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## Digital Zakat and Islamic Fintech: A Bibliometric Analysis of Global Research Trends and Collaboration Networks (2012–2025)

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# DIGITAL ZAKAT AND ISLAMIC FINTECH: A BIBLIOMETRIC ANALYSIS OF GLOBAL RESEARCH TRENDS AND COLLABORATION NETWORKS (2012–2025)

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## Abstract

This paper examines global research trends, collaborative networks, and prevailing themes in digital zakat and Islamic fintech studies published from 2012 to 2025. We retrieved a total of 194 Scopus-indexed publications using bibliometric methods on September 23, 2025, and analyzed them using VOSviewer version 1.6.20. The analysis set a minimum occurrence threshold of 5 for keywords and a minimum citation threshold of 10 for documents. The results indicate that the number of publications has been steadily rising since 2017, with the most in 2023 (42 documents). Malaysia, Indonesia, and Nigeria were the top contributors, and INCEIF University and the International Islamic University Malaysia were the main places where people worked together. The Journal of Islamic Accounting and Business Research and the International Journal of Islamic and Middle East Finance and Management were the two most active places to publish. Keyword analysis shows that the most important topics are zakat, fintech, financial inclusion, blockchain, and sustainable development. Recent research is focusing increasingly on new technologies and the world after COVID-19. The results indicate that digital zakat and Islamic fintech lead to more open and fair financial practices.

**Keywords:** Digital Zakat, Islamic Fintech, Bibliometric Analysis, Research Trends, Collaboration Networks

## INTRODUCTION

The field of research that has been on the rise in the past decade is the integration of digital technology in Islamic finance and particularly zakat. Digital zakat is becoming more and more well-known as an important financial innovation that makes things more efficient, open, and accessible to everyone. It also makes Islamic finance a stronger socio-

economic tool. Recent empirical and review-based studies (2023–2025) indicate a persistent increase in the adoption of digital zakat, propelled by national zakat authorities and Islamic fintech platforms that have enhanced online payment channels, automated distribution systems, and AI-driven beneficiary verification. Quantitatively, multiple national reports

indicate double-digit annual growth in digital zakat transactions post-2020, signifying a structural transition towards technology-facilitated zakat management. This trend is in line with the reported growth of scholarly articles on digital zakat and Islamic fintech, especially since 2017, confirming sustained scholarly and policy interest in the topic, among other issues, the support of small and medium-sized businesses is of primary interest as the subject of study (Alshater et al., 2022). The third factor that leads to the integration of digital technology in zakat institutions is the application of the artificial intelligence, big data analytics, and mobile-based technology, which could assist in the minimization of operational costs and increased the efficiency of transactions (Amri et al., 2024).

The literature uncovered several major themes. Firstly, the article has indicated that fintech has been significant in promoting financial inclusion and improving governance in Islamic finance (Qudah et al., 2023). Second, technological integration in the field of blockchain and AI, as well as digital platforms, has turned out to be a game-changer in the case of zakat management and Islamic financial services (Ashurov et al., 2022). Third, the new problems are sharia compliance, digital awareness and regulatory

problems and addressed by solutions through enhancing the institutional capacity and modern technology (Pati, 2021).

Bibliometric analysis, in its turn, is widely used within the context of the methodology to follow the publication trends, determine who does work, and map the international collaboration system with the assistance of such applications as VOSviewer and Biblioshiny (Hussin et al., 2024). Malaysia, Indonesia, and Nigeria are the most important economies in the Islamic finance of the world, as they make the most substantial contributions to the literature (Napitupulu et al., 2025). The trends of close coordination are between the Muslim-majority countries, such as universities, research centers in Malaysia and Indonesia, and international conferences such as the International Conference on Islamic Finance all providing the exchange of knowledge across the borders (Nazim Ali & Hakim Jumat, 2024).

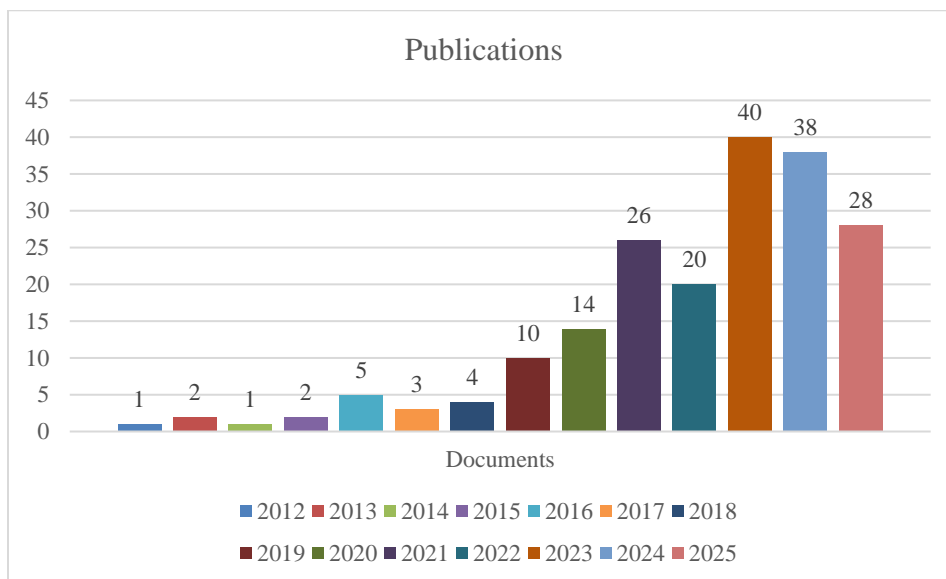
The figure shows a clear upward trend in research publications on Islamic fintech and digital zakat from 2012 to 2025. This shows that scholars are paying more attention to these topics and that digital transformation is becoming more important in the Islamic financial ecosystem. During the early years

(2012–2016), there were very few publications on the subject, which shows that

these topics and that digital transformation is becoming more important in the Islamic financial ecosystem. During the early years (2012–2016), there were very few publications on the subject, which shows that it wasn't yet a major area of academic research.

However, starting in 2017 and especially from 2020 on, research productivity picked up speed. This was because zakat management systems were quickly going digital, Shariah-compliant fintech solutions were becoming more common, and there was a growing need for digital platforms that were more open and efficient.

Figure 1. Digital Zakat and Islamic Fintech Publications (2012-2025)



Source: Scopus

In 2023, there were 40 publications, which was the most. After that, there were consistently high numbers of publications in 2024 (38) and 2025 (28), even though there was a small drop. Overall, this trend shows that digital zakat and Islamic fintech have become well-established and critical areas of research, thanks to new technologies, changes in how people use them, and a

growing interest around the world in using digital tools in Islamic charitable giving.

