

Mapping Islamic financial technology publications through bibliometric analysis: A study on the Scopus database

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ABSTRACT

Purpose — *This study aims to analyse research trends in Islamic fintech through Co-Authorship, Co-Citation, and Cluster Analysis.*

Method — *This study uses bibliometric analysis techniques on the Scopus database assisted by VOSviewer and Microsoft Excel tools. A total of 220 documents were found to contain the keywords Islamic AND Fintech in the title, abstract, and keywords in the research until July 16, 2023.*

Result — *The study results show that Islamic Fintech is becoming an interesting topic for researchers from various countries, especially Malaysia, Bahrain and Indonesia, which contribute a significant number of publications. The results of the Co-Authorship analysis show that Hassan, M.K. is the author with the highest collaboration of articles, which also indicates the productivity of article publication in Islamic Fintech.*

Contribution — *This research is the first to examine Islamic fintech research trends in the Scopus database. The findings from this study can be important information for developing future research directions to advance this field sustainably.*

Keywords: *Islamic fintech, bibliometric analysis, VOSviewer, financial technology*

INTRODUCTION

The development of fintech in the world has become one of the most critical trends in the financial industry in recent years (Rusydiana, 2018). Technological innovations adapted to modern financial needs have changed how people interact with financial services and brought many benefits to society globally (Allam, 2020). The development of Financial Technology (Fintech) refers to a revolution in the financial industry driven by digital technology to provide more efficient, innovative and inclusive financial services (Hakim & Irawan, 2019).

Fintech stands for financial technology, referring to using digital technology to provide innovative, efficient financial services and increase profitability (Chwah et al., 2018). Fintech has developed rapidly in recent years (Tambunan et al., 2021), changing the way people interact with the financial system and providing financial solutions that are more inclusive and accessible (Kukreja, Bahl, & Gupta, 2020). Fintech is believed to be able to reach the broader community because it only requires access to the internet network and a smartphone (Azman et al., 2020).

The Islamic finance industry has experienced significant development in recent years (Mansyur & Ali, 2022). This rapid development results from the increasing need for financial technology services based on Sharia rules, giving rise to Sharia-based fintech services (Purwatini, Athief, & Waharini, 2020). The presence of Islamic fintech provides Muslim communities with great opportunities for Islamic financial services in a more accessible, cheaper, and more efficient way for financial services such as financing, payments, and investments that are aligned with the objectives of Islamic law (Sofyan et al., 2022). According to data from DinarStandard & Elipses (2022), Indonesia is a country with the number of Islamic Fintech Companies Globally reaching 20%, followed by the UK with 15%, and the UAE with 14%. Meanwhile, in terms of market value,



Saudi Arabia has a valuation of \$26 million, followed by Iran at \$19.1 million and Malaysia at \$4.8 million.

Along with the high demand for Islamic fintech institutions, research on Islamic fintech is becoming increasingly interesting to study to find out the research discourse on Islamic fintech and the direction of development that needs to be carried out. The bibliometric analysis aims to review and analyse existing literature on a particular topic (Ahmi, 2021). The bibliometric method analyses relevant scientific publications, including journals, conferences, and books related to the themes studied (van Eck & Waltman, 2014). This analysis involves identifying research trends, mapping inter-researcher collaborations, network analysis, and citation analysis.

Several research efforts were made to analyse trends in Islamic fintech research using bibliometric analysis. A study from Sofyan, et al. (2022) tries to evaluate scientific publications on Islamic Financial Technology from various research documents in Indonesia. Through a search of the Google Scholar database, the research results show that at least 121 articles that study Islamic fintech were published on the SINTA index. Most of the analysed articles fall into the SINTA 4 index category of 42 articles, 23 articles at SINTA 3, 25 at SINTA 2, and only four in the SINTA 1 index.

