



AL-MAJAALIS : Jurnal Dirasat Islamiyah

Volume 13 Number 1 November 2025

Email Jurnal : almajalis.ejurnal@gmail.com

Website Jurnal : ejournal.stdiis.ac.id



FIQH PERSPECTIVES ON DIGITAL ZAKAT: MAPPING GLOBAL SCHOLARSHIP THROUGH BIBLIOMETRIC ANALYSIS

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ARTICLE HISTORY

Received : 01-October-2025

Revised : 10-October-2025

Accepted : 13-October-2025

KEYWORDS:

Digital zakat; Fiqh;
Bibliometric; analysis;
VOSviewer.

ABSTRACT

In this research paper, fiqh views on digital zakat are examined based on an analysis of 188 articles published in the years 2017-2025 and indexed in Scopus. It is based on VOSviewer as the main instrument since it tends to map the research tendencies, collaboration patterns, and thematic groups in order to present the overall picture of the global discussion. The findings indicate that the level of scholarly interest has been growing significantly, and the focus on the topic is expected to reach its highest point by 2021-2024 and show the rise of the topicality of the integration of Islamic jurisprudence and digital financial practices. Malaysia and Indonesia are the future contenders that will help them with well established Islamic finance ecosystems and institutional partnerships. It analyses five primary clusters; the intersection of Islamic finance and global issues, trust and technology adoption, geographical and socio-economic contexts, managing zakat with blockchain, and digitalizing the Islamic finance. As digital zakat has the advantage of efficiency, transparency, and compatibility with the Sustainable Development Goals (SDGs), the same has issues with digital literacy, infrastructure, and duality of the zakat institutions towards society and God.

AI DISCLOSURE STATEMENT

The authors used ChatGPT (OpenAI) to assist in language editing and abstract refinement. No part of the analysis, data interpretation, or core findings was generated by AI. All results and arguments were developed and validated by the authors.

A. INTRODUCTION

Historically, the discussion of zakat as one of the principal pillars of Islam has been put in the normative terms of fiqh, and the classical scholars have outlined in details the principles of zakat, its collection system, and distribution systems. Over the recent past, however, technological advancements like e-zakat websites, fintech-related applications, blockchain-based transparency solutions and online crowdfunding systems have influenced the management of zakat in the modern context. These advancements have changed the landscape of operation in zakat to enhance accessibility, efficiency and accountability.

Recent research has started to focus on these considerations, and it is an indicator of the development of digital zakat as a different research area. Bibliometric analysis has also proved that the number of publications covering fiqh and finance especially digital zakat in Scopus-indexed journals has increased significantly.¹⁴⁵ This development indicates the increased academic concern in the connection of the Islamic jurisprudence into the digital practices of the modern world. The dominant players in this research geographically are Malaysia and Indonesia, which have strong systems of Islamic finance that they can use to develop theoretical and practical research on zakat.¹⁴⁶ The major journals like the International Journal of Islamic and Middle Eastern Finance and Management have become the frontline today on such discussions.¹⁴⁷

Conceptually, the digital zakat study is conducted in various fields of knowledge, such as zakat management systems, sustainability, and digital assets incorporation.¹⁴⁸ The introduction of online tools like SimBaznas depicts the possibilities and limitations of

¹⁴⁵ A S Rusydiana et al., "Fiqh on Finance: A Scientometric Analysis Using Bibliometrix," *Library Philosophy and Practice* 2021 (2021), <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85107647108&partnerID=40&md5=ebbc7cd8094355b0569c8f9f0a76bb54>.

¹⁴⁶ A Bachaqi, T J W Prabowo, and A Chariri, "Accountability in Zakat Institutions: A Bibliometric Analysis and Systematic Literature Review," *International Journal of Economics and Management* 19, no. 1 (2025): 43–56, <https://doi.org/10.47836/ijeam.19.1.03>; Muhamad Wahyudi, Aidi Ahmi, and Sri Herianingrum, "Examining Trends, Themes and Social Structure of Zakat Literature: A Bibliometric Analysis," *Global Journal Al Thaqqafah* 12, no. 1 (January 29, 2022): 40–67, <https://doi.org/10.7187/gjat072022-3>.

¹⁴⁷ Rusydiana et al., "Fiqh on Finance: A Scientometric Analysis Using Bibliometrix."

¹⁴⁸ P.M.F.F. Ag Omar and A Sharofiddin, "Emergence of Zakat InSustainability: A Bibliometric Analysis," in *Islamic Finance and Sustainable Development: A Global Framework for Achieving Sustainable Impact Finance* (Shari'ah and Islamic Finance, Universiti Malaysia Sabah (UMS), Malaysia: Taylor and Francis, 2024), 74–84, <https://doi.org/10.4324/9781003468653-10>.

digitization especially infrastructural, human resource and social acceptance.¹⁴⁹ In addition, zakat is also analyzed more directly against the Sustainable Development Goals (SDGs), in the redistributive quality of which the concept of zakat is placed as a means of attaining larger socioeconomic sustainability.¹⁵⁰

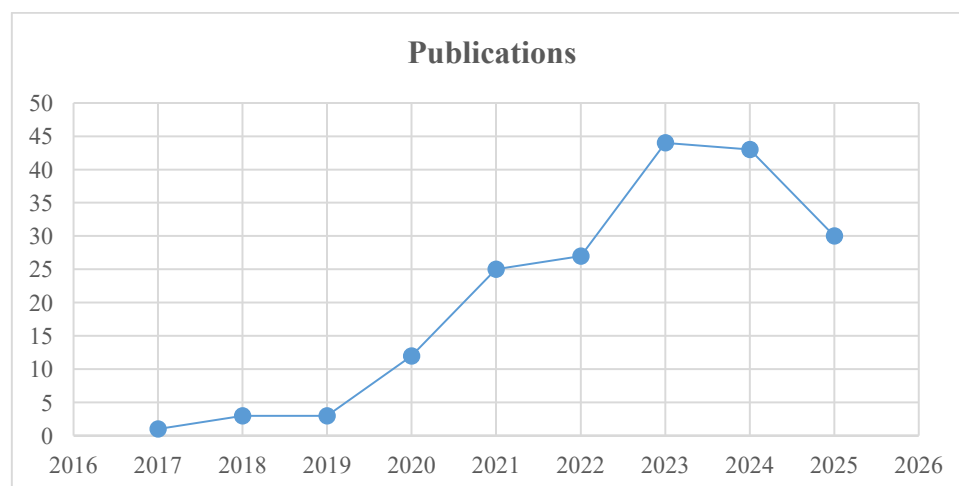


Figure 1. The Increase in The Number of Fiqh Perspectives on Digital Zakat (2017-2025)

