Al-bank: Journal of Islamic Banking and Finance
e-ISSN: 2797-8265, p-ISSN: 2797-9466
https://doi.org/10.31958/ab.v6i2

Revitalizing the Islamic Economy through Local Wisdom: A Systematic Literature Review on Minangkabau Matrilineal Legacy and Modern Sharia Interventions

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Keywords
Minangkabau Matrilineal Islamic Economic; Cultural Heritage; ShariaFfinance; Local Wisdom;

Abstract

Despite Minangkabau women's nominal customary authority over ancestral property (harta pusako), poverty among female-headed households remains persistently high, and formal Islamic banking access continues to skew male — a paradox that anchors the novelty of this study. Employing a Systematic Literature Review (SLR) guided by the PRISMA protocol, this article synthesizes 42 peer-reviewed articles published between 2016 and 2025 to examine how Minangkabau's matrilineal legacy and cultural traces can revitalize the Islamic economy through local wisdom and modern sharia interventions. Thematic synthesis classifies the literature into three frameworks: Cultural-Institutional (n=19), Socio-Economic Empowerment (n=14), and Digital-Sustainability Integration (n=9). Digital transformation and environmental sustainability emerge as strikingly under-explored themes within matrilineal Islamic economic research, representing a critical novelty gap. Theoretically, the study extends the Resource-Based View and proposes a feminist reading of Maqasid al-Shariah. Practically, it recommends aligning zakat and waqf with matrilineal inheritance practices, developing culturally embedded fintech, and piloting green sukuk. Future research should pursue comparative studies across matrilineal societies, longitudinal mixed-methods designs, blockchain-based waqf prototyping, and policy experiments linking Islamic finance to sustainability goals.

How to Cite:
Alimin, A., Saharudin, D., Amra, A., Irwan, I., & Fahlefi, R. (2026). Revitalizing the Islamic Economy through Local Wisdom: A Systematic Literature Review on Minangkabau Matrilineal Legacy and Modern Sharia Interventions. *Al-Bank: Journal of Islamic Banking and Finance, 6(2)*, 173-185. https://doi.org/10.31958/ab.v6i2.17005

INTRODUCTION

The Minangkabau community of West Sumatra — one of the world's largest matrilineal societies — presents a persistent paradox that motivates this study. Women hold nominal customary authority over ancestral property (harta pusako tinggi) and occupy prominent decision-making roles within the household economy. Yet empirical evidence shows that poverty among female-headed households remains stubbornly high, and access to formal Islamic banking products continues to skew toward male entrepreneurs (Nila & others, 2025; Tariang & Thomas, 2018a). This gap between customary economic authority and actual financial inclusion is precisely the problem this review sets out to map: cultural legitimacy alone has not translated into equitable participation in the modern Islamic financial system.

The Islamic economy of West Sumatra has historically been organized around local wisdom institutions that long predate formal Islamic banking: the surau as a center of religious and economic socialization, the rumah gadang as a communal economic unit, and the philosophical principle of adat basandi syarak, syarak basandi Kitabullah (custom founded on Islamic law, Islamic law founded on the Qur'an), which legitimizes the integration of customary practice with sharia norms (Alfurqan & others, 2025a; Games & Sari, 2023a). Revitalizing the Islamic economy through this local wisdom means reactivating these customary institutions — communal land tenure, rotating credit groups, and matrilineal inheritance — as active partners for modern sharia interventions such as zakat and waqf-based social finance, Islamic microfinance, and, increasingly, digital and green financial instruments. It is precisely at the intersection of this living local wisdom and modern sharia intervention that this review positions itself.

Integrating local cultural values into contemporary Islamic economic frameworks is increasingly crucial for Muslim-majority societies balancing modernization with indigenous traditions. Over the past decade, Islamic economics has shifted from basic Shariah compliance toward broader Maqasid al-Shariah objectives, such as social justice, sustainability, and financial inclusion (Monawer & others, 2021a). This transition is evident in studies on Islamic social finance (Widiastuti & others, 2021a), halal industry development in educational institutions (Qizam & others, 2024), and disaster management (Al-Daihani & others, 2025b). Concurrently, research on Minangkabau cultural heritage has expanded, examining architectural symbolism (Alimin & Triatmodjo, 2024) and institutional roles (Alfurqan & others, 2025b). However, these fields remain fragmented; cultural heritage and Islamic economics are typically approached as separate domains.