Bibliometric analysis of the digital zakat and Islamic fintech indicates that the years of 2012-2025 have been characterized by high research trend and network of collaboration within the same sphere and it is even greater thanks to the shift toward the digital solutions which was also caused by

the impact of the COVID-19 pandemic that accelerated the shift towards the digital solutions. Four hundred and ninety-two documents were found, but the number sharply increased since 2019 because of the growing academic interest (Nor Paizin et al., 2021). The crucial aspects are how the fintech can be used to enhance efficiency and access to zakat collection, particularly in times of economic crisis (Alfarizi, 2023; Friantoro & Zaki, 2019), the topics of financial inclusion, Sharia compliance, and enhanced distribution mechanisms (Tello-Gamarra et al., 2022), and publications on the subject of Islamic fintech are also gaining substantial momentum (Sahabuddin et al., 2023). Collaboration groups are concentrated around researchers in Malaysia, the USA and the UK where VOSviewer is frequently used to visualize powerful authors and institutions (Nor Paizin et al., 2021; Syamlan & Antonio, 2023), although global partnership remains meager despite broad alliances gradually coming together (Li & Xu, 2021; Sercan, 2024). The challenges of regulatory compliance and the need to develop stronger Shariah governance frameworks still persist (Collins et al., 2019).

At the application level, Islamic fintech is emerging as disruptive technology because of Shariah-compliant products, such as

digital banking and crowdfunding, which are based on innovative technologies, such as AI and blockchain (Chen & Yu, 2023; KILIÇ, 2023). The innovations make the procedures more transparent and efficient, but the digital zakat is defined by the regulatory and technological issues, which need to be addressed to achieve sustainable development (Friantoro & Zaki, 2019).

Nevertheless, the possibilities of the further research are immense. The future research directions include the need to integrate the newest technologies such as blockchain and AI in order to increase the highest levels of transparency, efficiency, and trust in zakat management (Santoso et al., 2023). In addition to that, the international comparison between countries where successful zakat models are being implemented can also be extremely useful in improving the global zakat system (Shikur et al., 2025). The matters of regulation also take the first place, and an efficient policy framework is needed to establish the conditions within which fintech implementation will comply with the sharia principles and achieve financial inclusion (Farah et al., 2025). Secondly, the real impact of the online zakat program on the achievement of socio-economic goals should

be measured in future studies (Hussin et al., 2024).

Hence, the digital technology of zakat and Islamic finance is a rapidly developing field with a large potential of enabling financial inclusion and socio-economic growth. It can be assumed that the bibliometric study will provide a clear mapping of the trends and actors in the global arena, collaboration patterns, as well as the research focus in the future. It can also be assumed that the results can be applied to the future of the academic literature and regulators, zakat institutions, and the sharia fintech industry players to create new policies and strategies to enhance the digital Islamic financial ecosystem.

## METHODS

Only research articles will be included in this section. This research paper aims to identify and visualize the articles concerning Digital Zakat and Islamic Fintech.

### 1. Research design

This study utilizes bibliometric analysis and bibliometric visualization, as these techniques are especially effective for delineating the intellectual framework, productivity patterns, and thematic development of a nascent research field. Bibliometrics facilitates a systematic,

transparent, and reproducible evaluation of extensive scholarly works, rendering it particularly suitable for addressing research inquiries concerning the evolution and trajectory of digital zakat and Islamic fintech. This methodological approach is well-established in the literature (Dupi & Baloch, 2025b, 2025a). To display a structural overview of a certain field of study, the bibliometric visualization approach is employed (Garfield, 2009).

### 2. Research Subject

Based on the selected keywords, 194 articles from the Scopus database formed the sample for this study. The research keywords were TITLE-ABS-KEY ((“zakat” OR “digital zakat” OR “online zakat” OR “Islamic philanthropy” OR “Islamic charity” OR “Islamic giving” OR “Islamic social finance” OR “Islamic microfinance”) AND (“fintech” OR “Islamic fintech” OR “financial technolog\*” OR “digital finance” OR “Islamic digital finance” OR “mobile payment” OR “e-payment” OR “digital banking” OR “mobile banking” OR “electronic payment” OR “digital wallet” OR “mobile wallet” OR “crowdfunding” OR “blockchain” OR “financial inclusion”) AND PUBYEAR

> 2011 AND PUBYEAR < 2026. Most of these publications are articles.

### 3. Research indicators

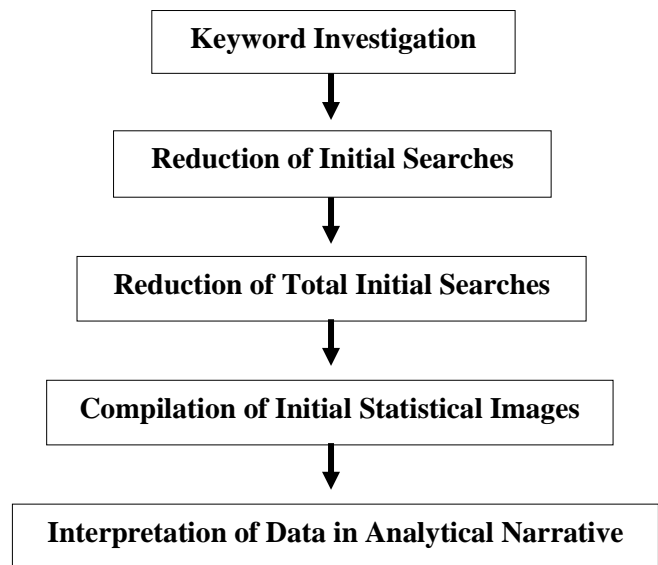
The articles are selected in the last 14 years (2012-2025) and three types of visualization are chosen in VOSviewer application: a network visualization, overlap visualization, and density visualization. The indicators are offered with references to the overall power of the connections existing among the items offered, in terms of the quantity of the publications as well as the quantity of the citations.

### 4. Research procedure

Based on the database scopus, the researcher was able to gather information on Islam Digital Zakat and Islamic Fintech in the past 14 years (2012-2025). This research used VOSviewer software to analyze, visualize, and assess all the data on publications that have already been collected in this sphere, including bibliographic pairs of authors, countries, institutions, journals, and events with author keywords in this research area (Oyewola & Dada, 2022; Sovacool et al., 2022; van Eck & Waltman, 2010, 2017). The software used in creating network representations of the phrases that are

commonly utilized in a specific area is VOSviewer. One of the most effective and popular resources that were suggested to facilitate bibliometric analysis is VOSviewer (Shah et al., 2020). VOSviewer is not only used to create the visualization of the network but it is also used to analyze the changes in the particular field by learning the most often used phrases. As (Huang et al., 2022), (Dewi et al., 2021) explain, the research stages in bibliometric analysis are the following.

