortitude (resilience and hope) through Da'wah principles. The aim of this research is to explore how the principles and strategies of Humanistic Da'wah can be optimized to mitigate the pervasive effects of digital anxiety and to provide strategic, practical advice to Islamic stakeholders in Indonesia for fostering hope, resilience, and ethical engagement in a digitally saturated world (Crowley, 2023; Erans, 2022; Stockwell, 2021). The results of this study contribute to developing strategies and models for optimizing spiritual management in the digital age, supporting sustainable human development alongside existing economic sustainability programs.

2. RESEARCH METHOD

This study employs a Descriptive Qualitative Method based on a Systematic Literature Review and Analysis approach. This methodology is ideally suited for interpreting complex and emerging socio-spiritual phenomena, specifically the impact of the digital transformation on human psychological well-being (Digital Anxiety) and the formulation of a corresponding holistic Islamic ethical response (Humanistic Da'wah). By focusing exclusively on existing high-quality academic and strategic literature (Christensen, 2021; Haleem, 2022), this research aims to construct a novel theoretical model that synthesizes spiritual guidance with contemporary digital reality. The flowchart in figure 1 :



Figure 1. Flowchart the Research Method

The research process is structured into three sequential and rigorous stages to ensure a systematic analysis of the existing knowledge base and the successful construction of the model:

1. Data Collection and Identification (Thematic Search)

This initial stage involves a comprehensive, multi-layered search for relevant academic and policy literature across three core (El-Dassouki, 2022; Gioia, 2021), intersecting themes that define the research scope:

- a. Digitalization and Societal Ethics: Identifying literature on the ubiquitous nature of digital technology, its mandatory strategic pivot across sectors (e.g., finance, communication), and its dual effects—both enabling economic efficiency (like in the management of Green Sukuk) and presenting new ethical challenges.
- b. Spiritual and Psychological Impact of Technology (Digital Anxiety): Collecting and cataloging studies that define and analyze the negative psycho-spiritual consequences of perpetual digital immersion. Key search terms include digital anxiety, digital alienation, Fear of Missing Out (FOMO), spiritual distress, and technology burnout. This body of literature provides the critical problem the Da'wah model must address.
- c. Islamic Ethical and Spiritual Intervention: Gathering works focusing on Islamic ethical principles (akhlaq), the higher objectives of Islamic law (maqashid sharia), and the methodology of Humanistic Da'wah. The goal is to establish the theoretical foundation for compassion-centered, purpose-driven spiritual guidance.

2. Data Preparation and Analysis (Comparative and Synthesis)

The collected data will undergo a critical and comparative analysis aimed at identifying the current limitations and the requirements for the proposed model (Addala, 2021; Pajalic, 2024):

- a. Content Categorization: Relevant information will be extracted and rigorously categorized based on the three crucial dimensions identified for the Humanistic Da'wah Model: Spiritual Resilience (Hope), Ethical Digital Conduct, and Community Digital Literacy
- b. Comparative Gap Analysis: This involves a critical comparison between two distinct categories of existing literature: a) models focused on optimizing digital products (e.g., maximizing Green Sukuk transparency/efficiency), and b) models addressing spiritual well-being. This analysis formally confirms the research gap: the lack of an integrated model that explicitly uses Da'wah to address the psycho-spiritual crisis of digitalization rather than just optimizing economic outcomes.
- c. Interpretation and Abstraction: Interpreting the findings to abstract the core needs of individuals experiencing Digital Anxiety (e.g., need for stillness, authentic connection, and purpose) and mapping these needs to actionable Da'wah strategies.

3. Synthesis and Model Formulation (Theoretical Construction)

The final stage is the intellectual and creative synthesis that achieves the research objectives:

- a. Conceptual Integration: Integrating the abstracted needs (from Stage 2) with the principles of Humanistic Da'wah and maqashid sharia. This step ensures that the resulting model is both spiritually grounded and humanistically compassionate.
- b. Model Construction: The primary output is the formalized Humanistic Da'wah Model for Addressing Digital Anxiety. This model will detail practical, strategic advice and implementation guidelines for Islamic stakeholders in Indonesia to effectively foster spiritual fortitude, resilience, and hope while actively enhancing ethical digital literacy within their communities.

Contribution Statement: The resulting framework represents the core contribution of this research, offering a new, holistic paradigm for optimizing spiritual management in the digital era and supporting sustainable human development beyond mere economic sustainability.