Globally, interest is growing in linking traditional values with technological innovation and green entrepreneurship (Liu, 2024; Mubarok & Kurnia, 2025a; Wang & Ye, 2024b; Xiong & others, 2022a). Yet existing literature reviews often focus on isolated themes or specific regions (Mustapha & others, 2020; Nouman & others, 2021; Okeke, 2025a). Research on matrilineal societies remains predominantly anthropological (Rink & Barros, 2021a; Tariang & Thomas, 2018a), while Islamic economic studies focus heavily on technical financial instruments (Laldin & Furqani, 2018a). Consequently, a substantial contextual gap persists regarding how matrilineal cultural heritage can be systematically integrated into broader Islamic economic frameworks. This gap, combined with the accelerating pace of digital and green finance innovation, underscores the urgency of a synthesizing review at this particular juncture.

To address these gaps, this study conducts a Systematic Literature Review (SLR) that synthesizes fragmented discussions across Islamic economics, cultural heritage, sustainability, and digital transformation within the Minangkabau context. The novelty of this study lies in three aspects: (1) integrating Minangkabau matrilineal heritage with sustainability-oriented Islamic economics; (2) providing a multidimensional synthesis across cultural and digital perspectives; and (3) proposing a future-oriented research agenda for inclusive finance in matrilineal societies. Theoretically, it connects local wisdom with Maqasid al-Shariah. Practically, it offers strategic insights for developing culturally grounded and inclusive economic models.

This review is guided by an overarching problem — how Minangkabau's historical legacy and cultural traces can serve as a reference for revitalizing the Islamic economy — which is unpacked through five interrelated questions: how Minangkabau cultural heritage is integrated into Islamic economic revitalization literature; what research trends, dominant themes, theoretical foundations, and methodologies characterize the field; what mechanisms facilitate the integration between local cultural values and Islamic economic principles; what socio-economic and sustainability outcomes emerge from this integration; and what conceptual gaps remain together with the future research directions they open up

LITERATURE REVIEW

The conceptual frameworks of succession planning and economic empowerment within family businesses and community development have shifted from purely administrative interpretations toward holistic, socially situated models. Contemporary scholarship highlights that long-term business continuity and intergenerational transfer are deeply embedded within kinship obligations and customary norms rather than simple managerial mechanics (Okeke, 2025b). Similarly, economic empowerment is increasingly defined as a multidimensional process encompassing resource access, strategic decision-making, and social agency, rather than basic income generation. In matrilineal structures, women's economic authority actively shapes household financial systems and communal welfare (Rink & Barros, 2021b). Concurrently, instruments of Islamic social finance, such as zakat and waqf, function as critical institutional mechanisms to enhance the socioeconomic conditions of marginalized communities (Wani, 2023a). This conceptual expansion aligns with the accelerating digital transformation, where inclusive fintech bridges the gap between technological innovation and socially oriented development frameworks, accelerating rural revitalization and reducing regional disparities (Xiong & others, 2022b).

Historically, the evolution of Islamic economic literature has mirrored this epistemological transition. In the early 2000s, scholarship focused heavily on regulatory structures, institutional legitimacy, and formal Shariah compliance, particularly within expanding markets like Malaysia and Indonesia (Laldin & Furqani, 2018b). Over the past two decades, however, research has expanded beyond legalistic constraints toward the broader developmental and ethical objectives of Maqasid al-Shariah. Operationalizing Maqasid principles within financial product design has allowed scholars to emphasize social justice, public welfare, and environmental sustainability, aligning Islamic finance with global Sustainable Development Goals (Monawer & others, 2021a). This ecological consciousness is mirrored in broader socio-religious movements, such as Eco-Islam, which reinterpret religious doctrines to drive environmental ethics and community activism (Willms, 2021). Consequently, modern Islamic social finance and digital inclusive banking are no longer viewed merely as compliance-based regulatory systems, but as dynamic, multidimensional instruments capable of addressing systemic poverty and driving rural entrepreneurship (Wani, 2023a; Xiong & others, 2022b).