Figure 2. Bibliometric Analysis Stages.



The bibliometric analysis method obtains five steps as indicated in the above figure. Keywords Investigation is the first step, in which prior to data gathering, researchers identify keywords devoted to TITLE-ABS-KEY (“zakat”

OR “digital zakat” OR “online zakat” OR “Islamic philanthropy” OR “Islamic charity” OR “Islamic giving” OR “Islamic social finance” OR “Islamic microfinance”) AND (‘fintech’ OR “Islamic fintech” OR “financial technolog\*” OR “digital finance” OR “Islamic digital finance” OR “mobile payment” OR “e-payment” OR “digital banking” OR “mobile banking” OR “electronic payment” OR “digital wallet” OR “mobile wallet” OR “crowdfunding” OR ‘blockchain’ OR “financial inclusion”)) AND PUBYEAR > 2011 AND PUBYEAR < 2026. Also, the stage of grouping or clustering the searches that are based exclusively on the preset keywords is referred to as the “Initial Search Reduction” stage. At this point, scientists look to get the published literature on these topics in the Scopus database through the mentioned keywords.

Initial Search Reduction is the third step that presupposes the manual selection of every search result. In this step, researchers set thresholds according to the study requirements with help of VOSviewer program. Then, there is the fourth step of Initial Statistical Image Compilation and it involves

clustering information in the form of topic descriptions. The outcomes of the visualization process of the pairs of country bibliographies, organizations, journals, publications, and authors are collected, besides, the common manifestation of the author keywords. The final step is Data Interpretation in Analytical Narrative that provides a statement on the findings of the study that had been compiled due to the selection process. The information is interpreted through the use of the VOSviewer and the resulting visualization gives the information in the form of a map of variables based on the study keywords. The lessons learned and on the basis of these visualizations more inform the possibilities of further development of the Digital Zakat and Islamic Fintech.

On September 23, 2025, the following keywords were used by researchers, and the Scopus database was first searched using the following keywords: 194 publications on Digital Zakat and Islamic Fintech in Islam: TITLE-ABS-KEY ((“zakat” OR “digital zakat” OR “online zakat” OR “Islamic philanthropy” OR “Islamic charity” OR “Islamic giving” OR “Islamic social

finance” OR “Islamic microfinance”) AND (‘fintech’ OR “Islamic fintech” OR “financial technolog\*” OR “digital finance” OR “Islamic digital finance” OR “mobile payment” OR “e-payment” OR “digital banking” OR “mobile banking” OR “electronic payment” OR “digital wallet” OR “mobile wallet” OR “crowdfunding” OR ‘blockchain’ OR “financial inclusion”)) AND PUBYEAR > 2011 AND PUBYEAR < 2026. After the researchers filtered them based on the years 2012–2025 and Publication Type, specifically articles in the Scopus database. As seen in the following table:

**Table 1.** Digital Zakat and Islamic Fintech Publications (2012-2025).

No	Year	Documents	Precentage (%)
1	2025	28	14,43
2	2024	38	19,59
3	2023	40	20,62
4	2022	20	10,31
5	2021	26	13,40
6	2020	14	7,22
7	2019	10	5,15
8	2018	4	2,06
9	2017	3	1,55
10	2016	5	2,58
11	2015	2	1,03
12	2014	1	0,52
13	2013	2	1,03
14	2012	1	0,52
Total		194	100

Source: Scopus

Table 1 shows that publications related to Digital Zakat and Islamic Fintech in Islamic studies show a significant upward trend from 2012 to 2025. In the early period (2012–2016), the publications quantity was still very low with an average of less than 5 documents per year and percentage at less than 3. Between 2017 and 2019 the number of publications started to grow but it remained to fluctuate. A more pronounced surge was seen in 2020, when publications increased from 14 documents (7.22%) to 26 documents (13.40%) in 2021. This trend continued with a larger increase in 2022 (20 documents, 10.31%) and peaked in 2023 with 40 documents (20.62%), which was the highest contribution throughout the analysis period. Thereafter, despite a slight decline in 2024 (38 documents, 19.59%) and 2025 (28 documents, 14.43%), the number of publications remained relatively high compared to the initial period. Overall, these data reflect the growing global academic interest in the issues of zakat digitalization and Islamic fintech, in line with the development of Islamic finance technology and the need for innovation in zakat management in the digital era.