3. RESULTS AND DISCUSSION

Research Results

In Indonesia, the Ministry of Finance has issued three types of bonds with a Green Sukuk structure based on Islamic Sharia principles and in line with *maqashid syariah* within the framework of *al-kulliyah al-khamsah*, namely protecting religion (*hifdzu ad din*), life (*hifdzu an Nafs*), intellect (*hifdzu aql*), progeny (*hifdzu an nasl*), and wealth (*hifdzu al maal*). Green Sukuk is a green bond instrument. Green sectors include renewable energy; sustainable transportation; waste processing to generate energy; and sustainable agriculture (Timpanaro, 2024). To achieve sustainable development, these five green sectors are a tangible example of the government's efforts to protect the environment (*hifz al-bi'ah*) amidst climate change (market segmentation is shown in the chart below).

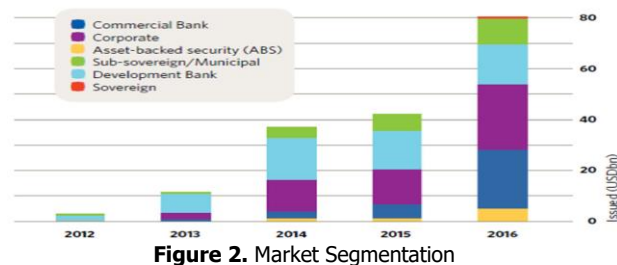


Figure 2. Market Segmentation

Meanwhile, the development of demand and supply for green sukuk products until 2012 shows an increase every year, as shown in the movement table below.

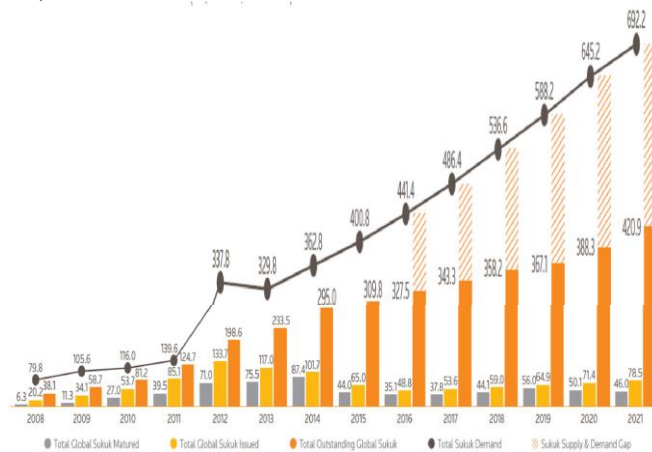


Figure 3. Demand and supply of sukuk, 2008–2021

To ensure that the benefits from Green Sukuk receipts are used appropriately, the government is expected to strengthen several pillars: (1) all funds are used for upcoming green projects. (2) evaluation and assessment of projects through a review and approval process by the Ministry of Finance and the National Development Planning Agency. (3) fund management as an issuer guarantee that the funds will be fully used for green projects. (4) The report is expected to include the necessary measures to reduce greenhouse gas emissions (Abubakar & Handayani, 2020b). An annual report on Green Bonds and Green Sukuk will be created and distributed by

the Ministry of Finance. This report will include a list of projects, the amount of funds allocated to them, and an estimate of their positive impact

Discussion

A. Digitalization as a Dual Force: Efficiency and Ethical Fragility

The analysis of the Indonesian government's Green Sukuk initiative, as presented in the results, unequivocally demonstrates the success of digitalization in fostering financial transparency, mobilizing capital for sustainable development, and aligning with the principles of *maqashid syariah*—specifically, the protection of wealth (*hifz al-maal*) and the environment (*hifz al-bi'ah*). Indonesia's commitment to issuing three types of Green Sukuk for sectors like renewable energy and sustainable transportation is a tangible effort to achieve sustainable development goals. The structured framework adopted by the Ministry of Finance—which includes rigorous project evaluation, fund guarantees, and mandatory reporting on emission reduction (Peng, 2023; Romero, 2021; Xiaoman, 2021)—confirms that digital tools are essential for bolstering investor trust and optimizing economic outcomes. Furthermore, the increasing demand for Sukuk products shown in the 2008-2021 data highlights a growing market appetite for sharia-compliant sustainable finance. This technological pivot validates the first theme of this research: Digitalization and Societal Ethics, where technology acts as an engine for ethical economic growth. However, the very success and mandatory nature of this digital transformation create a critical ethical and spiritual vacuum, which forms the core research gap of this paper. While technology successfully optimizes products (Green Sukuk) and financial mechanisms, it simultaneously imposes an often-overlooked cost on the user—a condition termed Digital Anxiety (Thematic Search C2). The perpetual tethering to the digital realm, which is required for efficient engagement in these modern systems, paradoxically generates profound feelings of isolation, inadequacy (FOMO), and spiritual distress among users. This confirms the research gap: existing financial models focus purely on optimizing economic instruments, failing to provide a holistic, integrated framework that addresses the psycho-spiritual toll of the mandatory digital life demanded by those instruments.