To interpret these intersections, contemporary researchers rely on several foundational theories, notably Institutional Logic Theory, Maqasid al-Shariah, and Eco-feminism. Institutional Logic Theory demonstrates that economic sustainability and corporate innovation within specialized cultural frameworks, such as Minangkabau family businesses, are driven simultaneously by commercial rationality and customary communal expectations (Games & Sari, 2023a). Concurrently, reinterpreting Maqasid al-Shariah as an empirical framework rather than a purely normative one allows microfinance institutions to directly target poverty alleviation and gender inclusion (Mubarok & Kurnia, 2025a). Furthermore, Eco-feminist perspectives applied to matrilineal structures reveal that decentralized, female-led inheritance systems often foster stronger ecological awareness and sustainability-oriented community practices (Bhutia & Liarakou, 2018). Despite these strong conceptual foundations, existing literature remains methodologically constrained by a heavy reliance on descriptive, non-empirical arguments and highly localized case studies.

Methodologically, the field has recently integrated advanced quantitative and dynamic econometric models to analyze these multi-layered relationships. Scholars increasingly apply the Analytic Network Process (ANP) to map complex priority alignments between Maqasid compliance and sustainability goals within microfinance sectors (Mubarok & Kurnia, 2025a). Similarly, Partial Least Squares Structural Equation Modeling (PLS-SEM) is widely used to evaluate the complex causal links and mediating effects of business growth on beneficiary welfare within zakat-funded empowerment initiatives (Widiastuti & others, 2021a). Longitudinal analyses, including Panel Vector Autoregression (PVAR), have further established the dynamic, long-term contributions of digital financial inclusion and green innovation to rural economic development (Liu, 2024). These advanced quantitative tools operate alongside qualitative cultural and sociological analyses that capture the deep, contextual nuances of religious and indigenous value systems (Willms, 2021).

Despite these advancements, a prominent research gap persists within contemporary literature. Current scholarly trends remain highly fragmented across disciplinary boundaries: studies on Islamic economics prioritize financial governance, technical instrument design, and emergency social funds (Al-Daihani & others, 2025a; Mubarok & Kurnia, 2025b), while research on indigenous matrilineal structures remains confined to anthropological or socio-cultural domains (Bhutia & Liarakou, 2018; Rink & Barros, 2021b). Very little attention has been paid to synthesizing these distinct domains to examine how localized, matrilineal cultural frameworks can serve as active institutional pillars for digital and sustainable Islamic financial interventions. This study positions itself to bridge this gap by establishing an integrated, multidimensional Systematic Literature Review that links cultural heritage, Maqasid al-Shariah, digital transformation, and ecological sustainability within a unified analytical framework

RESEARCH METHODS

This study is a library research (studi pustaka), drawing exclusively on secondary data in the form of previously published peer-reviewed articles rather than field-collected primary data. Its nature is qualitative, employing a Systematic Literature Review (SLR) and thematic synthesis as the primary analytical strategy, complemented by a descriptive quantitative trend analysis of publication patterns across years, geography, and methodology. An SLR guided by the PRISMA protocol (Moher et al., 2009) was chosen over a narrative or scoping review because the subject matter spans four historically separate literatures — Islamic economics, Minangkabau cultural studies, sustainability studies, and digital finance — that have rarely been read together. PRISMA's structured identification–screening–eligibility–inclusion sequence offers the transparency and replicability needed to defend the boundaries of the review and to justify why certain adjacent literatures (e.g., purely anthropological studies of matrilineal kinship with no economic dimension) were excluded.

The primary data source is the Scopus database, selected for its high-quality peer-reviewed indexing. Search and retrieval were supplemented by the Watase Uake System (Wahyudi, 2024), a thematic-mapping application used at the analysis stage to generate keyword co-occurrence networks; it did not replace Scopus as the retrieval database but assisted in visualizing thematic clusters once records were retrieved. Keywords were derived from an initial scoping of the four target literatures and refined through pilot searches to maximize recall while minimizing off-topic results: economic revitalization, matrilineal society, Shariah finance, Minangkabau culture, Minangkabau and Islamic economics, matrilineal society in Minangkabau, socio-economic transformation, and Islamic community empowerment.