Furthermore, Aminy & Mas'ud (2023) research attempts to analyse trends in financial technology research amid COVID-19. The results show a fascinating picture of the study between the keywords Fintech AND COVID-19. The results showed at least 266 published documents from January 2020 to May 2022. Interestingly, the most productive country for publishing articles on the theme of fintech and COVID-19 is Indonesia. However, in terms of citation, it still needs to be higher than articles published by the USA and UK. Through bibliometric analysis, it is also known that research on Small Business awareness and fintech adoption during a pandemic has had a significant impact, with a total of 69 citations.

As-Salafiyah, et al. (2022) conducted another study that tried to map research on Islamic Fintech, which used bibliometric analysis with the help of the bibliophily R-Studio application. This study analyses articles published on the dimensions.ai database on January 30, 2021. The analysis results show the researchers' tendency to publish their research results in article format. SSRN Electronic Journal and ISRA International Journal of Islamic Finance have the highest impact in producing articles with Islamic Fintech studies.

Based on an analysis of several previous studies, the researcher found that research gaps needed to be filled. First, the database source used as research data did not yet use the Scopus database source; for this reason, this study will fill in the existing gap. Second, previous research shows that database sources were taken in the range of January 2020, January 30 2021, May 2022, and December 2022 in each study. So, this research will use the latest Scopus database sources to discover the novelty of research on Islamic Fintech. Third, based on the results of my search on the Scopus database, I have yet to find documents that map research on Islamic Fintech, so this article will be the first to analyse research trends on Islamic Fintech in the Scopus database.

METHOD

This study uses bibliometric analysis techniques with the VOSviewer application. Bibliometric analysis is a research approach that measures and analyses scientific literature or relevant publications to identify trends, patterns, and relationships between keywords, authors, journals, and specific fields of knowledge (Adamek & Solarz, 2023). VOSviewer is software used to analyse, visualise, and understand complex literary networks (van Eck & Waltman, 2014).

The first step in bibliometric analysis is data collection. The data collection process begins with identifying relevant data sources for research in the field of Islamic Fintech. Data sources can be databases of scientific journals, conferences and academic institution repositories, which include research, articles or reports related to Islamic Fintech. This study uses the Scopus database as the primary source of research data. The selection of the Scopus database as the primary data

source is used because it publishes high-quality articles through a rigorous peer-reviewed process (Munodei & Sibindi, 2023; Sahabuddin et al., 2023).

One of the crucial stages in data collection is determining keywords. The right keywords will help get relevant publications according to the research topic. For this reason, the selection of keywords in this research must include terms such as “Islamic AND Fintech OR Islamic AND Financial AND Technology”.

Relevant data will be extracted from identified sources. The information required includes title, abstract, keywords, author, journal, year of publication, etc. Because the extracted data may have duplication, errors or inappropriate formatting, the data will be cleaned and prepared to fit the format required for bibliometric analysis.

Bibliometric analysis using VOSviewer has several types of analysis. The *first* is Co-Authorship Visualization. In bibliometric research, one of the crucial aspects is analysing collaboration patterns between authors or institutions. Through VOSviewer, the co-authoring network will be visualised, showing the most significant collaborations. *Second* is Cluster Analysis. VOSviewer enables cluster analysis to identify groups of publications that are related to each other based on specific keywords, topics, or concepts. This helps delineate a more focused area of research. *Third* is Citations and Literature. Bibliometric research can also involve the analysis of citations and literature to identify the most influential research in the Islamic Fintech domain.

Key findings will be identified and interpreted, such as research trends, the most exciting topics, and the most influential authors on Islamic Fintech. The results of the analysis will then give rise to implications and recommendations. The impact of these findings will be evaluated and related to the Islamic Fintech context. Recommendations can also be made for further research or development in this area.

RESULT AND DISCUSSION

Summary of research sample

Table 1 summarises the general information of the documents to be analysed. The July 16, 2023 search results showed 220 published papers in the Scopus database. In general, the majority of publications found were Articles (98), followed by Book Chapters (73), Conference Papers (21), and Books (18). Meanwhile, several documents were found in the Scopus Database, such as the results of the Review (6), Conference Review (3), and finally, the Editorial with one article.