Graph. *Source: Scopus*

Figure 1 shows the tendency of the publications of fiqh points of view on digital zakat during 2017-2025. During the first years (2017-2019), the volume of publications was not very high and quite constant, indicating that the academic interest in this issue was low. Since 2020, and up to 2023, however, the number of publications has become substantially higher, reaching more than 40, which indicates the growing urgency and topicality of the discourse of digital zakat in the context of fiqh. However, the number of publications in 2024 was quite high but with a slight decrease, which was followed by a more severe decrease in 2025. This trend indicates that although the digital zakat has been gaining more academic attention over the last ten years, the trend after 2023 possibly represents a sign of saturation or a change in the focus of the research. In general, the graph shows that the digital zakat is one of the growing fields of research in modern fiqh research.

¹⁴⁹ A Musa, T Zulfikar, and B Khalidin, "Digital-Based Information System of Zakat Management in Indonesia: Strategies for Increasing Revenue in Fiqh Muamalah Perspectives," *Samarah* 6, no. 2 (2022): 614–33, <https://doi.org/10.22373/sjhk.v6i2.11960>.

¹⁵⁰ Ag Omar and Sharofiddin, "Emergence of Zakat InSustainability: A Bibliometric Analysis."

Although these improvements have occurred, major problems still exist. Human resources that are limited in terms of ITs, lack of adequate infrastructure, and low digital literacy are some of the obstacles to successful implementation. Some of the strategies advanced in literature encompass the reinforcement of IT capacity, improvement in socialization of people, and harmonization of zakat and tax guidelines.¹⁵¹ Moreover, issues of responsibility and transparency in digital zakat organizations need to be explored more with reference to dual responsibility to the society and God.¹⁵²

The other area where research can be advanced is the formulation of fiqh-grounded models of zakat on digital commodities where scholars propose to handle cryptocurrencies and other digital assets as either a commodity or a form of currency to be utilized in zakat.¹⁵³ Despite controversy on the issue among scholars, cash waqf conforms to the principle of maqasid syariah in promoting welfare.¹⁵⁴ Jurisprudence of qada prayer is regarded as a necessary endeavour to ensure that the worship of the Muslim is not compromised.¹⁵⁵ One way out of the family conflicts in the globalization age can be a fiqh-based approach.¹⁵⁶ In addition, cash waqf helps to make Muslim families resilient by means of qardhul hasan and productive investments.¹⁵⁷

The bibliometric investigation of digital zakat shows that there are significant tendencies in global research. Studies indicate that there is high increase in publications that deal with zakat, especially regarding the convergence of technology and zakat activities, where more than 492 publications are indexed by Scopus with focus on economics, finance,

¹⁵¹ Musa, Zulfikar, and Khalidin, "Digital-Based Information System of Zakat Management in Indonesia: Strategies for Increasing Revenue in Fiqh Muamalah Perspectives."

¹⁵² Bachaqi, Prabowo, and Chariri, "Accountability in Zakat Institutions: A Bibliometric Analysis and Systematic Literature Review."

¹⁵³ M I Rosele et al., "A Proposed Zakat Model for Digital Assets from the Shariah Perspective," *International Journal of Islamic and Middle Eastern Finance and Management* 18, no. 3 (2025): 489–511, <https://doi.org/10.1108/IMEFM-08-2024-0408>.

¹⁵⁴ Beni Setyawan et al., "Wakaf Tunai dalam Perspektif Fiqh dan Teori Maqasid Syariah," *AL-MAJALIS: Jurnal Dirasat Islamiyah* 11, no. 2 (2024): 292–316, <https://doi.org/https://doi.org/10.37397/amj.v11i2.550>.

¹⁵⁵ Kholid Saifulloh, "Mengqadha Shalat dalam Perspektif Fiqh Islam," *AL-MAJALIS: Jurnal Dirasat Islamiyah* 7, no. 2 (2020): 45–67, <https://doi.org/https://doi.org/10.37397/almajaalis.v7i2.139>.

¹⁵⁶ Muhsan Syarafuddin et al., "Eskalasi Konflik Keluarga dalam Dinamika Globalisasi dan Pendekatan Resolusi Berbasis Fikih," *AL-MAJALIS: Jurnal Dirasat Islamiyah* 12, no. 1 (2024): 30–52, <https://doi.org/https://doi.org/10.37397/al-majaalis.v12i1.707>.

¹⁵⁷ Syailendra Sabdo Djati PS, Ghifary Duyufur Rohman, and Adi Aprianto, "Wakaf Uang dan Perannya dalam Penguatan Ketahanan Keluarga Muslim," *AL-MAJALIS: Jurnal Dirasat Islamiyah* 11, no. 2 (2024): 317–36, <https://doi.org/https://doi.org/10.37397/amj.v11i2.570>.

and management.¹⁵⁸ Major themes encompass the utilization of the digital platforms to support the transactions and increase involvement.¹⁵⁹ however, the cross-country cooperation is still a problem.¹⁶⁰ Digital zakat has an indication of potential poverty alleviation, which saves costs and time and guarantees more efficient allocation.¹⁶¹ It has also been strengthened by the Sharia compliance and good governance.¹⁶² facilitated by the general movement towards online financial services¹⁶³. Meanwhile, the views on fatwa are taking a new turn, and the institutions are increasingly broader in their jurisprudence than the Shafie school.¹⁶⁴ These advantages notwithstanding, the problems of digital literacy and inequality still remain a major obstacle to equitable digital zakat.

Accordingly, bibliometric analysis presents a holistic approach to mapping the world scholarship in this new area of study systematically. It allows to find a better picture of how the perspectives of fiqh are incorporated into the digital zakat discourse by determining trends, the main contributors, and thematic groups to fiqh. Thus, this work stands at the crossroads of the traditional Islamic jurisprudence and the contemporary academic cartography. This study has two contributions. First, it constitutes the first bibliometric mapping of the international scholarship on digital zakat that clearly prefigures fiqh views. Second, it offers theoretical and practical consequences: among scholars, it presents its prospects to enhance the harmonization of fiqh with technology; among policymakers and zakat institutions, it

¹⁵⁸ Wahyudi, Ahmi, and Herianingrum, "Examining Trends, Themes and Social Structure of Zakat Literature: A Bibliometric Analysis"; Muhsin Nor Paizin et al., "Bibliometric Analysis of Zakat Research in Scopus Database," *International Journal of Zakat* 6, no. 1 (2021): 13–24, <https://doi.org/10.37706/ijaz.v6i1.253>.