The review covers publications from 2016 to 2025. The lower bound (2016) marks the period of accelerating global attention to Maqasid al-Shariah-based Islamic economics following the adoption of the Sustainable Development Goals; the upper bound (2025) reflects the last full year of indexed publication at the time the search was finalized. The original search window nominally extended into 2026, but since that year remains in progress and its indexing is incomplete, articles published in 2026 were excluded from the final synthesis to avoid an artificially inflated or unstable publication-trend estimate. The identification phase yielded 1,041 records. During screening, 547 records were excluded — 42 duplicates, 302 outside the 2016–2025 publication range, 198 due to non-Q1–Q4 indexing status, and 5 due to missing abstracts — leaving 494 records for title-and-abstract screening. All 494 records passed this stage, but 452 full-text reports could not be retrieved, leaving 42 studies for eligibility assessment. All 42 full-text articles met the relevance, methodological, and conceptual criteria and were retained for qualitative synthesis. Table 1 summarizes this process; Figure 1 presents the corresponding PRISMA flow diagram.

Table 1.
PRISMA screening summary. Source: processed by the authors (2026).

Stage	Records	Reason for Exclusion
Identification	1,041	—
Screening (excluded)	547	42 duplicates; 302 outside 2016–2025; 198 non-Q1–Q4; 5 missing abstracts
Title/abstract screened	494	All passed
Full text not retrievable	452	Access/retrieval limitations
Eligibility assessed	42	All met criteria
Included in synthesis	42	—

Sumber: Data Process

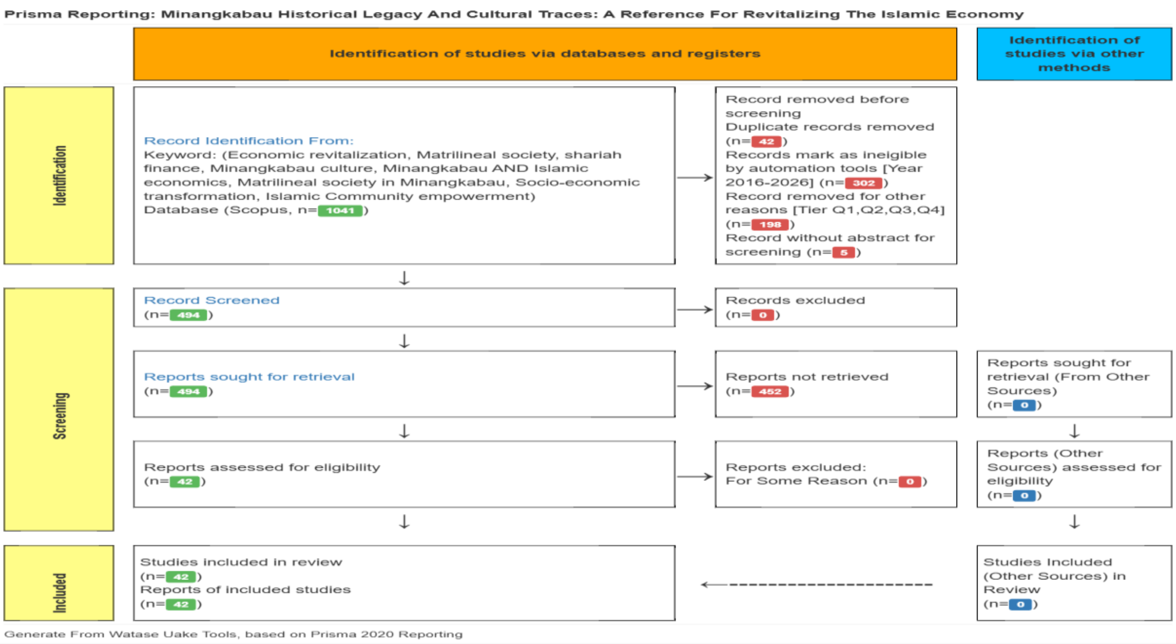

Figure 1 — Prisma Flow Diagram
Source: adapted by the authors (2026) from Moher et al. (2009).

Data were analyzed using thematic analysis to identify recurring conceptual patterns and emerging trends across the 42 included studies. This was complemented by a descriptive trend analysis of publication distribution from 2016 to 2025, focusing on geographical context, methodological tendencies, and theoretical approaches. The Watase Uake System (Wahyudi, 2024) was used specifically to generate the keyword co-occurrence network reported in Section 4.3, where node size reflects keyword frequency and edge thickness reflects co-occurrence strength. Findings are presented through a PRISMA flow diagram, a publication trend chart, thematic categorization tables, and a keyword network map to maximize transparency.