Analysis of the fields of study from publications related to fintech also shows varied results. The two main areas in Islamic fintech research are business, management, accounting, economics, econometrics, and finance, with 138 and 132, respectively. Meanwhile, other fields such as social science studies, computer science, arts and humanities were found to have sufficient results.

Table. 1 Research sample

Description	Results
Documents Types	
Article	98
Book Chapter	73
Conference Paper	21
Book	18
Review	6
Conference Review	3
Editorial	1
Total Documents	220
Area of Research	
Business, Management and Accounting	138

Economics, Econometrics and Finance	132
Social Sciences	43
Computer Science	34
Arts and Humanities	22
Engineering	18
Decision Sciences	14
Mathematics	5
Energy	3
Multidisciplinary	3
Psychology	2
Biochemistry, Genetics and Molecular Biology	1
Immunology and Microbiology	1
Materials Science	1
Medicine	1

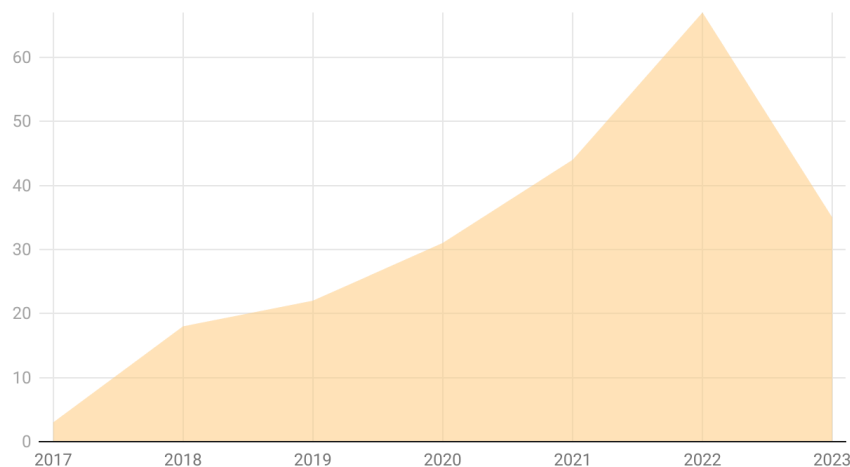
Source: Scopus database (2023)

Fintech review publications in recent years show a significant growth in the number of publications over a certain period. In 2017, there were only three publications related to fintech studies. Since then, however, the number of publications has experienced a rapid and consistent increase. In 2018, the number of publications increased to 18 and grew to 22 in 2019.

More rapid growth occurred in 2020, where the number of publications reached 31, and in 2021 the number reached 44. The growth trend will continue in 2022 when there are 67 publications related to fintech studies. The latest data for 2023 shows that the number of publications is 35. The total number of publications on fintech studies over these seven years is 220, indicating a growing interest and concern in research and exploration of fintech. This increase in the number of publications reflects the importance of the topic of fintech in the development of the financial industry and the role of technology in changing the way people interact with financial services. These studies can cover various aspects of fintech, such as digital payments, blockchain, insurtech, robo-advisors, and digital investment.

Figure. 1 Publication by year

Publication by Year



Source: Scopus • Created with Datawrapper

Source: Author (2023)