¹⁵⁹ Aam Slamet Rusydiana and Nailah, "Zakat & Technology : Bibliometric R," *4th International Conference of Zakat Proceedings* 5, no. 3 (2020): 311–30; Diana Farid et al., "Pengaruh Zakat Digital terhadap Pengentasan Kemiskinan di Era Digital," *JSE: Jurnal Sharia Economica* 2, no. 2 (January 29, 2023): 1–11, <https://doi.org/10.46773/jse.v2i2.679>.

¹⁶⁰ Azri Bhari et al., "Analisis Literatur Kajian Zakat dan Maqasid Syariah Analysis of Literature on the Study of Zakat and Maqasid Sharia Pendahuluan Analisis Literatur Ini Dilakukan Bagi Memastikan Sesuatu Penulisan Atau Kajian Yang Akan Yang Dihasilkan Berbeza Dengan Penulis," *Journal of Fatwa Management and Research* 17, no. 2 (2019): 235–55.

¹⁶¹ Farid et al., "Pengaruh Zakat Digital terhadap Pengentasan Kemiskinan di Era Digital."

¹⁶² Naiwei Chen and Min Teh Yu, "Sharia Compliance, National Governance, and Value of Cash in Organization of Islamic Cooperation Countries," *Humanities and Social Sciences Communications* 10, no. 1 (2023): 1–10, <https://doi.org/10.1057/s41599-023-01521-4>.

¹⁶³ Daniel Gersten Reiss, "Is Money Going Digital? An Alternative Perspective on the Current Hype," *Financial Innovation* 4, no. 1 (2018): 0–5, <https://doi.org/10.1186/s40854-018-0097-x>.

¹⁶⁴ Bhari et al., "Analisis Literatur Kajian Zakat dan Maqasid Syariah Analysis of Literature on the Study of Zakat and Maqasid Sharia Pendahuluan Analisis Literatur Ini Dilakukan Bagi Memastikan Sesuatu Penulisan Atau Kajian Yang Akan Yang Dihasilkan Berbeza Dengan Penulis."

offers the prospects of a governance model, which will ensure the legitimacy of fiqh and maximize the advantages of digital innovation.

B. METHOD

This study aims to locate and visualize the articles on Fiqh Perspectives on Digital Zakat. Bibliometric analysis and bibliometric visualization are utilized in this study. Bibliometric analysis is quantitative methods that depict the trends and characteristics of a body of publications in a descriptive and evaluative way.¹⁶⁵ The bibliometric visualization technique is used to present a structural map of a given subject.¹⁶⁶ Based on the selected keywords, 188 articles from the Scopus database formed the sample for this study. The keywords for this study are TITLE-ABS-KEY (zakat AND (“digital” OR “online” OR “electronic” OR “e-zakat” OR ‘fintech’ OR “payment system” OR “blockchain”)) AND PUBYEAR 2016 AND PUBYEAR 2026. Most of the 194 publications were articles.

The chosen articles are not older than 9 years (2017-2025) and were accessed with the VOSviewer tool in three visualizations: network visualization, overlap visualization, and density visualization. These indicators are available through examining the general strength of the relationships between the displayed items, in the number of publications and citation. During the past seven years (2019-2025), the researcher collected data on digital dawah in Islam according to the dimension of the databases. The entire information on publications that have been accumulated in this area, bibliographic pairs of authors, countries, institutions, journals, and event with author keywords have been analyzed, visualized, and appraised in this research with VOSviewer software.¹⁶⁷ These representations of network of phrases frequently

¹⁶⁵ & Syamsi Mustofa Singgih Prayogo Dupi, Muhamad., “Digital Da ’ Wah Studies : A Bibliometric Analysis of Trends , Patterns , and Collaboration Networks,” *Dialogia Jurnal Studi Islam Dan Sosial* 23, no. 01 (2025): 49–66, <https://doi.org/10.21154/dialogia.v23i01.10612>.

¹⁶⁶ Eugene Garfield, “From the Science of Science to Scientometrics Visualizing the History of Science with HistCite Software,” *Journal of Informetrics* 3, no. 3 (2009): 173–79, <https://doi.org/10.1016/j.joi.2009.03.009>.

¹⁶⁷ Nees Jan van Eck and Ludo Waltman, “Software Survey: VOSviewer, a Computer Program for Bibliometric Mapping,” *Scientometrics* 84, no. 2 (2010): 523–38, <https://doi.org/10.1007/s11192-009-0146-3>; Nees Jan van Eck and Ludo Waltman, “Citation-Based Clustering of Publications Using CitNetExplorer and VOSviewer,” *Scientometrics* 111, no. 2 (2017): 1053–70, <https://doi.org/10.1007/s11192-017-2300-7>; David Opeoluwa Oyewola and Emmanuel Gbenga Dada, “Exploring Machine Learning: A Scientometrics Approach Using Bibliometrix and VOSviewer,” *SN Applied Sciences* 4, no. 5 (2022), <https://doi.org/10.1007/s42452-022-05027-7>; Benjamin K. Sovacool, Chux Daniels, and Abbas AbdulRafiu, “Science for Whom? Examining the Data Quality, Themes, and Trends in 30 Years of Public Funding for Global Climate Change and Energy Research,” *Energy Research and Social Science* 89, no. July (2022): 102645, <https://doi.org/10.1016/j.erss.2022.102645>.

used in a particular field are created with software referred to as VOSviewer. VOSviewer is a well-known and very useful bibliometric analysis tool.¹⁶⁸

The use of VOSviewer is not confined to constructing the visualization of the networks, although it is also employed to study the evolution of certain spheres by analyzing the commonly used expressions.¹⁶⁹ According to Tianji Huang.¹⁷⁰ In order for readers to follow the information from general to more specific information, the data analysis technique used is deductive, starting from general findings to more specific findings. These are, e.g., author bibliographic pairs, publication bibliographic pairs, journal bibliographic pairs, country bibliographic pairs, institute bibliographic pairs and co-occurrence of author keywords.¹⁷¹

C. RESULTS AND DISCUSSION

The author of the research provides the results of the analysis in a deductive manner. That way that the readers can track the information of the general to the more specific information, the results of the bibliometric analysis are introduced in a deductive way or beginning with general findings and going down to more specific findings. This may be country bibliographic pairs, Institute bibliographic pairs, journal bibliographic pairs, publication bibliographic pairs, author bibliographic pairs and co-occurrence of author keywords.¹⁷²

¹⁶⁸ Syed Hamad Hassan Shah et al., "Presumption: Bibliometric Analysis Using HistCite and VOSviewer," *Kybernetes* 49, no. 3 (2020): 1020–45, <https://doi.org/10.1108/K-12-2018-0696>.