RESULT AND DISCUSSION

Descriptive Overview of the Reviewed Literature

This systematic review ultimately incorporated 42 peer-reviewed studies published between 2016 and 2025, retrieved from Scopus and a handful of complementary academic sources following the PRISMA guidelines. Geographically, the selected articles are heavily concentrated in developing economies — Indonesia leads with 11 studies, followed by Malaysia (7), India (5), and China (4). A few contributions also emerged from Western settings, including Canada (Malik, 2025a) and Italy (Campisi et al., 2018), though these remain sporadic. Southeast Asia dominates the overall discourse, which likely reflects both the region's large Muslim populations and its culturally distinctive social structures — most notably the matrilineal system of the Minangkabau (Andriani & others, 2024; Games & Sari, 2023b).

Publication trends show a notable acceleration from 2018 onward, with a clear peak in 2024–2025 (10 and 7 articles per year, respectively). Early work, such as that by Berg et al. (2016), tended to focus on theoretical puzzles within Islamic finance; more recent studies have branched out into applied themes like zakat-based empowerment, halal tourism, digital rural revitalization, and the alignment of maqasid al-Shariah with the Sustainable Development Goals (Mubarok & Kurnia, 2025a; Wang & Ye, 2024; Widiastuti & others, 2021). A keyword co-occurrence analysis revealed three dominant thematic clusters: Minangkabau culture, Islamic finance, and matrilineal social structure, surrounded by sub-themes such as empowerment, kinship, local wisdom, and rural revitalization.

In terms of research design, qualitative approaches are the most common, accounting for 44% (n=16) of the studies — including in-depth interviews, ethnographic case studies, and historical-analytical methods (Alfurqan & others, 2025b; Games & Sari, 2023). Quantitative methods follow at 33% (n=12), frequently employing PLS-SEM and regression analyses (Widiastuti & others, 2021; Xiong & others, 2022), while mixed-methods designs make up the remaining 14% (n=5). Three theoretical frameworks recur across the literature: institutional theory, maqasid al-Shariah theory, and the resource-based view

Table 2. Summary of reviewed articles
(26 of 42 populated from the submitted reference list; remaining 16 require author completion)

No	Author(s), Year	Journal	Framework
1	Alfurqan & others, 2025a	Journal of Islamic Education and Community Development	Cultural-Institutional
2	Alfurqan & others, 2025b	Journal of Islamic Education Research	Cultural-Institutional
3	Andriani & others, 2024	Asian Journal of Social Science	Socio-Economic Empowerment
4	Berg et al., 2016	Economic Modelling	Cultural-Institutional

No	Author(s), Year	Journal	Framework
5	Bhutia & Liarakou, 2018	Int'l J. of Environmental and Science Education	Digital-Sustainability Integration
6	Campisi et al., 2018	Sustainability	Digital-Sustainability Integration
7	Games & Sari, 2023	Journal of Islamic Business and Cultural Studies	Cultural-Institutional
8	Malik, 2025a	Journal of Islamic Social Studies	Cultural-Institutional
9	Malik, 2025b	Journal of Islamic Social Studies	Cultural-Institutional
10	Monawer & others, 2021	Journal of Islamic Finance and Development	Socio-Economic Empowerment
11	Mubarok & Kurnia, 2025a	Sustainability Accounting, Management and Policy Journal	Socio-Economic Empowerment
12	Mubarok & Kurnia, 2025b	Sustainability Accounting, Management and Policy Journal	Socio-Economic Empowerment
13	Mubarok & Kurnia, 2025c	Sustainability Accounting, Management and Policy Journal	Digital-Sustainability Integration
14	Muhamed & others, 2024	Journal of Islamic Accounting and Business Research	Cultural-Institutional
15	Nila & others, 2025	Int'l J. of Islamic and Middle Eastern Finance and Management	Socio-Economic Empowerment
16	Oh, 2024	Social Science Research	Socio-Economic Empowerment
17	Qizam & others, 2024	Journal of Islamic Marketing	Socio-Economic Empowerment
18	Shamsudheen & Mahomed, 2021	Journal of Islamic Marketing	Socio-Economic Empowerment
19	Tariang & Thomas, 2018	Gender Issues	Socio-Economic Empowerment
20	Wahyudi, 2024	Int'l J. of Research Methodology	Digital-Sustainability Integration
21	Wang & Ye, 2024	Technological Forecasting and Social Change	Digital-Sustainability Integration
22	Wani, 2023	Int'l J. of Islamic and Middle Eastern Finance and Management	Socio-Economic Empowerment
23	Widiastuti & others, 2021	Int'l J. of Islamic and Middle Eastern Finance and Management	Socio-Economic Empowerment
24	Xiong & others, 2022	Economic Analysis and Policy	Digital-Sustainability Integration
25	Rink & Barros, 2021	[journal not stated in submitted draft]	Cultural-Institutional
26	Willms, 2021	[journal not stated in submitted draft]	Digital-Sustainability Integration