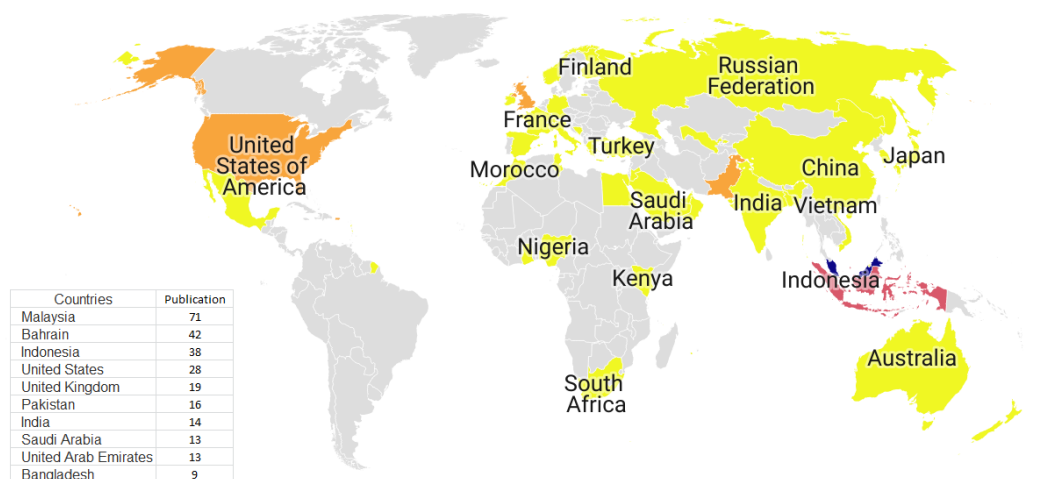
This data also shows that academics, researchers and financial professionals are increasingly interested in investigating and understanding more about the role of fintech in transforming the financial industry. These publications may contain research on the potential of fintech, its impact on financial inclusion, regulatory challenges, security, and broader economic implications. Overall, these data indicate a positive trend in fintech exploration and research, which means that more and more resources are available to better understand the role fintech can play in shaping the future of the global financial industry.

Research and publications on Islamic Fintech have attracted interest from countries worldwide. Malaysia, Bahrain and Indonesia stand out as the countries with the most publications, demonstrating severe concern for developing Islamic Fintech in the Southeast Asian region. Although most countries with the most publications are Muslim-majority countries, there are also significant contributions from non-Muslim countries such as the United States, United Kingdom, and India, indicating widespread global interest in Islamic Fintech as a promising research field.

Figure. 2 Publication by countries

Publication by Countries

■ < 15
 ■ 15–29
 ■ 29–43
 ■ 43–57
 ■ ≥ 57



Source: Scopus • Created with Datawrapper

Source: Scopus (2023)

Most contributive authors

Table 2. Article published by authors

No	Author's Name	Publication
1	Hassan, M.K	21
2	Raza Rabbani, M	14
3	Rabbani, M.R	13
4	Khan, S	9
5	Baber, H	6
6	Alam, N	5
7	Bashar, A	5
8	Fianto, B.A	5

9	Mohamed, H	5
10	Rashid, M	5

Source: Scopus (2023)

The data above is a list of authors and the number of publications produced by each author. The description of the data can be described as follows:

This data includes ten authors who have contributed to the publication of scientific papers. The author with the most publications is Hassan, M.K. with 21 publications, Raza Rabbani, M. with 14 publications, and Rabbani, M.R. with 13 publications. Furthermore, there are five authors with the same number of publications, namely Khan, S., Baber, H., Alam, N., Bashar, A., Fianto, B.A., Mohamed, H., and Rashid, M., with nine publications. This data reflects the contributions of these authors in academia and research on Islamic Fintech.

Table 3. Number of articles published by affiliations

No	Affiliation	Number of Document
1	University of Bahrain	26
2	University of New Orleans	22
3	International Islamic University Malaysia	11
4	International Centre for Education in Islamic Finance	11
5	Kingdom University	10
6	Universiti Teknologi MARA	8
7	Universitas Airlangga	8
8	Universiti Utara Malaysia	7
9	University College of Bahrain	6
10	Ahlia University	6

Source: Scopus (2023)

Bahraini universities significantly contribute to the number of research publications on Islamic Fintech, especially the University of Bahrain and Kingdom University. There are also good contributions from universities in Malaysia and Indonesia, such as the International Islamic University Malaysia, International Center for Education in Islamic Finance, Universiti Teknologi MARA, Universiti Utara Malaysia and Universitas Airlangga. The fact that the University of New Orleans from outside the Southeast Asia region is also in the top ranking demonstrates the global interest and collaboration in Islamic Fintech research.