¹⁶⁹ Tianji Huang et al., "Visualized Analysis of Global Studies on Cervical Spondylosis Surgery: A Bibliometric Study Based on Web of Science Database and VOSviewer," *Indian Journal of Orthopaedics* 56, no. 6 (2022): 996–1010, <https://doi.org/10.1007/s43465-021-00581-5>.

¹⁷⁰ Pramita Sylvia Dewi et al., "Web-Based Inquiry in Science Learning: Bibliometric Analysis," *Indonesian Journal of Science and Mathematics Education* 4, no. 2 (2021): 191–203, <https://doi.org/10.24042/ijsme.v4i2.9576>.

¹⁷¹ Mehmet Karakus, Alpay Ersozlu, and Aaron C. Clark, "Augmented Reality Research in Education: A Bibliometric Study," *Eurasia Journal of Mathematics, Science and Technology Education* 15, no. 10 (2019), <https://doi.org/https://doi.org/10.29333/ejmste/103904>.

¹⁷² Karakus, Ersozlu, and Clark.

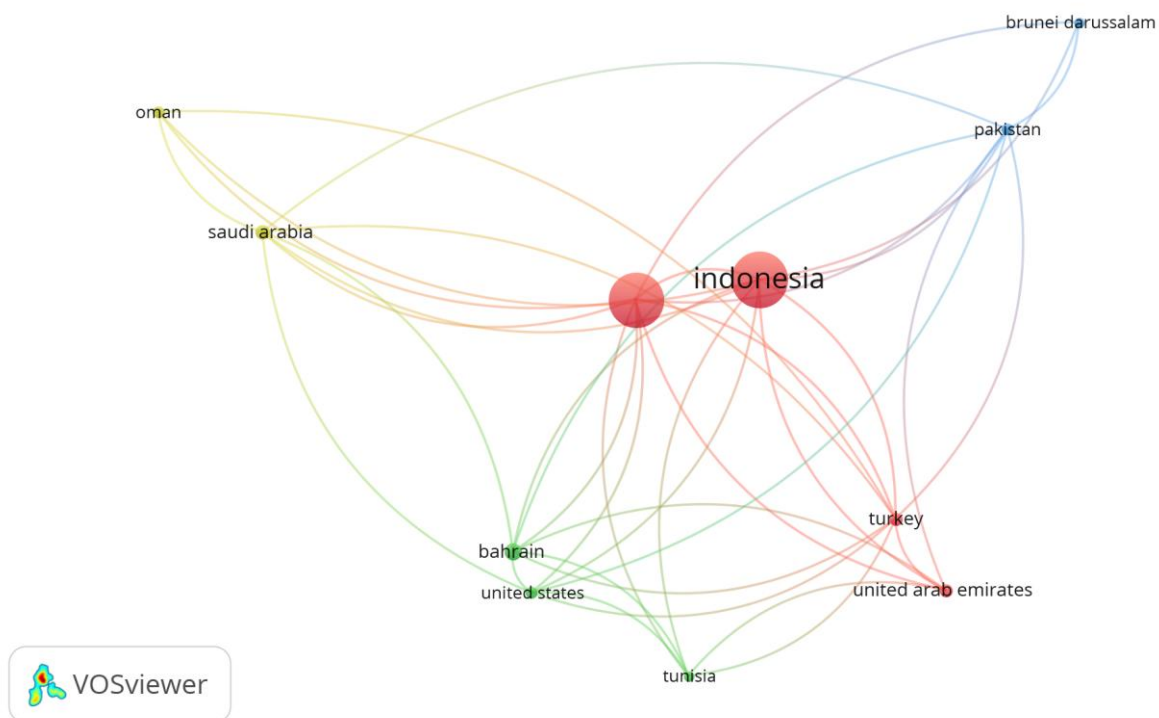


Figure 2. Country Bibliographic Pairs Network Visualization.

1. 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 3 publications and 2 citations. Of the 35 countries, 11 countries met these criteria. With a total link strength of 739, 498 citations, and 85 publications, Malaysia leads the world in overall link strength. In second place is Indonesia with a total link strength of 601, 584 citations, and 87 publications. Moreover, in order to present other countries, researchers will rank them in the following way: the first number is the sum of the link strength, the second number is the number of citations, and the third number is the number of publications. These countries are: Turkey (134, 29, 5), Bahrain (115, 150, 8), Saudi Arabia (96, 95, 6), United Arab Emirates (84, 39, 5), United States (78, 29, 4), Oman (55, 6, 4), Pakistan (54, 5, 4), Brunei Darussalam (48, 42, 3), Tunisia (12, 2, 3).

The concentration of the nations in the investigation of the fiqh views on digital zakat points out to clear trends of cooperation and research interest. Cluster 1, comprising of Indonesia, Malaysia, Turkey, and the United Arab Emirates, is the most dynamic and

connected cluster, as they have the greatest presence in the Islamic finance and zakat innovation. Cluster 2 including Bahrain, Tunisia, and the United States is an indication of the combination between the Middle East and the West, focusing on the variety of viewpoints in the discipline. Cluster 3, comprising Brunei Darussalam and Pakistan, implies smaller yet new research contributions whereas Cluster 4, which includes Oman and Saudi Arabia, suggests their increasingly large but more regionally oriented activity. On the whole, such clusters demonstrate the leadership of different regions and the possibility to further cross-regional cooperation in developing digital zakat research.

2. Institution Bibliography Pair

Figure 4 illustrates bibliographies of institutions that are overlaid. At this point, researchers applied a threshold, where the least number of publications in an institution was 6 publications that were referenced by at least 16 to attain the threshold. Only 11 out of the 202 institutions had achieved this limit. The researchers sorted the institutions in the order of the overall strength at which they are linked with total link strength coming out first with 87 total link strength, 44 citations, and 10 publications. The Universiti Teknologi MARA, Shah Alam, Malaysia came next with 74 total link strengths, 40 citations and 13 publications.