B. The Humanistic Da'wah Model: A Spiritual Counterbalance

In response to this humanistic crisis, the synthesis of this study proposes the Humanistic Da'wah Model for Addressing Digital Anxiety. This model shifts the focus from optimizing financial efficiency to cultivating human spiritual fortitude and redefines the application of *maqashid sharia* in the digital era. It argues that for sustainable development to be truly holistic (beyond *hifz al-maal* and *hifz al-bi'ah*), it must prioritize the protection of the soul (*hifz an-nafs*) and the intellect (*hifz al-'aql*) from the deleterious effects of digital immersion.

The Da'wah model functions through the strategic integration of three core dimensions:

1. Spiritual Resilience (Hope)

Digital Anxiety is fundamentally rooted in a pervasive fear of missing out and a feeling of being perpetually inadequate when confronted with filtered online realities. The Humanistic Da'wah framework counters this by re-establishing spiritual purpose (*maqashid*) as the primary anchor. This dimension focuses on cultivating inner stillness (*sakinah*) and unwavering Hope (*rajā'*) in the divine plan, strategically moving individuals from dependence on external validation (likes, trends) toward internal peace. The practical strategy involves promoting structured digital detox practices and re-emphasizing practices like *dhikr* and contemplative reflection (*tafakkur*) as essential spiritual-digital hygiene measures.

2. Ethical Digital Conduct

This dimension serves as the practical application of akhlaq (Islamic ethics) in the digital sphere, guiding technology use rather than merely prohibiting it. It directly addresses corrosive digital behaviors such as cyberbullying, the spread of misinformation (hoax prevention, a relevant concern for community stability), and excessive digital consumption (israf). Da'wah here acts as an ethical guide, encouraging users to employ digital platforms for constructive purposes—in line with the transparency principles celebrated in Green Sukuk—and to avoid ghibah (slander) or wasteful use of time online. This ensures that the user's digital behavior reflects compassion, justice, and responsibility.

3. Community Digital Literacy

The success of modern financial instruments like Green Sukuk depends on informed community participation (Mauliyah et al., 2023). Similarly, overcoming Digital Anxiety requires a collective, rather than purely individual, effort. This dimension focuses on strengthening the community's capacity to engage critically and ethically with digital tools. Strategic Da'wah advice for Islamic stakeholders in Indonesia involves designing community workshops and platforms that explicitly teach media literacy, critical thinking, and the importance of healthy digital boundaries, ensuring the entire community can manage technology and not be managed by it.

C. Synthesis and Policy Implication

The research culminates by synthesizing the key findings: The robust financial pillars that ensure the integrity of Green Sukuk (transparency, evaluation, and reporting) must be mirrored and complemented by spiritual and ethical pillars that ensure the integrity of the Muslim community's well-being. The Humanistic Da'wah Model is the crucial bridge between economic sustainability (as achieved through Green Sukuk) and human sustainability. Its implementation offers timely, strategic advice to Islamic policy makers and institutions in Indonesia, guaranteeing that as the country continues its rapid digital integration, it does so with a robust ethical and spiritual safety net. The ultimate contribution is offering a new, holistic paradigm that guarantees that technology serves the higher objective of preserving human spiritual and psychological well-being.

4. CONCLUSION

To support the green economy which requires large funding, especially for renewable energy projects, it is necessary to encourage stakeholders to create financial instruments that focus on funding projects that comply with the Sustainable Development Goals in the form of green sukuk. Innovative Green Sukuk funding is directed to several environmentally friendly sectors, such as renewable energy, resilience to risks and disasters in vulnerable areas/sectors, sustainable transportation, waste processing into energy and others, as well as sustainable agriculture. These green sectors are a tangible manifestation of the government's steps to protect the environment amidst climate change in order to achieve sustainable development. The potential for Green Sukuk issuance can be seen from the increasing awareness of investors regarding the importance of environmental conservation.

The involvement of important institutions such as the government and the UN in the development of Green Sukuk shows the potential of this instrument. Because issuing Green Sukuk requires a higher risk profile and requires large funds, a proper mechanism of mutual control and supervision is needed. To achieve sustainable development goals, Green Sukuk can be used to preserve the environment and natural resources, save energy, encourage the use of renewable energy, and reduce the effects of greenhouse gas emissions.

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