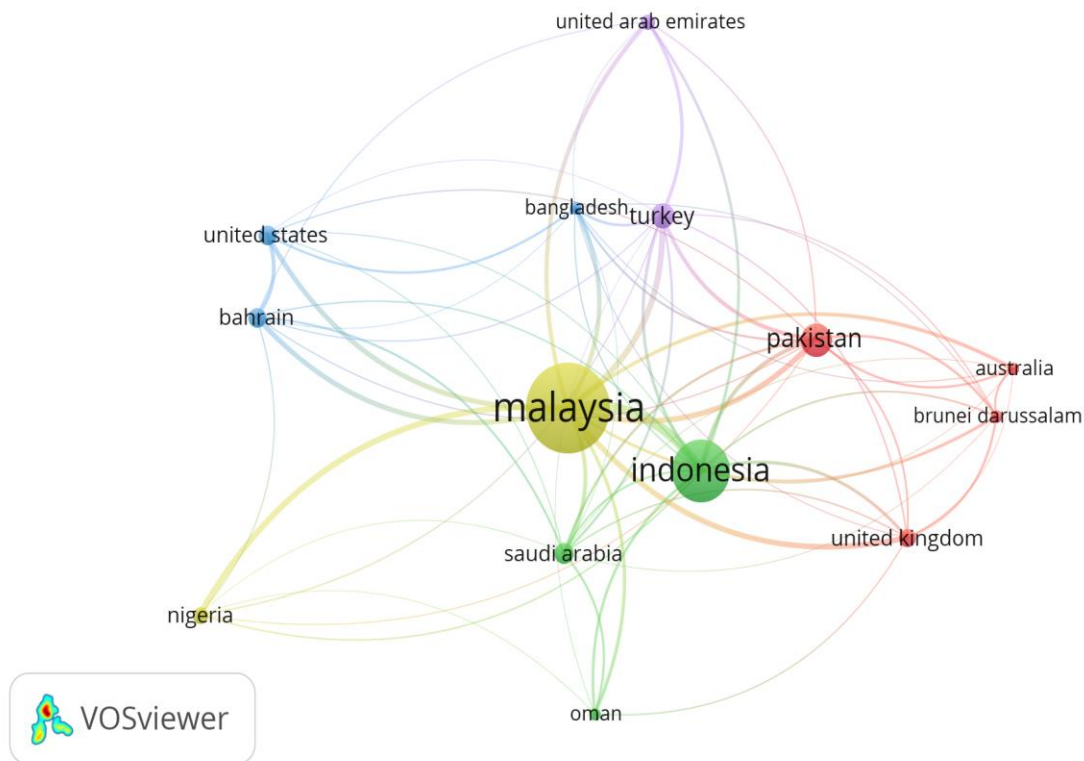
5. Data analysis techniques

To enable readers to follow the information from general to specific, deductive data analysis techniques were used, starting from general findings to more specific findings. This includes, for example, author bibliography pairs, publication bibliography pairs, journal bibliography pairs, country bibliography pairs, institution bibliography pairs, and simultaneous occurrence of author keywords (Karakus et al., 2019a).

Scientists put forth their results in a deductive manner. In order to allow the readers to trace information on the general to the specific, the outcomes of the bibliometric analysis are introduced deductively that is, general results to more specific results. Examples include country bibliographic pairs, institutional bibliographic pairs, journal bibliographic pairs, publication bibliographic pairs, author bibliographic pairs, and co-occurrence of author keywords (Dupi, Muhamad., 2025; Karakus et al., 2019b).

**RESULT AND ANALYSES**

Figure 3. Showing country bibliographic pairs in a network



Source: VOSviewer

### Country Bibliography Pair

The image above, which shows a visualization of the network, displays bibliographic pairs between countries. At this stage, we used criteria whereby a country must have at least 4 publications and 4 citations. Of the 38 countries, Malaysia is the most important contributor among the 14 countries that met the inclusion criteria. It has a total link strength of 714,708 citations and 95 publications. This dominance is not just a matter of numbers; it indicates that the country has a strong institutional framework for Islamic economics and finance research, thanks to government programs that have been in place for a long time, specialized research centers, and strong partnerships

between universities and businesses. Malaysia is a world leader in Islamic finance, thanks in part to regulatory bodies like Bank Negara Malaysia and institutions like INCEIF. This situation makes it easier for scholars to keep writing and for international co-authorship networks to grow. Indonesia is in second place with a link strength of 316,416 citations and 52 publications. The data shows that it is very involved in research, but not as much in transnational research networks. These structural differences help explain why Malaysia has more collaboration and is more well-known in this research area around the world.

In addition, to display other countries, researchers will sort them as follows:

**Table 2.** Country Based on Total Link Strength, Citations, and Publications

Country	Total Link Strength	Citations	Publications
Malaysia	714	708	95
Indonesia	316	416	52
Turkey	194	102	12
Pakistan	180	95	18
United Kingdom	108	67	7
Bahrain	106	154	8
United States	98	66	8
Saudi Arabia	94	183	9
United Arab Emirates	87	66	5
Bangladesh	86	23	4
Nigeria	85	125	6
Brunei Darussalam	64	39	4
Oman	54	4	4
Australia	50	47	4

Source: VOSviewer

The results of the clustering show that research collaboration on Digital Zakat and Islamic Fintech can be split into five main groups. Australia, Brunei Darussalam, Pakistan, and the United Kingdom are all part of Cluster 1. This shows a network that connects South Asia, Southeast Asia, and Europe. Indonesia, Oman, and Saudi Arabia are all part of Cluster 2. This is a good grouping of countries in the Islamic world, especially in Southeast Asia and the Middle East. The third group includes the US, Bahrain, and Bangladesh. These are all Gulf, South Asian, and Western countries. Malaysia and Nigeria are both important to the growth of Islamic finance in Southeast Asia and Africa. They are both in Cluster 4. Cluster 5, on the other hand, includes Turkey and the United Arab Emirates, which are both important financial centers and have important roles in the Middle East. This pattern of clustering shows that research cooperation isn't just limited to countries with a lot of Muslims. It also includes international partners in Europe and America, which makes the global aspect of the study of digital zakat and Islamic fintech even stronger.

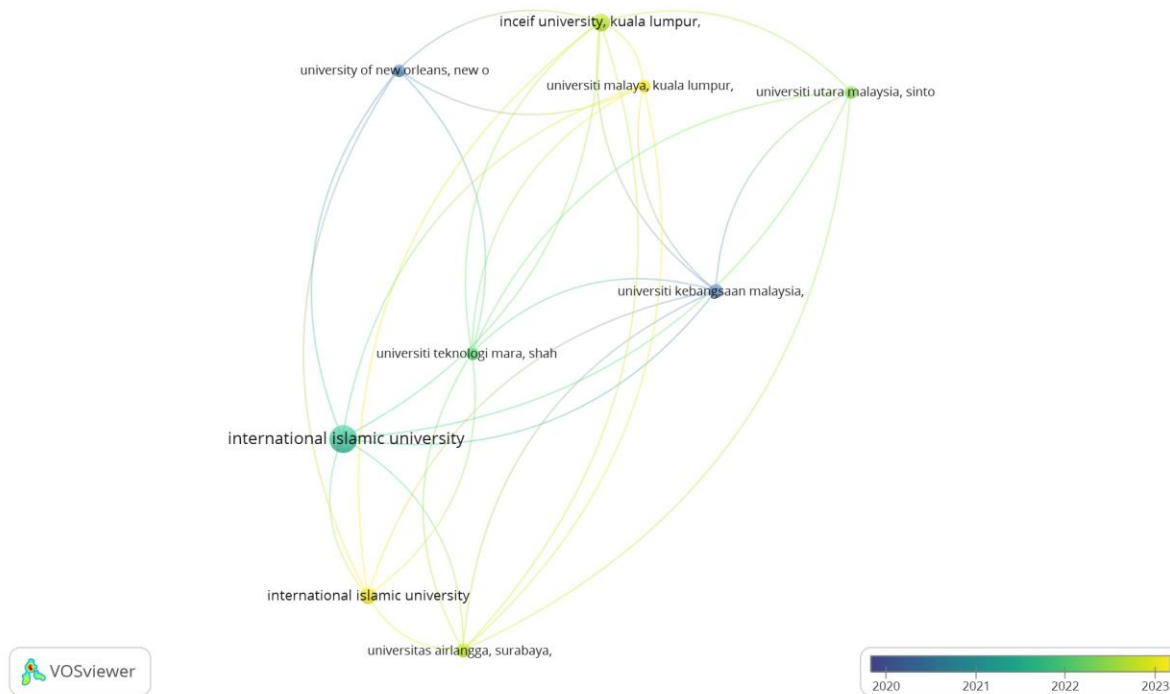
### **Institution Bibliography Pair**

Illustration 4 shows institutional bibliographies that have been added to

visualization. At this point, researchers set a minimum number of publications from an institution at 6, with at least 29 sources citing each one. Of the 217 institutions, only 9 met this requirement. The researchers put the schools in order based on the number of links they had. Inceif University in Kuala Lumpur, Malaysia, came in first with a total link strength of 94,129 citations and 13 publications. Next was the International Islamic University Malaysia, which had a total link strength of 81,36 citations, and 11 publications.