The first figure is the total link strength, the second one is the number of citations and the third is the number of publications, Universiti Kebangsaan Malaysia, Bangi, Malaysia (63, 75, 10), Universiti Sains Islam Malaysia, Nilai, Malaysia (56, 54, 9), INCEIF University, Kuala Lumpur, Malaysia (52, 56, 7), Universiti Utara Malaysia, Sintok, Malaysia (48, 104, 10), Universiti Malaya, Kuala Lumpur, Malaysia (36, 33, 7), Airlangga University, Surabaya, Indonesia (34, 19, 6), Sunan Kalijaga State Islamic University, Yogyakarta, Indonesia (27, 6, 6), International Islamic University Malaysia, Institute of Islamic Banking and Finance (24, 16, 7), IPB University, Bogor, Indonesia (12, 66, 7).

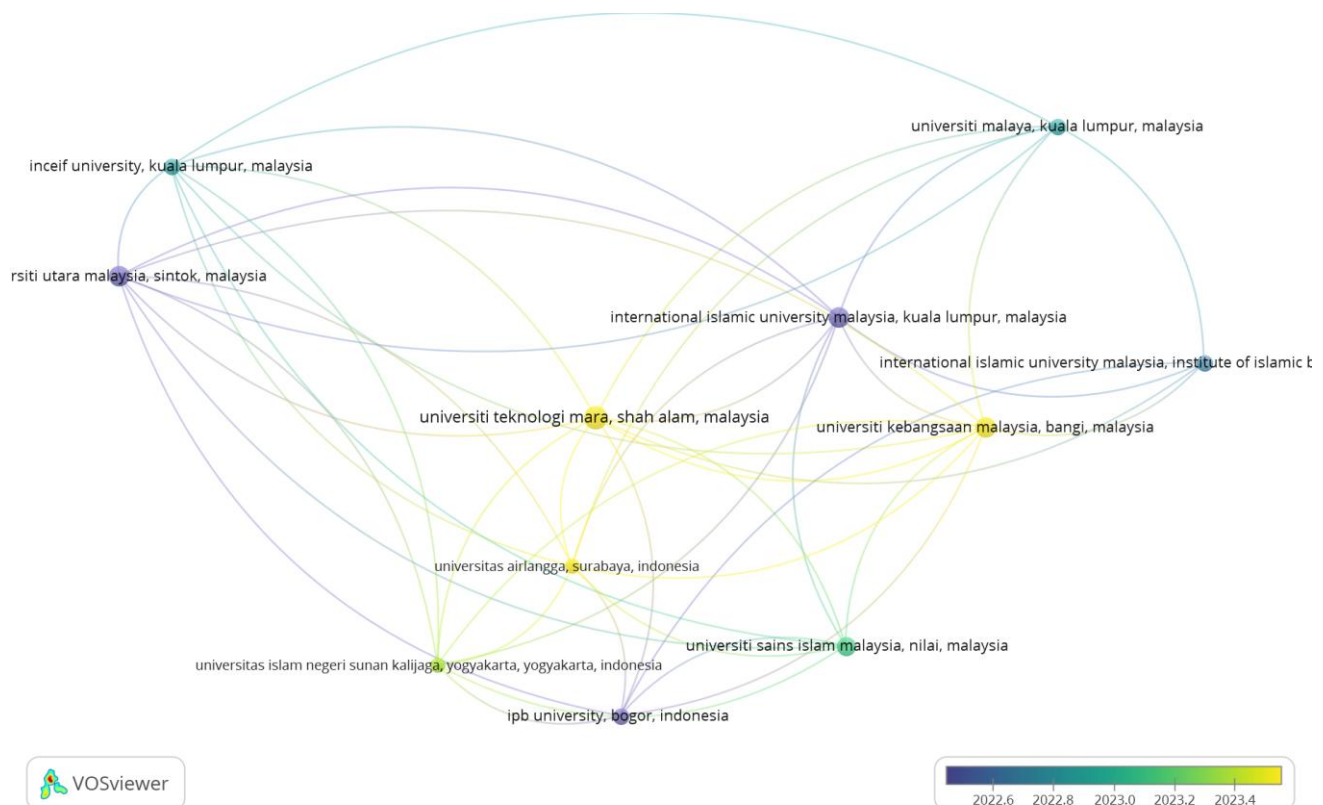


Figure 3. Visualization of Overlays on bibliographic pairs of institutions.

The picture presents a visualization of overlays of inter-institutional collaboration on the basis of bibliographic pairs. It can be seen that institutions in Malaysia, such as the University of Malaya, National University of Malaysia, MARA University of Technology, and International Islamic University Malaysia, have strong connections with various universities in Indonesia, such as Airlangga University, Sunan Kalijaga State Islamic University, and IPB University. The lines and nodes colors mark the time dimension, with collaborative research having a higher tendency to evolve in the latest period (yellow) than in the initial period (blue). This pattern indicates that cross-institutional research networks, especially between Malaysia and Indonesia, have become closer and have experienced growth in recent years.

3. Journal Bibliography Pair

Illustration 5 demonstrates two examples of journal bibliographies on density visualization. The yellow color of a journal can be used to determine its density. The greater

the relevancy of the articles in a journal the more yellow the color. Here, researchers made use of a threshold, whereby, a journal should have a minimum of 3 articles that have been cited. Among the 86 journals, 8 journals passed this requirement. The researchers ranked the journals based on total link strength, with the Journal of Islamic Accounting and Business Research ranking highest with 47 total link strength, 154 citations, and 15 publications, followed in order by the Journal of Islamic Marketing (47, 126, 12), International Journal of Islamic and Middle Eastern Finance and Management (28, 213, 8), International Journal of Ethics and Systems (17, 12, 3), Journal of Advanced Research in Applied Sciences and Engineering Technology (11, 3, 3), Contributions to Management Science (9, 24, 4), Lecture Notes in Networks and Systems (8, 16, 9), Studies in Systems, Decision and Control (5, 1, 5).