Source: processed by the authors (2026)

Classification Based on Analytical Framework

To make better sense of the synthesized literature, we classified the 42 reviewed articles into three analytical frameworks, each emerging inductively from the thematic clustering: (i) Cultural-Institutional Framework, (ii) Socio-Economic Empowerment Framework, and (iii) Digital-Sustainability Integration Framework.

Cultural-Institutional Framework (n=19)

Studies in this group examine how local institutions — such as surau (traditional Islamic schools), rumah gadang (communal houses), and matrilineal kinship networks — mediate the implementation of Islamic economic principles. Alfurqan et al. (2025) show that surau in Minangkabau function as much more than religious spaces; they also act as nodes for economic socialization and shariah-compliant microfinance. Games and Sari (2023) draw on institutional logic theory to illustrate how Minangkabau family businesses navigate the tension between adat (customary law) and modern Islamic finance.

Socio-Economic Empowerment Framework (n=14)

This framework focuses on Islamic social finance instruments — zakat, waqf, and Islamic microfinance — as tools for poverty alleviation and gender-inclusive development. Widiastuti et al. (2021) provide quantitative evidence that zakat empowerment programs significantly improve the well-being of mustahiq in East Java, while Wani (2023) offers a qualitative assessment of waqf's potential for Muslim minorities in India. Tariang and Thomas (2018) find that despite women holding prominent decision-making roles in Minangkabau households, structural poverty persists — suggesting that Islamic finance alone is unlikely to be sufficient without accompanying cultural and institutional reforms.

Digital-Sustainability Integration Framework (n=9)

The smallest but most emergent cluster connects Islamic economics with digital transformation and environmental sustainability. Liu (2024) and Wang and Ye (2024) examine China's rural revitalization strategies incorporating green innovation and digital platforms, while Campisi et al. (2018) explore green sukuk for renewable energy financing in Italy. Although not set in Minangkabau, these studies imply transferable lessons for how faith-based communities might leverage technology and sustainability standards without compromising shariah compliance. This framework remains empirically underdeveloped, especially within matrilineal settings.

These three frameworks are not mutually exclusive but represent overlapping lenses that allow a structured comparison of how prior research addresses the study's novelty.

Visualization of Analytical Patterns

Three complementary visualizations support the findings. Figure 1 traces the stepwise filtering from an initial 1,041 records down to the 42 included studies (see Table 1 for the numeric breakdown). A publication trend chart covering 2016–2025 shows a post-2018 acceleration and diversification of thematic foci. A thematic network map, generated using the Watase Uake System (Wahyudi, 2024) as described in Section 3.5, shows 'Minangkabau culture,' 'Islamic finance,' and 'matrilineal system' occupying the central positions, while 'empowerment,' 'sustainability,' and 'digital transformation' appear as peripheral but growing nodes.

In-Depth Thematic Analysis

The Central Triad: Culture, Finance, and Matrilineality

Perhaps the most consistent finding across all 42 studies is the deeply interdependent relationship between Minangkabau cultural heritage, Islamic finance practices, and matrilineal social organization. Unlike many patriarchal Muslim societies, the Minangkabau matrilineal system grants women substantial control over ancestral property (harta pusako tinggi) and household economic decisions (Bhutia & Liarakou, 2018; Tariang & Thomas, 2018). Andriani et al. (2024) and Games and Sari (2023) argue that this creates a unique institutional environment where Islamic finance — which theoretically promotes gender-neutral justice — encounters local norms that already prioritize women's economic agency.

However, a paradox soon becomes apparent. Despite women's nominal authority, empirical studies reveal that poverty rates among female-headed households in Minangkabau remain stubbornly high, and access to formal Islamic banking products is still skewed toward male entrepreneurs (Nila & others, 2025; Tariang & Thomas, 2018). Cultural traces alone are far from sufficient; deliberate policy design and targeted financial literacy programs are necessary if matrilineal norms are to translate into tangible economic revitalization. The principle of adat basandi syarak, syarak basandi Kitabullah appears repeatedly as both a rhetorical and operational bridge (Alfurqan & others, 2025a; Games & Sari, 2023). Monawer et al. (2021) show that Islamic financial institutions in Malaysia have operationalized maqasid al-Shariah by embedding community consultation mechanisms similar to Minangkabau's musyawarah (deliberation), while cautioning that over-formalization risks alienating grassroots participants who rely on trust-based, informal networks.