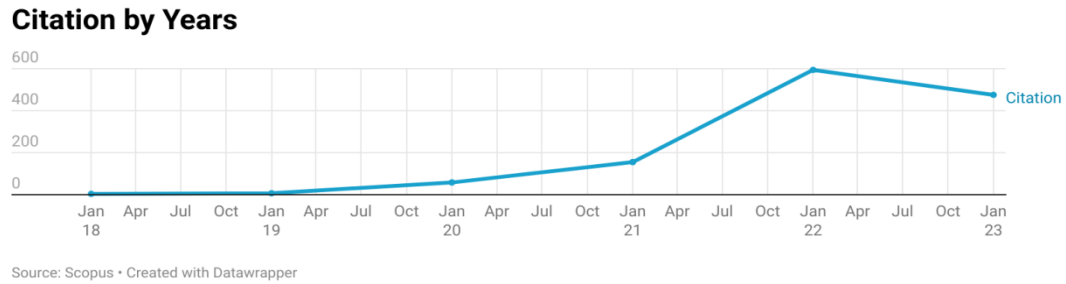
Citation analysis

The development trend of citations shows a significant increase from 2019 to 2022 but will decrease in 2023. The number of quotations before 2019 only reached four times in articles reviewing Islamic Fintech in the Scopus Database. It then increased gradually from 2020 until its peak in 2022 with 594 citations. This indicates that Islamic Fintech is getting more and more attention and acceptance in the academic world and research, especially during the COVID-19 pandemic. Even though in 2023, the citation trend has decreased to 475 citations, this is understandable as a result of the number of publications in 2023 which have not been fully accumulated in the Scopus database at the time this data was collected, so there is still potential for an increase to occur until the end of the year.

In table 4. Information is summarised on the ten articles with the most citations until July 25, 2023. Articles from Hassan, Rabbani, & Ali (2020) is the article with the most citations, with 75. In second place are articles written by Syed, et al. (2020) received a total of 63 citations. Meanwhile, in third place, a collaborative article between Rabbani, Khan, & Thalassinis (2020)

and Rabbani, et al. (2021) both have a total of 52 citations. Table 4 shows that five articles written by Rabbani, M.R. are included in the top ten citations category; this shows the significant impact of Islamic Fintech writings produced by Rabbani, M.R. from Bahrain University. On the other hand, Hudaefi (2020) is the only solo writer with a relatively high number of citations, as many as 32.

Figure 3. Citation by years



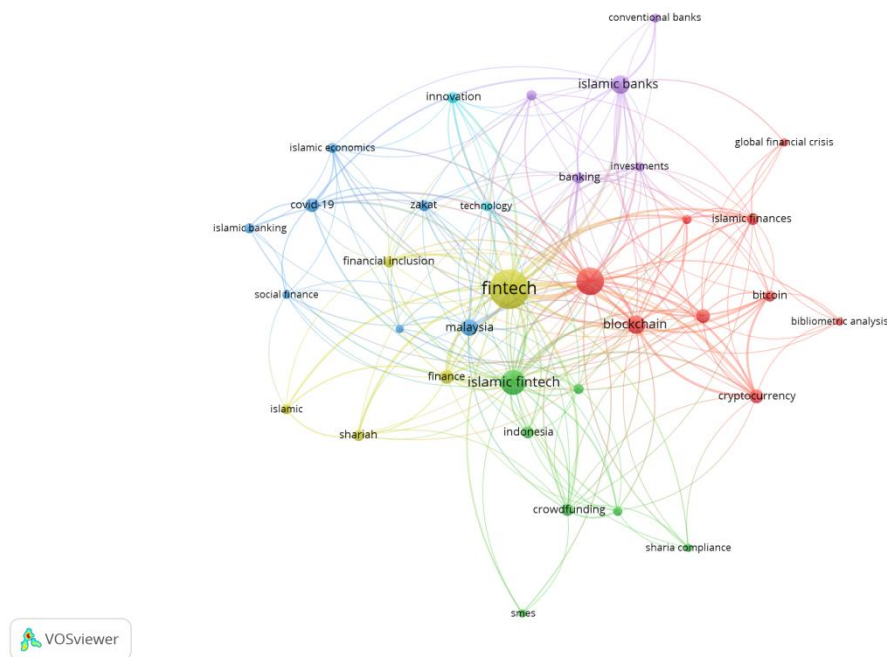
Source: Scopus (2023)