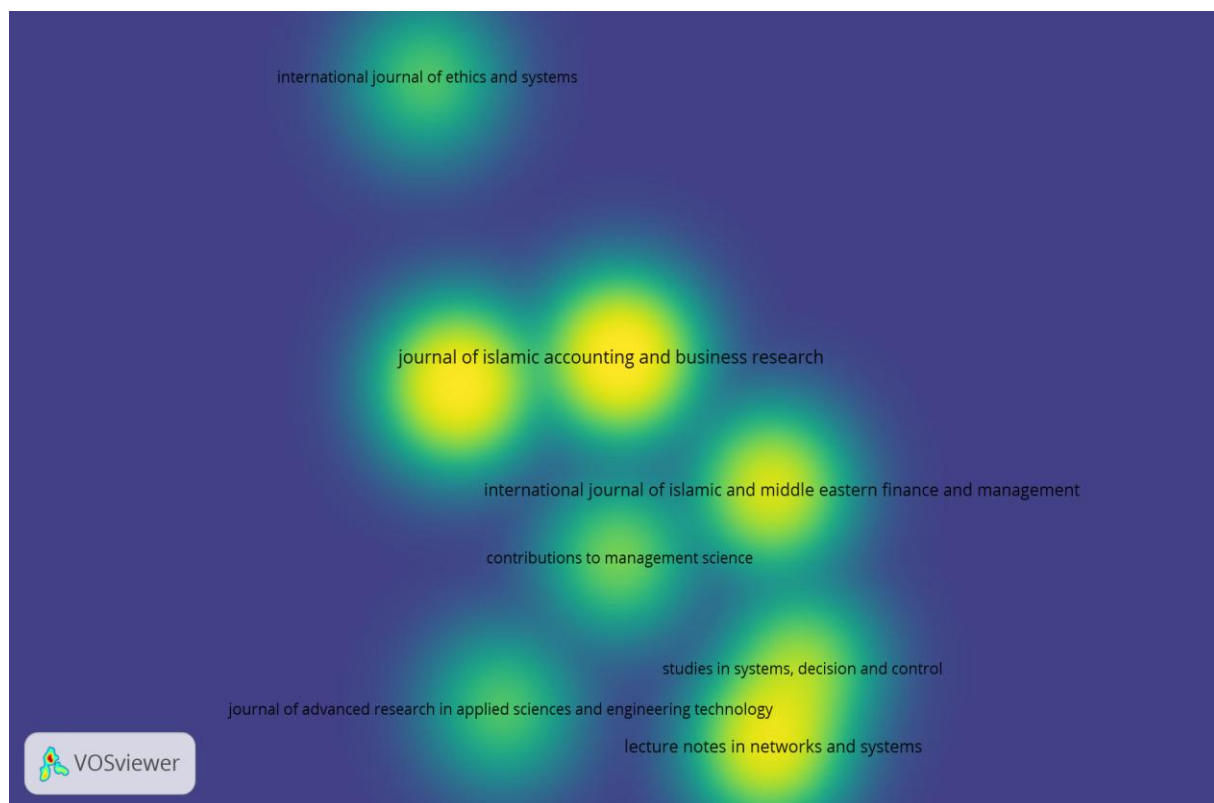


Figure 4. Drawing of Pairs of Density Against Journal Bibliography.

4. Bibliographic pairs of publications

Illustration 6 that provides a network visualization illustrates pairs of bibliographies in publications. In this step, researchers considered a threshold, i.e. an article should have 18

citations. Out of the 188 publications, 20 publications were able to meet the threshold. Ahmad (2023) ranks first with 24 citations, followed by Rabbani (2021) with 23 citations, then in order, Syed (2020), Ascarya (2022a), Ascarya (2022b), Bin-Nashwan (2023), Hudaefi (2022), Kasri (2021), Bilo (2020), Muneeza (2023), Bin-Nashwan (2022), Alaeddin (2021), Mutamimah (2021), Al-Taani (2024), Muflih (2023), Said (2023), Rizal (2023), Amin (2022), Umar (2022), Hudaefi (2021).

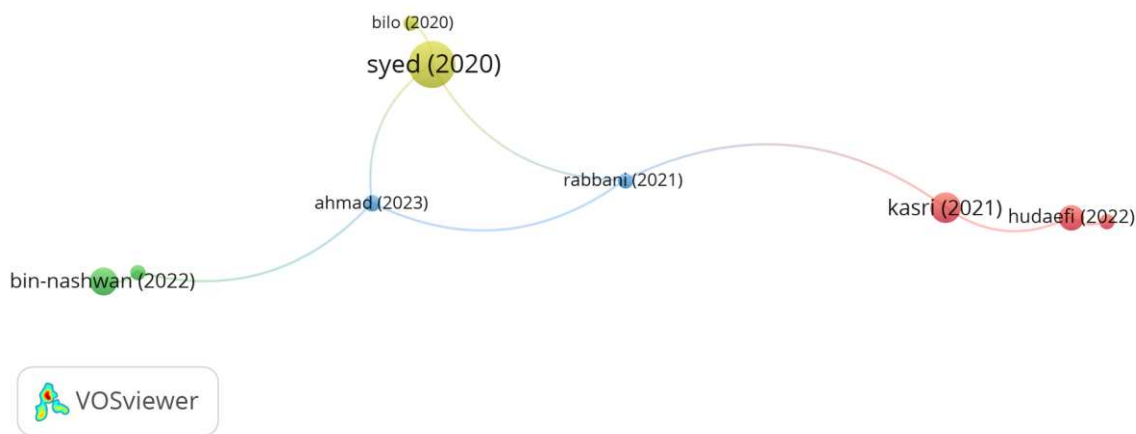


Figure 5. Network Visualization of Publication Bibliographic Pairs

The picture demonstrates the network of the visualization of the publication on the basis of bibliographic pairs. It can be seen that Syed's (2020) publication is the most prominent node with strong connections to several other works, such as Bilo (2020), Ahmad (2023), and Rabbani (2021), indicating its role as an important reference in this research network. Furthermore, the publications by Kasri (2021) and Hudaefi (2022) are in a closely related group, indicating a continuous research focus on certain themes. In the meantime, Bin-Nashwan (2022) is a member of the network who has lesser connections but who is nonetheless connected to the network by his contributions. On the whole, this pattern represents a trend of research progression in the years 2020-2023, allowing the interrelations of cross-publication citation and the leading role of a few authors in the direction taking of the research.

5. Author's bibliographic pairing

Author bibliographic pairs are shown in Illustration 6 that is an overlay view, which is illustrated in Figure 7. At this stage, we used a threshold, where the minimum number of documents per author was set at 4, and the minimum number of citations per author was 15. Of the total 555 authors, there were 9 authors who met this threshold. Muneeza, Aishath ranked first with a total link strength of 73, 51 citations, and 5 publications. In second place is Rabbani, Mustafa Raza with a total link strength of 73, 124 citations, and 4 publications, followed in order by Hassan, M. Kabir (63, 29, 4), Khan, Shahnawaz (63, 123, 4), Abdul-Rahman, Aisyah (46, 15, 4), Nor, Shifa Mohd (46, 15, 4), Bin-Nashwan, Saeed Awadh (43, 113, 6), Beik, Irfan Syauqi (7, 63, 6), Kasri, Rahmatina Awaliah (6, 70, 4).