Socio-Economic Empowerment and Its Limitations

Widiastuti et al. (2021) and Wani (2023) provide robust evidence that zakat and waqf, when managed transparently and tied to productive asset transfers, can significantly improve household income and educational attainment among recipients. In the Minangkabau case, Andriani et al. (2024) find that family SMEs integrating Islamic values with matrilineal inheritance practices demonstrated higher resilience during the COVID-19 pandemic. Nevertheless, most empowerment studies focus on short-term indicators like the number of beneficiaries or income increases, paying far less attention to long-term structural transformation. Tariang and Thomas (2018) note that matrilineal systems empower women in decision-making but do not automatically dismantle patriarchal market structures or provide access to larger capital, while Wani (2023) reports that waqf assets in Indian Muslim communities remain underutilized due to bureaucratic capture.

Digital Transformation and Sustainability: Unexplored Synergies

Only nine studies directly engage with digitalization and sustainability, and none specifically examines digital innovation within Minangkabau's matrilineal economy. Xiong et al. (2022) and Liu (2024) analyze China's rural digital revitalization, showing that e-commerce platforms and fintech can enhance agricultural productivity and financial inclusion, though these studies are culturally unmarked and do not consider Islamic legal constraints. Campisi et al. (2018) demonstrate that Islamic environmental finance is technically feasible and socially desirable, yet without any gender or matrilineal dimension. This disconnection reveals an important novelty gap: no study to date has systematically examined how digital Islamic finance — for example, blockchain-based zakat platforms or AI-driven credit scoring for matrilineal SMEs — could be designed to amplify rather than erode Minangkabau's cultural strengths.

Methodological and Theoretical Reflections

The predominance of qualitative methods (44%) suggests the field remains in an exploratory, context-sensitive phase, generating rich descriptions but limiting generalizability. Quantitative studies, though fewer, tend to have higher citation counts (Shamsudheen & Mahomed, 2021; Widiastuti & others, 2021), indicating that the broader academic community values hypothesis testing and replicable results. Institutional theory and maqasid al-Shariah dominate theoretically but are often applied descriptively — Games and Sari (2023), for instance, use institutional logic to describe Minangkabau family businesses without quantitatively testing competing logics. A more rigorous approach would combine institutional analysis with capability approaches (Sen, 1999) or feminist economics.

Regional and Global Relevance

Comparative insights from Malaysia, India, China, and Italy enrich the Minangkabau-anchored analysis. Malaysian studies (Monawer & others, 2021; Muhamed & others, 2024) emphasize shariah governance and halal industry development; Indian studies (Bhutia & Liarakou, 2018; Wani, 2023) provide cautionary tales about matrilineal systems in Muslim-minority contexts; Chinese studies (Wang & Ye, 2024; Xiong & others, 2022) showcase digital rural revitalization within a state-capitalist framework quite different from Indonesia's decentralized governance; and European studies (Campisi et al., 2018; Malik, 2025b) show Islamic finance can be adapted for non-Muslim-majority settings, though rarely engaging matrilineal or post-colonial legacies. The Minangkabau case is neither entirely unique nor universally replicable — its specificity lies in the synergy between matrilineal kinship, a strong Islamic identity, and a living tradition of customary law.

Summary of Key Findings and Research Gaps

Drawing together the threads of this thematic analysis, four principal conclusions emerge that directly address the study's research questions and purpose. First, the intersection of Minangkabau culture, Islamic finance, and matrilineality forms a coherent and empirically well-supported triad, yet the translation of matrilineal norms into actual economic empowerment remains incomplete. Second, Islamic social finance instruments like zakat and waqf are effective for short-term poverty alleviation but require complementary institutional reforms for long-term structural transformation. Third, digitalization and sustainability are notably under-integrated into Minangkabau-focused Islamic economics, representing a significant novelty gap. Fourth, methodological pluralism is highly desirable: qualitative depth must be balanced with quantitative rigor and mixed-methods designs