The first number is the total link strength, the second number is the number of times the work has been cited, and the third number is the number of times it has been published. International Islamic University Malaysia, Institute of Islamic Banking and Finance, Kuala Lumpur, Malaysia (75, 129, 31); Universiti Malaya, Kuala Lumpur, Malaysia (54, 29, 6); Universiti Kebangsaan Malaysia, Bangi, Malaysia (53, 114, 8); Universiti Utara Malaysia, Sintok, Malaysia (40, 133, 7); Universitas Airlangga, Surabaya, Indonesia (39, 79, 8); Universiti Teknologi Mara, Shah Alam, Malaysia (30, 40, 6); University of New Orleans, New Orleans, USA (18, 66, 7).

Figure 4. Seeing Overlays on Institution Bibliographic Pairs



Source: VOSviewer

It is an image that shows how the network of research collaboration between universities works by putting institutional bibliographies on top of each other. The International Islamic University is in the middle of a lot of partnerships with other schools, both in Malaysia and around the world. These include Universiti Kebangsaan Malaysia, Universiti Malaya Kuala Lumpur, Universiti Teknologi MARA, and Universitas Airlangga in Surabaya. The lines are colored based on when the collaboration took place. The older collaborations (around 2020) are blue, and the newer ones (up to 2023) are yellow. This means that institutions

have worked together on research projects more and more over time. The main network is between universities in Malaysia and those in Indonesia and other countries.

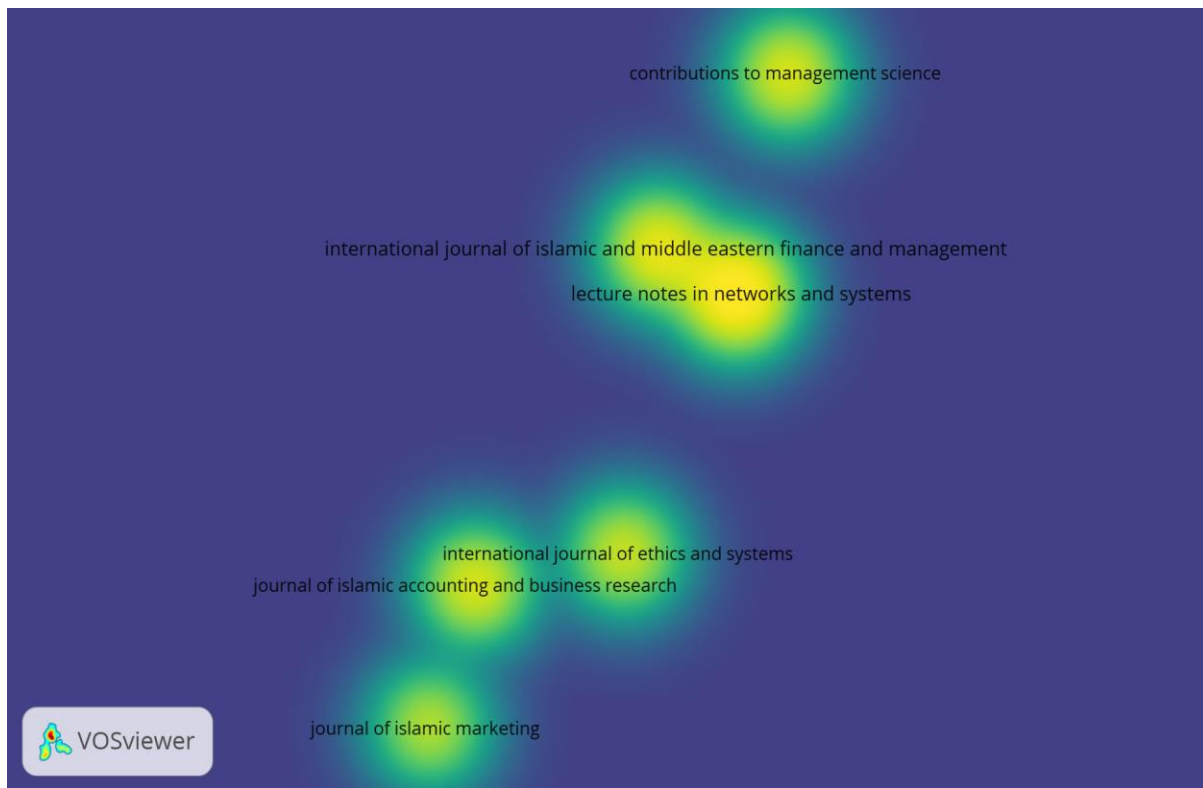
### Journal Bibliography Pair

Illustration 5 shows how to see the density of two journal bibliographies. The yellow color of a journal shows how dense it is. The yellow color gets brighter as the journal's articles become more relevant. Researchers use a threshold at this point. This means that a journal must have at least five articles that have been cited at least six times. Only 6 of the 75 journals met this standard. The Journal of Islamic Accounting and

Business Research was the highest-ranked journal, with a total link strength of 28, 123 citations, and 8 publications. Followed in order by the International Journal of Ethics and Systems (27, 81, 7), Lecture Notes in Networks and Systems (24, 23, 13),

International Journal of Islamic and Middle Eastern Finance and Management (20, 197, 9), Journal of Islamic Marketing (17, 141, 6), and Contributions to Management Science (2, 6, 8).