Table. 4 Top ten articles with highest citations

Author(s)	Title	Citations
(Hassan, Rabbani, & Ali, 2020)	Challenges for the Islamic finance and banking in the post COVID era and the role of Fintech	75
(Syed, Khan, Rabbani, & Thalassinios, 2020)	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	63
(Rabbani, Khan, & Thalassinios, 2020)	FinTech, blockchain and Islamic finance: An extensive literature review	52
(Rabbani, Bashar, et al., 2021)	Exploring the role of Islamic fintech in combating the aftershocks of COVID-19: The open social innovation of the Islamic financial system	52
(Shaikh et al., 2020)	Acceptance of Islamic financial technology (FinTech) banking services by Malaysian users: an extension of technology acceptance model	45
Alam, N., Gupta, L., Zameni, A.	Fintech and Islamic finance: Digitalisation, development and disruption (Book)	44
(Rabbani, Ali, et al., 2021)	The response of Islamic financial service to the COVID-19 pandemic: The open social innovation of the Financial system	32
(Ali, Raza, Khamis, Puah, & Amin, 2021)	How perceived risk, benefit and trust determine user Fintech adoption: a new dimension for Islamic finance	32
(Hudaefi, 2020)	How does Islamic fintech promote the SDGs? Qualitative Evidence from Indonesia	32
Mohamed, H., Ali, H.	Blockchain, fintech, and Islamic finance: Building the future in the new Islamic digital economy (Book)	32

Source: Scopus (2023)

Figure 4. Keyword network visualization



Source: VOSviewer (2023)

The following are clusters made using VOSviewer as presented in the Figure above:

Cluster 1 (RED): Bibliometric Analysis, Bitcoin, Blockchain, Cryptocurrency, Financial Technology, Global Financial Crisis, Islamic Finances, Smart Contract, Islamic Finance

Cluster 2 (GREEN): Crowdfunding, Indonesia, Islamic Financial Technology, Islamic Fintech, P2P Lending, Sharia Compliance, SMEs

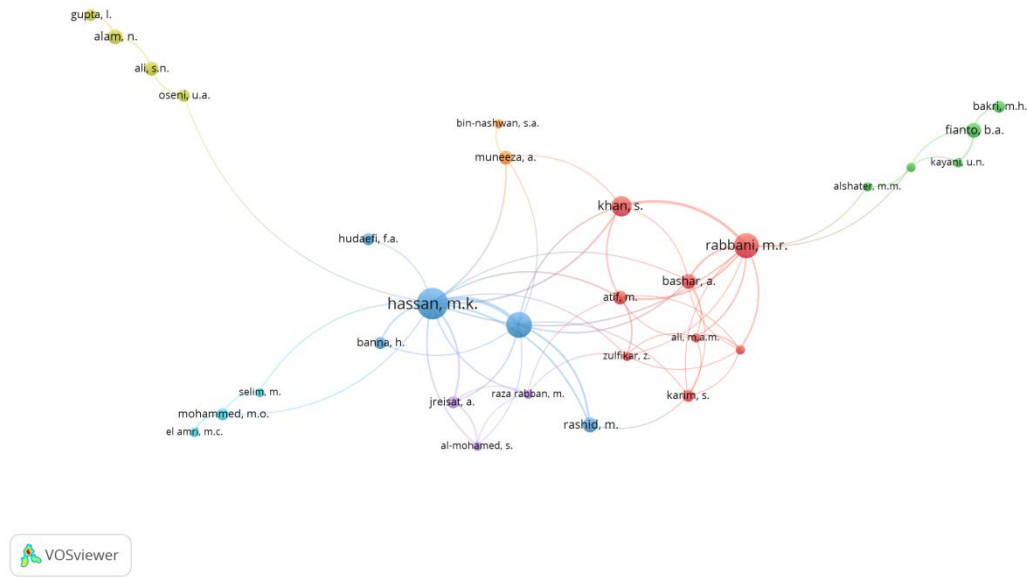
Cluster 3 (BLUE) : Covid-19, Islamic Banking, Islamic Economics, Islamic Social Finance, Malaysia, Social Finance, Zakat