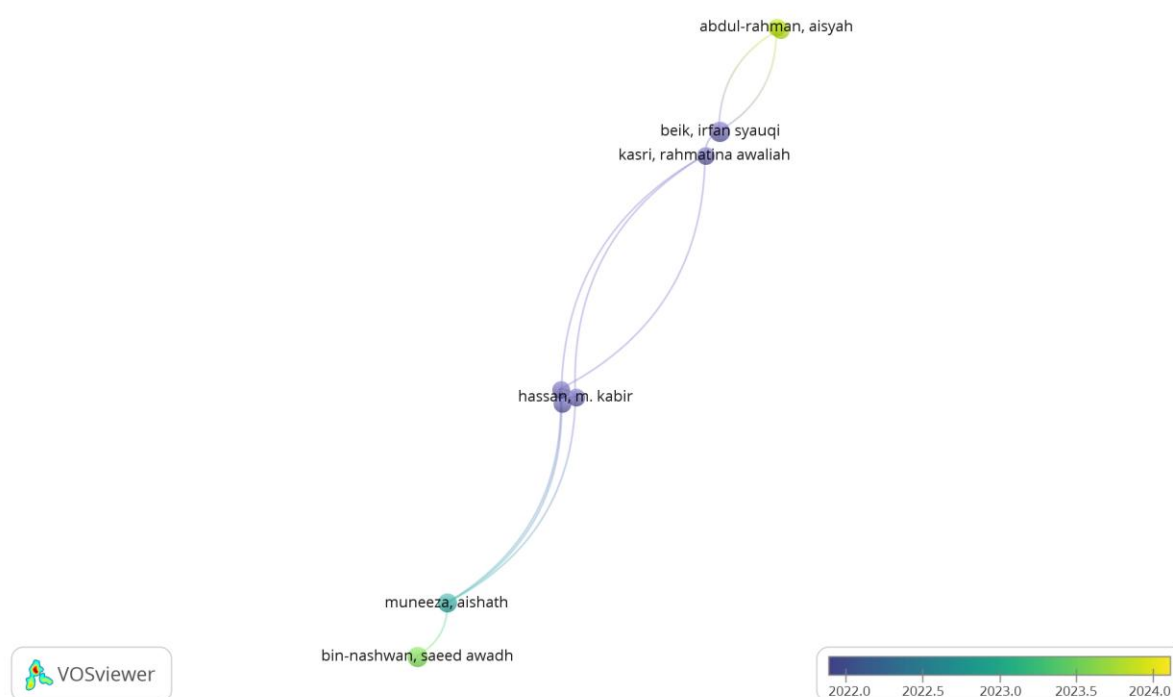


Figure 6. Visualization of Overlay on Author Bibliographic Pairs

The image shows an overlay visualization of author bibliographies using VOSviewer. There is a visible connection between several authors, with Hassan and Kabir being the main hub connecting other authors. Abdul-Rahman and Aisyah are linked at the top with Beik, Irfan Syauqi, Kasri and Rahmadina Awaliah in a fairly recent partnership, in yellowish green (around 2023-2024). At the bottom, Muneeza, Aishath, Bin-Nashwan, Saeed Awadh, are seen

cooperating with Hassan, Kabir during the former (circa 2022-2023, depicted in blue-green). This visualization confirms that Hassan, Kabir acts as a central hub in the author collaboration network, bringing together groups of researchers from different time periods.

The results of author clustering based on bibliographic relationships are divided into three main groups. Cluster 1 consists of Abdul-Rahman, Aisyah, Beik, Irfan Syauqi, Kasri, Rahmatina Awaliah, and Nor, Shifa Mohd, who appear to focus on similar themes in the field of finance and Islamic ethics. Cluster 2 consists of Hassan, M. Kabir, Khan, Shahnawaz, and Rabbani, Mustafa Raza, who show close collaboration with important contributions to global Islamic economics and finance literature. Meanwhile, Cluster 3 includes Bin-Nashwan, Saeed Awadh, and Muneeza, Aishath, who form a separate group with a relatively more specific research direction but still have connections with the other two clusters. This pattern confirms that there are three main research communities that complement each other in the development of Islamic finance and economics literature.