Figure 5. Visualizing Density in Relation to Journal Bibliography Pairs



Source: VOSviewer

The graphic shows the density of journal bibliographic pairs, which shows how strong the links are between the sources of publication. The yellow color shows the areas with the most people, like the Lecture Notes in Networks and Systems and the International Journal of Islamic and Middle Eastern Finance and Management, which are

cited together with the most contributions to the research network. The Journal of Islamic Accounting and Business Research, the International Journal of Ethics and Systems, and the Journal of Islamic Marketing are some other journals that have strong connections, but not as many as the main group. These positions and distributions

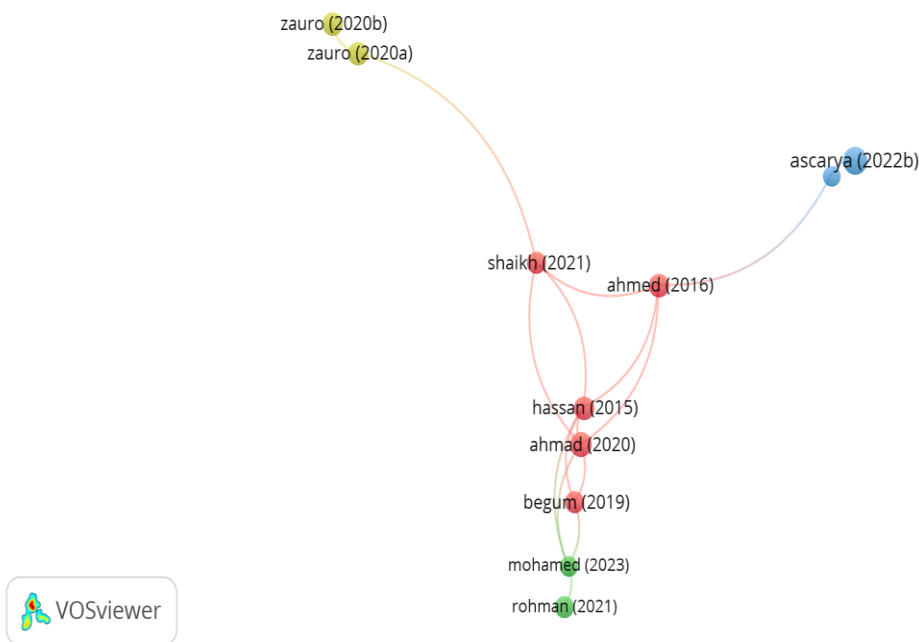
demonstrate that research in Islamic finance, ethics, marketing, and network systems converges to create a cohesive literature map.

### **Bibliographic pairs of publications**

Illustration 6, which displays a network visualization, shows bibliographic pairs from publications. At this stage, researchers use a threshold, meaning that an article must have at least 26 citations. Of the 194 publications, only 18 publications met this threshold.

Ahmad (2020) ranked first with 44 citations, followed by Hassan (2015) with 39 citations, then in order Mohamed (2023), Zauro (2020a), Ascarya (2022a), Shaikh (2021), Zauro (2020b), Begum (2019), Ahmed (2016), Ascarya (2022b), Rohman (2021), Alaeddin (2021), Mohd-Nor (2021), Bin-Nashwan (2022), Usman (2022), Abdul Razak (2020), Syed (2020), and Zulkhibri (2016).

Figure 6. Network Visualization of Bibliographic Pairs in Publications



Source: VOSviewer

The picture is the visualization of a bibliographic publication network that provides the picture of the relationships between documents in terms of shared citation. It can be seen that the main group is dominated by publications by Ahmad (2016,

2020), Hassan (2015), Shaikh (2021), and Begum (2019), as well as Mohamed (2023) and Rohman (2021), which are closely connected and form a red cluster. On the other hand, there is a cluster of publications by Zauro (2020a, 2020b) that forms its own

relationship, although it is still connected to the main network through its connection with Shaikh (2021). In the meantime, Ascarya (2022b) takes a comparatively distinct place since she creates a blue cluster, signifying a certain role and yet being connected to the core publications. This shows that there are related research clusters, with a strong center of collaboration in literature that focuses on studies of Islamic economics and finance.

Based on how relevant they are to the bibliography, we have put 11 research papers into 4 main groups. The most significant cluster is cluster 1, which has five documents, such as Ahmad (2020), Ahmed (2016), Begum (2019), Hassan (2015), and Shaikh (2021), which represents the core of the research network with the highest number of ties. Cluster 2 includes Mohamed (2023) and Rohman (2021), where specific thematic relationships are present; however, they remain pertinent to the primary topic. Cluster 3 dwells on the works of Ascarya (2022a, 2022b), which represents a big contribution of a single author with two interrelated works. Meanwhile, Cluster 4 contains zauro (2020a, 2020b), showing the consistency of the author's research on one theme. This division shows that there are several complementary research groups, with the

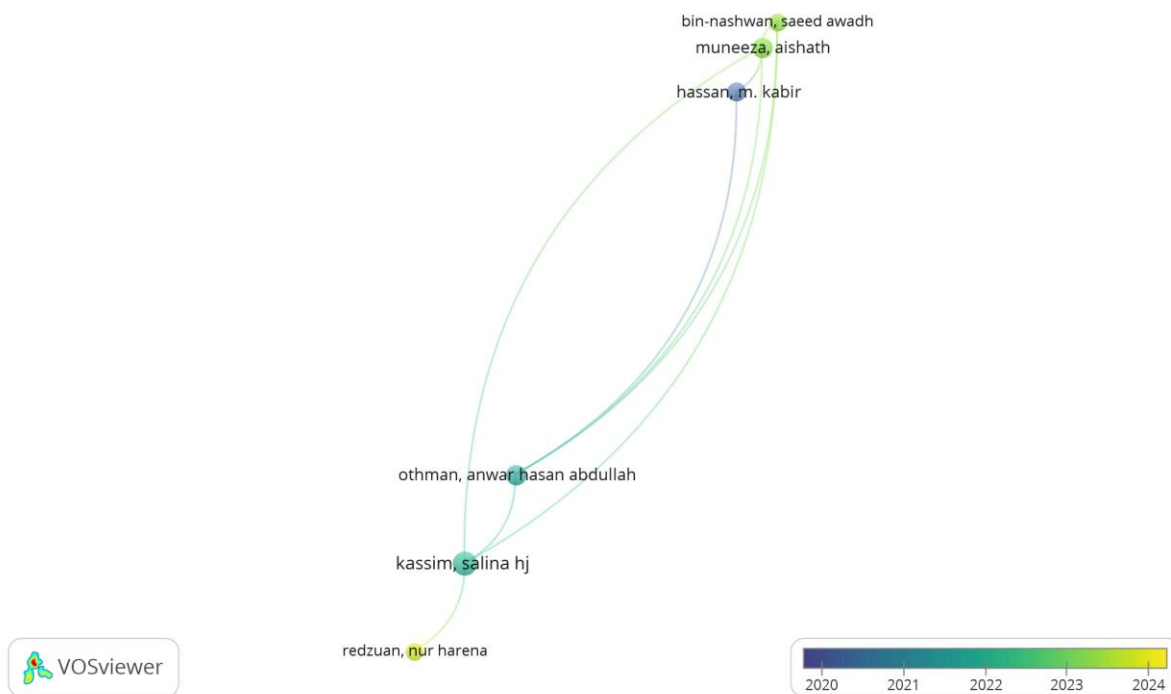
first cluster being the most important because it connects other studies.