Cluster 4 (Yellow): Finance, Financial Inclusion, Fintech, Islamic, Shariah

Cluster 5 (Purple): Artificial Intelligence, Banking, Conventional Banks, Investments, Islamic Banks

Cluster 6 (Light Blue): Innovation, Technology

Figure 5. Co-Authorship analysis



Source: VOSviewer (2023)

The results of the Co-Authorship analysis were conducted with a minimum threshold of 2 articles from an author, leaving only 57 people to be analysed. From further examination, it was found that only 30 authors had a relationship with one another.

The value of the total link strength indicates that the greater the value, the higher the collaborative network formed. Hassan, M.K is the author with the highest total link strength score, reaching 39. This means that the articles published by Hassan, M.K have quite a lot of collaborative publications. Raza Rabbani, M and Rabbani, M.R are the same person but have different author names. The total link strength owned by Raza Rabbani, M has a reasonably high value, as many as 26 and 23 links. This is supported by many publications that make it possible to have an extensive collaboration network.

Table 5. Most collaborative authors

No	Author	Documents	Total Link Strength
1	Hassan, M.K	21	39
2	Raza Rabbani M	14	26
3	Rabbani, M.R	13	23
4	Khan, S	9	16
5	Atif, M	4	12
6	Bashar, A	5	10
7	Rashid, M	5	8
8	Jreisat, A	3	8
9	Ali, M.A.M	2	8
10	Rahiman, H.U	2	8
11	Zulfikar, Z	2	7
12	Karim, S	3	6
13	Al-Mohamed, S	2	6
14	Raza Rabbani, M	2	6
15	Muneeza, A	4	5

16	Alam, N	5	4
17	Fianto, B.A	4	4
18	Ali, S.N	4	4
19	Mohammed, M.O	3	4
20	Supriani, I	2	4

Source: VOSviewer Analysis

Discussion

This article attempts to map research related to Islamic Fintech and provides a metadata visualisation of various studies from the Scopus database. Two hundred twenty documents relevant to the search keywords Islamic AND fintech OR Islamic AND financial AND technology were observed using the VOSviewer application until July 16, 2023. The types of publications that researchers published were Articles (98) and Book Chapters (73) published since 2017 on the Scopus database. Research on Islamic Fintech also shows a significant increase, especially during the pandemic period, namely 2019–2022, which published 165 documents along with a significant increase in the number of citations. This signals a growing interest and concern in fintech research and exploration. This increase in the number of publications reflects the importance of the topic of fintech in the development of the financial industry and the role of technology in changing the way people interact with financial services.

Muslim-majority countries such as Malaysia, Bahrain, and Indonesia have the highest number of publications related to Islamic fintech studies in the Scopus database. Even so, authors from the United States and the United Kingdom also contributed to publications that were large, with a total of 47 documents. Hassan, M.K. and Rabbani, M. R. are the two authors with the most publications in Islamic Fintech studies, which also have the highest citation scores in the field of Islamic Fintech studies in the Scopus database. The collaborative article between Hassan, M.K., Rabbani, M.R., Mohd. Ali, M.A., with the title “Challenges for the Islamic Finance and Banking in the post-COVID Era and the Role of Fintech”, is the article with the most citations of 75 references.

Cluster analysis

Cluster 1: Bibliometric Analysis, Bitcoin, Blockchain, Cryptocurrency, Financial Technology, Global Financial Crisis, Islamic Finances, Smart Contracts, Islamic Finance. Overall, the analysis of keyword relationships in research on Islamic Fintech highlights the role of financial technology (Fintech) and the application of Islamic principles in the Islamic finance industry. The use of blockchain, cryptocurrency, and smart contracts is a critical aspect in developing innovative and sustainable Islamic finance solutions. As part of Fintech, Islamic Fintech has excellent potential to bring about positive changes in the global financial industry by combining advanced technology with Islamic ethical principles.