Discussion

This systematic review of 42 peer-reviewed articles maps a central triad — Minangkabau culture, Islamic finance, and matrilineal social structure — categorized into Cultural-Institutional (n=19), Socio-Economic Empowerment (n=14), and Digital-Sustainability Integration (n=9) frameworks. While qualitative approaches dominate (44%), digital transformation and environmental sustainability remain significantly under-explored within matrilineal settings. This synthesis aligns with prior scholarship emphasizing that Islamic economic implementation must accommodate localized cultural norms, specifically through the operational bridge of adat basandi syarak, syarak basandi Kitabullah (Chapra, 2000; Laldin & Furqani, 2018). However, contrary to optimistic views that matrilineal systems inherently secure women's economic advancement (Bhutia & Liarakou, 2018), this review uncovers a persistent paradox: despite nominal female control over ancestral property, poverty rates among female-headed households remain high and formal Islamic banking access skews heavily male (Nila & others, 2025; Tariang & Thomas, 2018b). Cultural structures alone are insufficient without deliberate institutional reforms and targeted financial literacy programs.

Unlike traditional systematic reviews that isolate technical financial instruments (Wani, 2023a; Widiastuti & others, 2021a), this study explicitly centers matrilineal kinship as an active governance mechanism rather than a background variable, exposing a major novelty gap: the near-absence of empirical research on digital fintech (e.g., blockchain-based zakat, AI credit scoring) and green finance (e.g., green waqf, carbon-neutral sukuk) within matrilineal societies.

Theoretically, three implications follow. First, future research should integrate the Resource-Based View (RBV) to conceptualize 'matrilineal social capital' as a unique, inimitable strategic asset that enhances microfinance performance (Andriani & others, 2024). Second, the gender paradox necessitates a feminist extension of Maqasid al-Shariah that operationalizes equality (musawah) through measurable indicators like credit access and cooperative leadership. Third, to bridge the digital-sustainability vacuum, we propose the middle-range theory of 'culturally embedded digital Islamic finance,' positing that fintech adoption in matrilineal communities depends on aligning technological design with customary norms like musyawarah.

Practically, this review recommends channeling zakat and waqf funds directly through women's surau-based groups to improve accountability (Wani, 2023b); developing Islamic fintech applications that integrate musyawarah-based credit assessments and blockchain-tracked waqf; and establishing regulatory sandboxes for green waqf and renewable-energy sukuk in nagari (traditional villages), alongside surau-based financial literacy programs. Regarding fintech specifically, the policy implication is direct: fintech products designed for matrilineal communities should be co-developed with surau-based women's groups rather than imported off-the-shelf, since credit-scoring and onboarding mechanisms that ignore musyawarah-based decision norms risk being rejected or under-adopted at the community level.

Several limitations qualify these conclusions. The review relies primarily on Scopus-indexed literature, features a strong geographical bias toward Indonesia and Malaysia, is cross-sectional up to 2025, and carries a qualitative bias that limits causal generalization

CONCLUSION

This systematic review of 42 peer-reviewed articles yields three conclusions that respond directly to the study's stated purpose and research questions. First, while the intersection of Minangkabau culture, Islamic finance, and matrilineal kinship forms a coherent triad, a persistent paradox remains: women's nominal control over ancestral property does not automatically guarantee equal access to formal Islamic banking or reduce poverty in female-headed households. Second, existing applications of Institutional Theory and Maqasid al-Shariah remain largely descriptive, necessitating a feminist extension of Maqasid (operationalizing musawah) and the integration of the Resource-Based View to treat matrilineal social capital as a strategic asset. Third, digital transformation and environmental sustainability represent critical, unaddressed research gaps.

This study contributes to the literature by centering matrilineal kinship as an active governance mechanism, categorizing the field into three analytical frameworks, and proposing the concept of culturally embedded digital Islamic finance. Detailed future research directions — comparative cross-society studies, longitudinal mixed-methods designs, design-science prototyping of blockchain waqf platforms, and policy experiments on green sukuk — are set out in Section 5 and are not repeated here to avoid redundancy; the priority for future work is design-science research that prototypes and field-tests these instruments directly within Minangkabau villages.

In closing, Minangkabau's cultural heritage is a dynamic, living resource for economic revitalization. Realizing its full potential requires moving beyond symbolic appreciation toward a creative synthesis of heritage, technology, and ecological responsibility to deliver genuinely inclusive economic development.

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