### **Author's bibliographic pairing**

Figure 7 shows the overlay, which has bibliographic pairs of authors. At this point, we set a threshold that said an author had to have at least 6 documents and 2 citations. Only 6 of the 444 authors found met the criteria. Kassim, Salina Hj, came in first with a total link strength of 94, 29 citations, and 15 publications. Kassim, Salina Hj, came in first with a total link strength of 94, 29 citations, and 15 publications. Othman, Anwar Hasan Abdullah came in second with a total link strength of 75, 34 citations, and 8 publications. It's not a coincidence that Malaysian authors are so well-known in this field. This is because Malaysia has a strong research funding environment, strong institutional support for Islamic finance scholarship, and a progressive national agenda for digital zakat transformation. Government-backed programs, specialized research centers, and the early use of digital zakat systems have all helped make an environment that supports long-term academic productivity and international cooperation. These structural factors elucidate the consistent prominence of Malaysian scholars as leading contributors in this field. Followed in order by Muneeza,

Aishath (55, 68, 9), Bin-Nashwan, Saeed Awadh (46, 113, 6), Redzuan, Nur Harena (18, 2, 6), and Hassan, M. Kabir (12, 66, 7).

Figure 7. Visualizing the Overlay on Author Bibliographic Pairs



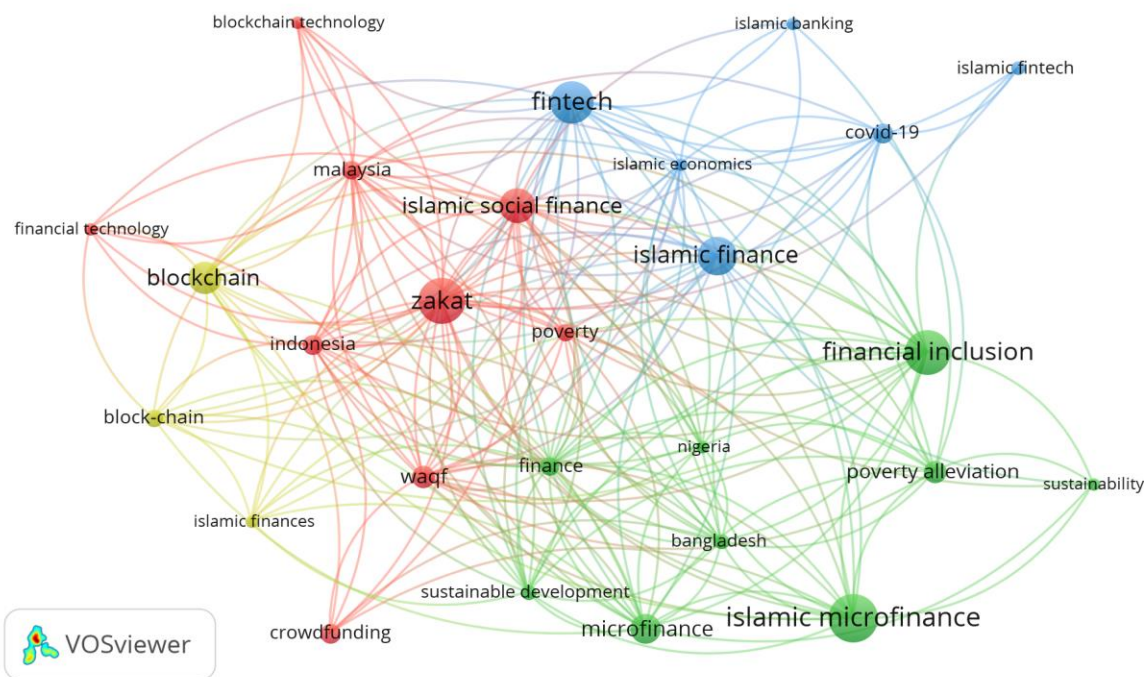
Source: VOSviewer

The picture shows the bibliographic pairs of the author and how they have changed over time in terms of collaboration and publication development. You can see that bin-nashwan, saeed awadh, muneeza, aishath, and hassan, m. kabir are very connected because there are thick lines that show how much they work together and how much they add to the research network. Meanwhile, Othman, Anwar Hasan Abdullah, and Kassim, Salina Hj also have

significant connections, although they are more focused on specific collaboration circles. Instead, Redzuan and Nur Harena seem to be more alienated, which means they do not have as many links in the central network. The colors of the collaboration paths show the time axis. The older the collaboration, the more it is shown in blue. The newer the collaboration, up to 2023, the more it is shown in yellowish green.

## Co-occurrence of keywords from Authors

Figure 8. Network visualization of the co-occurrence of author keywords



Source: VOSviewer

The image below shows a graph of how often author keywords appear together. Researchers set a threshold at this point, which meant that there had to be at least five co-occurrences. 27 out of 551 keywords meet the threshold. Zakat ranked first with 37 occurrences and a total link strength of 81, followed by the keyword fintech with 33 occurrences and a total link strength of 73, then the keyword financial inclusion with 35 occurrences and a total link strength of 72, and so on, namely Islamic social finance (66, 24), Islamic microfinance (65, 39), Islamic finance (53, 28), microfinance (52, 19), blockchain (46, 22), waqf (40, 13), finance