Cluster 2: Crowdfunding, Indonesia, Islamic Financial Technology, Islamic Fintech, P2P Lending, Sharia Compliance, SMEs. The keywords in Cluster 2 show the relationship between Islamic Financial Technology, Sharia Compliance, and SMEs, as well as types of fintech in the form of Crowdfunding and P2P Lending, indicating the importance of using technology in the development of Islamic financial products and services, especially in supporting the growth of small and medium enterprises (SMEs) through crowdfunding and P2P loans. The success of Islamic Fintech is also highly dependent on adherence to Sharia principles, especially in the context of Indonesia as a potential market for Sharia-based financial innovation.

Cluster 3: COVID-19, Islamic Banking, Islamic Economics, Islamic Social Finance, Malaysia, Social Finance, Zakat. Analysis of keyword relationships in research on Islamic Fintech in Cluster 3 highlights the importance of understanding the impact of the COVID-19 pandemic on Islamic banking and the role of Islamic Economics and Islamic Social Finance in the development of the Islamic financial system. In Malaysia, Islamic Fintech has a strategic role in dealing with the

financial challenges caused by the pandemic. In contrast, zakat and other social financial instruments are essential in developing Islamic Social Finance for people's welfare.

Cluster 4: Finance, Financial Inclusion, Fintech, Islamic, and Shariah. Cluster 4 reflects the link between finance and financial inclusion in an effort to provide financial access and services to more people. Fintech has catalysed financial inclusion by providing innovative and easily accessible financial services for marginalised groups. Within the scope of Islamic finance, Sharia principles are an essential basis for ensuring financial products and services comply with Islamic rules. Thus, these keywords reflect crucial aspects in the study and development of finance, especially in financial inclusion and Islamic finance.

Cluster 5: Artificial Intelligence, Banking, Conventional Banks, Investments, and Islamic Banks. Keyword analysis in Cluster 5 shows the relationship between Artificial Intelligence, Banking, Conventional Banking, Islamic banking, and Investment. AI and financial institutions are the main elements explored in this research.

Cluster 6: Innovation, Technology. In Islamic Fintech research, keyword analysis of the keywords "innovation" and "technology" shows that the development of innovative Sharia-based financial solutions is highly dependent on the application of modern technology. Innovation in Islamic Fintech is driven by using the latest financial technologies to create more efficient, inclusive services compliant with Sharia principles.

CONCLUSION

Bibliometric analysis research in Islamic Fintech provides valuable insights into trends and developments in this field. The study results show that Islamic Fintech is becoming an increasingly interesting topic for researchers from various countries, especially Malaysia, Bahrain and Indonesia, which contribute a significant number of publications. Articles with the highest number of citations highlight essential issues in Islamic Fintech, such as the role of fintech in dealing with the impact of the COVID-19 pandemic, the application of financial technology and blockchain in the Islamic finance industry, and the factors influencing the adoption of fintech in the context of Islamic finance. In addition, the author's university affiliations, which frequently appear in this study, indicate the active contribution of various higher education institutions in developing knowledge about Islamic Fintech. This reflects the importance of collaboration between academics and practitioners in dealing with challenges and opportunities in Islamic Fintech.

This bibliometric analysis provides a clear view of the development of Islamic Fintech. It guides researchers to identify relevant research trends and areas that need more attention. The results can contribute to a deeper understanding of the potential and applications of technology in the Islamic finance industry, thereby driving the development of better innovative solutions that comply with Sharia principles.

This research has several limitations. Firstly, there are limited data sources. Even though this research uses a globally recognised database, not all the best research is accommodated in the Scopus database. Therefore, further research can use other databases such as ISI Web of Science (WOS). Second, apart from the various advantages that the VOSviewer application has as a tool for analysing bibliometrics, which many studies have used. Using the latest applications, such as Biblioshiny R-Studio can be an analytical tool of choice to produce better bibliometric analysis in the future.

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