6. Co-occurrence of keywords from Authors

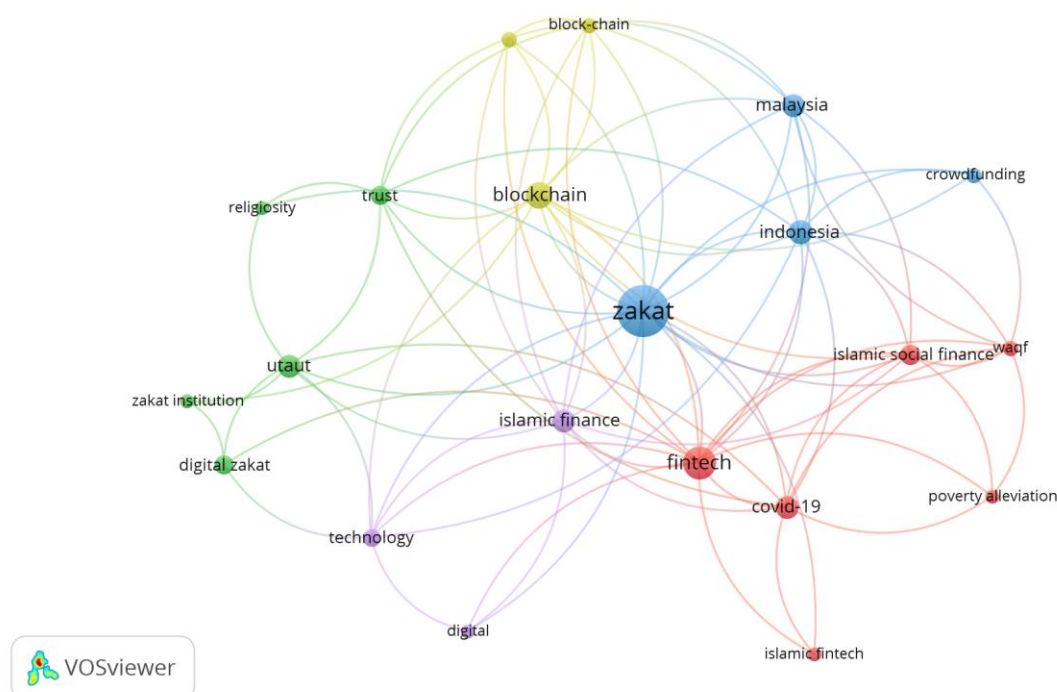


Figure 7. Network Visualization of Co-Occurrence of Author Keywords

The following image shows a visualization of the network of co-occurrences of author keywords. At this stage, researchers used a threshold, meaning that there must be at least 5 co-occurrences. Of the 658 keywords, 21 keywords met the threshold. Zakat ranks first with 53 occurrences and a total link strength of 69, followed by the keyword fintech with 24 occurrences and a total link strength of 45, then the keyword blockchain with 17 occurrences and a total link strength of 35, and so on, namely Islamic social finance (25, 10), Indonesia (24, 14), Islamic finance (22, 12), Malaysia (20, 12), COVID-19 (18, 12), block-chain (15, 6), utaut (15, 12), technology (14, 8), waqf (14, 6), trust (13, 9), zakat management (13, 6), digital (8, 5), digital zakat (7, 9), crowdfunding (6, 6), poverty alleviation (5, 5), religiosity (4, 5), Islamic fintech (3, 5), zakat institution (3, 5).

Based on the clustering results, the research is divided into five main groups. Cluster 1 puts into the spotlight key topics associated with the evolution of Islamic finance and global issues such as COVID-19, fintech, Islamic fintech, Islamic social finance, poverty alleviation, and waqf. Cluster 2 focuses on such aspects of trust, technology acceptance, and institutions as digital zakat, religiosity, trust, utaut, and zakat institution. Cluster 3 raises the geographical context and Islamic social finance instruments, namely crowdfunding, Indonesia, Malaysia, and zakat. Cluster 4 is closely related to blockchain-based technology, consisting of block-chain, blockchain, and zakat management. Meanwhile, Cluster 5 connects the concept of digitalization with Islamic finance and technology. Overall, these five clusters show that research on Islamic finance and technology is distributed across issues related to digitalization, trust, geographical context, and the use of new technologies such as blockchain to support the management of zakat and Islamic social finance.

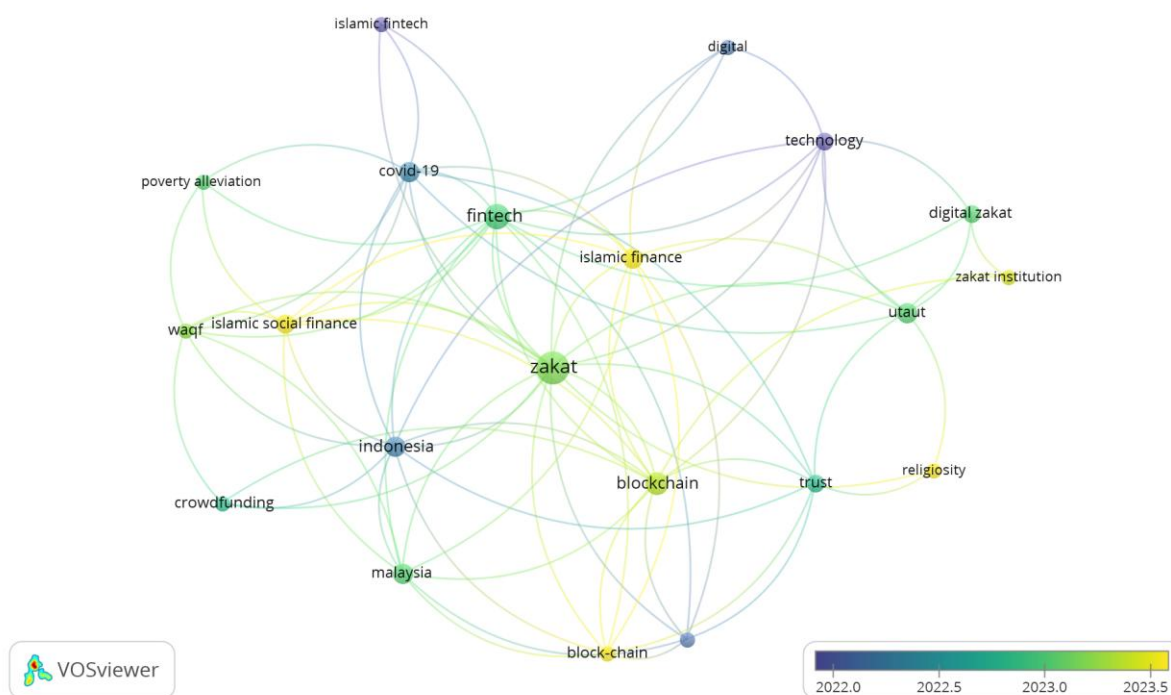


Figure 8. Visualization of Overlay Against Co-Occurrence of Author Keywords

The image shows a visualization of the co-occurrence relationships between research keywords. The keyword “zakat” occupies a central position with strong connections to various topics, such as fintech, blockchain, Islamic finance, Islamic social finance, and digital zakat, indicating that zakat is the focus of technology-based Islamic finance research. The colors that differ in color (blue, green, yellow) represent the temporal evolution of the study, with blockchain and technology issues being more prominent in 2022 and new ones, including trust, religiosity, and digital zakat, being made in 2023 and later. Also, the geographical settings like Indonesia and Malaysia and international matters like COVID-19 and poverty reduction have a strong association, which are useful in expanding the research dimensions. On the whole, this representation proves that the study of zakat and Islamic finance is developing with the further emphasis on digital technology integration, blockchain innovation, and social and community trust.

D. CONCLUSION

This study concludes that research on digital zakat from a fiqh perspective has grown rapidly in the past decade, peaking between 2021 and 2024, reflecting increasing global academic interest in integrating Islamic law with digital technology. The bibliometric findings show that Malaysia and Indonesia lead this field due to their strong Islamic financial infrastructure and institutional collaboration. Thematically, studies focus on Islamic finance, technological trust, geographic context, and innovations like blockchain, highlighting digital zakat's role in enhancing accountability and achieving SDGs. Despite this progress, challenges such as limited technological expertise and digital literacy remain. Overall, digital zakat represents a bridge between classical fiqh and modern governance, offering a framework that balances religious legitimacy with technological efficiency.

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