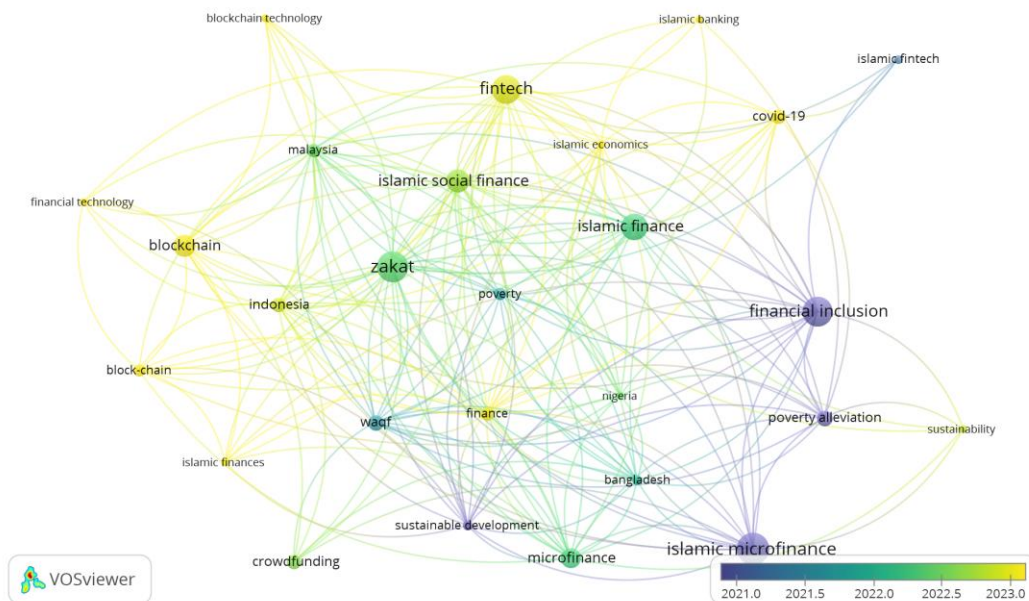
(37, 10), Malaysia (36, 10), Indonesia (34, 11), poverty alleviation (33, 13), sustainable development (28, 7), block-chain (26, 9), poverty (26, 9), Nigeria (25, 5), Bangladesh (24, 7), COVID-19 (22, 11), Islamic economics (20, 5), Islamic finances (16, 5), crowdfunding (13, 11), sustainability (13, 5), blockchain technology (10, 5), financial technology (8, 5), Islamic banking (8, 5), Islamic fintech (5, 6).

The clustering analysis shows that there are four main groups of research topics related to Islamic finance and technology. The first group of words includes blockchain technology, crowdfunding, financial

technology, Indonesia, Islamic social finance, Malaysia, poverty, waqf, and zakat. This shows that Islamic social instruments, financial technology, and the context of developing countries are all closely related. The second cluster consists of Bangladesh, finance, financial inclusion, Islamic microfinance, microfinance, Nigeria, poverty alleviation, sustainability, and sustainable development, emphasizing the issues of inclusive finance, microfinance, and their role in poverty alleviation and sustainable development. The third cluster includes COVID-19, fintech, Islamic banking, Islamic economics, Islamic finance, and Islamic

fintech, highlighting the impact of the pandemic on the development of fintech and Islamic banking, as well as the contribution of Islamic economics in facing global challenges. Meanwhile, the fourth cluster contains blockchain and Islamic finance, which places more emphasis on the terminology of technology and Islamic finance in its various uses. Overall, these results show that literature in the field of Islamic finance and technology forms a structured research network, with a focus on the integration of social instruments, financial inclusion, digital technology, and sustainable development.

Figure 9. Visualizing Overlay in Relation to the Co-Occurrence of Author Keywords



Source: VOSviewer

The overlay visualization image shows how research in Islamic finance and

technology changes over time based on the co-occurrence of author keywords. The

colors in the visualization show the time distribution. Yellow means studies from 2022 to 2023, while green and blue mean studies from 2020 to 2021. The search terms, such as fintech, Islamic social finance, zakat, and Islamic finance, are the main topics that connect different research themes. At this point, there are strong connections between financial inclusion, poverty reduction, and Islamic microfinance, especially in the most recent research stage. The academic focus on how Islamic finance can help with inclusive

growth and poverty reduction is very important. Also, blockchain, Islamic fintech, and COVID-19 are all written in bright yellow, which means that these are new topics that are becoming more popular in the literature. So, this picture shows that researchers are moving away from traditional topics like zakat and microfinance and toward more modern ones that are based on digital technology and have effects around the world, like fintech, blockchain, and the pandemic crisis.

**Table 3.** The 5 Most Cited Scopus-Indexed Articles on Digital Zakat and Islamic Fintech (2012–2025)

No.	Document Title	Authors	Source	Year	Citations
1	<i>An artificial intelligence and NLP-based Islamic FinTech model combining zakat and Qardh-Al-Hasan for countering the adverse impact of COVID-19 on SMEs and individuals</i>	(Syed et al., 2020)	<i>International Journal of Economics and Business Administration</i> , 8(2), pp. 351–364	2020	96
2	<i>Integrating trust, religiosity and image into technology acceptance model: the case of the Islamic philanthropy in Indonesia</i>	(Usman et al., 2022)	<i>Journal of Islamic Marketing</i> , 13(2), pp. 381–409	2022	93
3	<i>The role of Islamic social finance during Covid-19 pandemic in Indonesia's economic recovery</i>	(Ascarya, 2022)	<i>International Journal of Islamic and Middle Eastern Finance and Management</i> , 15(2), pp. 386–405	2022	72
4	<i>Zakat and waqf as instrument of Islamic wealth in poverty alleviation and redistribution: Case of Malaysia</i>	(Abdul Razak, 2020)	<i>International Journal of Sociology and Social Policy</i> , 40(3–4), pp. 249–266	2020	52
5	<i>Toward diffusion of e-Zakat initiatives amid the COVID-19 crisis and beyond</i>	(Bin-Nashwan, 2022)	<i>Foresight</i> , 24(2), pp. 141–158	2022	50

Source: Scopus

## CONCLUSION

This research indicates that digital zakat and Islamic fintech have undergone substantial growth from 2012 to 2025. The

bibliometric analysis of 194 publications in the Scopus database shows that the number of publications has been steadily rising since 2017 and reached its highest point in 2023.

This development confirms that the integration of digital technology in zakat and Islamic finance is emerging as a global academic issue.

The research findings identified Malaysia, Indonesia, and Nigeria as the primary contributors to the literature, with Malaysia exhibiting a preeminent position in publication volume, citation frequency, and the robustness of its collaborative networks. In Malaysia, the International Islamic University Malaysia and INCEIF University are two of the most important places for collaboration at the institutional level. In Indonesia, Airlangga University is a well-known place for collaboration. The Journal of Islamic Accounting and Business Research and the International Journal of Islamic and Middle Eastern Finance and Management are two of the most important and useful journals.

The most common research themes are "zakat," "fintech," "financial inclusion," "Islamic social finance," "Islamic microfinance," "blockchain," "waqf," and "sustainable development." Cluster analysis reveals a significant correlation among Islamic social instruments, financial inclusion, digital technology, and sustainability challenges. Recent trends

indicate an increasing focus on issues related to blockchain, Islamic fintech, and the ramifications of the COVID-19 pandemic, suggesting that current research is increasingly concentrated on contemporary challenges.

Consequently, additional research should focus on improving policy frameworks, comprehending the application of emerging technologies such as blockchain and AI, and evaluating the tangible impact of digital zakat on socio-economic goals and sustainable development.

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