

Research Map on Islamic Wealth Management Studies

Mimma Maripatul Uula¹, Abrista Devi²

¹Tazkia Islamic University College

²INCEIF Malaysia

Wealth or wealth has an important role in human life. For this reason, the role of good asset management is indispensable. Good wealth management is highly recommended in Islam. The purpose of this research is to see the development of IWM research around the world which is published by journals with that theme. This study used a qualitative method with a bibliometric analysis approach. The data used consists of 90 Scopus indexed research publications, then processed and analyzed using the VosViewer application with the aim of knowing the research development bibliometric map *Islamic Wealth Management* in this world. The results of the research explain related authors, institutions, countries and related keywords *Islamic Wealth Management*. Furthermore, the results of the bibliometric analysis *author mapping* Judging from the density of clusters, it shows the most authors publish their work on the theme *Islamic Wealth Management* are Muhamad N.H.N; Bakar, A.A. Abdullah, A; Mirakhor, A; Hanif, M; and Alam, N. The most publications related to IWM are INCEIF, Malaysia; Kansas State University, United; and Universiti Utara Malaysia. And for the countries with the most publications are Malaysia, Indonesia and the United States. Then, bibliometric analysis *keywords mapping*, four clusters were obtained which later became the research path.

Keywords: Islamic Wealth Management; Bibliometric; VosViewer

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*Correspondence:
Mimma Maripatul Uula
1903maripatul@gmail.com

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INTRODUCTION

Wealth management involves integrated financial services that combine financial planning as well as portfolio management as part of a comprehensive consultancy and client wealth management (Farooq, 2014). Wealth management is very important both for individuals and for an institution. This is because wealth itself has an important position in human life, so it is necessary to have good wealth management so that the wealth owned can bring prosperity and safety to its owners (Kholis et al., 2022).

Given the importance of wealth in human life, the Qur'an comprehensively provides guidance on managing assets, be it how to view them, how to obtain them or how to use them (Kholis et al., 2022; Ismail & Cahyo, 2017). Furthermore, according to Mu'jam Mufahras li Alfaz al-Qur'an in Kholis et al (2022) explains that there are at least 83 verses in the Qur'an that discuss wealth. That means, the many guidelines regarding wealth in the Qur'an indicate that managing wealth properly is very important to do.

According to Manurung in Amanda et al (2018) defines wealth management as the process of managing individual or family assets that have been used, and their value can increase or decrease over time. Ismail & Antonio (2012) state that wealth management can be referred to as the application of a comprehensive financial concept because wealth management is not just about investment. And Ismail & Cahyo (2017) defines Islamic wealth management as a financial service to help clients understand the meaning of wealth (mâl) comprehensively and to manage wealth (mâl) by combining al-kasb (income) and al-infâq (shopping) activities based on the principle Islamic principles derived from Islamic sources. Basically, Islamic wealth management originates from the basic concept of Islamic wealth in ensuring sustainability and prosperity that extends to Islamic financial products, asset allocation, portfolio management, and financial planning (Mahmud et al., 2019).

Islamic wealth management has its own uniqueness and is a differentiator from conventional wealth management, which lies in sharia compliance and also the use of assets to mobilize funds, and emphasizes the prohibition of usury, gharar (uncertainty), maysir (gambling) and the purchase of prohibited items (Mahadi et al., 2019). Furthermore, the process of Islamic wealth management (IWM) also emphasizes the accumulation of wealth associated with Maqashid al-Syariah, such as how to protect assets (hifz al-mal), protect assets that are oriented towards offspring (hifz

al-nasl) and so on, and it is oriented towards welfare in the world which also involves elements of the blessings and pleasure of Allah SWT (Swadjaja et al., 2019).

As far as the author observes, little literature related to the efficiency of zakat is found, and among these studies is Mahmud et al (2019) which discusses Islamic wealth management towards retirement planning among private sector workers in Malaysia. Basah & Tahir (2019) which examines acceptance in Islamic wealth management (IWM). Mohamed (2017) examines Zakat in Islamic wealth management (IWM). Nurasyiah et al (2022) explained IWM in ensuring the welfare of MSMEs during the pandemic. Al-Aidaros et al (2020) reviewed the development of instruments from Islamic Wealth Management (IWM). And, Swadjaja et al (2019) examines the Islamic maqasid sharia-based model of wealth management.

Given the importance of good asset management and the growing development of the Islamic economic industry, it is important to understand the planning of solutions to the problem of asset management needed by both individuals and the public. Therefore, further research is needed to see how far the development of the issue is *Islamic wealth management (IWM)*. In this case it can be measured using bibliometric analysis. Bibliometric analysis can solve crucial problems in scientific publications, such as how to measure the distribution of articles, article authors, organizations or institutions that publish articles, and keywords along with their development trends which are discussed according to the research theme raised.

Therefore, the purpose of this research is to conduct a thorough literature review to identify gaps in research and assist academics and practitioners to further explore research on *Islamic wealth management (IWM)* in the future.

PREVIOUS STUDY

Wealth has an important position in human life in order to fulfill their needs, both primary needs (dar'ûnyyât), secondary needs (hâjîyyât), and tertiary needs (tahsînîyyât) (Kholis et al., 2022). Therefore, Kholis et al (2022) argue that humans need good management or management in managing assets so that the goal of wealth ownership can be achieved. In Islamic economics, the term Islamic wealth management (IWM) is known, which is part of Islamic finance and broadly has various features, basic principles, advantages and limitations (Farooq, 2014).

Indrajit in Amanda et al (2018) explains that Wealth Management can be interpreted as a study of how to protect and store wealth, how to generate and accumulate wealth, and how to pass on wealth and deal with transition and retirement. Ismail & Cahyo (2017) defines Islamic wealth management as a financial service to help clients understand the meaning of wealth (mâl) in a comprehensive manner and to manage wealth (mâl) by combining al-kasb (income) and al-infâq (shopping) activities based on the principles Islam is sourced from Islamic sources.

Furthermore, according to Amanda et al., (2018) Islamic wealth management (IWM) consists of Islamic financial planning and investment portfolio management. And today, there are at least five processes in wealth management, namely wealth creation, wealth accumulation, wealth protection, wealth distribution (Ismail & Antonio, 2012) and wealth purification (Mahmud et al., 2019). In this process, Islamic wealth management differs from conventional wealth management in terms of the prohibition of usury, gharar (uncertainty), maysir (gambling) and the purchase of prohibited items (Mahadi et al., 2019). The uniqueness of Islamic wealth management (IWM) itself lies in sharia compliance and also the use of assets to mobilize funds (Mahadi et al., 2019). This explains that IWM does not only focus on worldly investments but also investments in the afterlife, and it is hoped that it will not cause any harm to individuals or society at large (Ismail & Cahyo, 2017; Mahadi et al., 2019).

In an industry, to develop Islamic wealth management (IWM), Islamic financial institutions must consider the prospects and challenges of the IWM industry in the world. There are at least three determining factors that can indicate the prospects for the IWM industry, namely the growth of the Islamic economic and financial industry, regulatory framework and population and High Net Worth Individuals (HNWI) (Ismail & Cahyo, 2017). An example of an industry that implements IWM in managing its wealth is Baitul Mal wat Tamwil (BMT) in Indonesia which implements IWM by prioritizing customer welfare and positioning customers to manage wealth properly (Nasution, 2014). And Islamic banks as IWM service providers to increase the potential of waqf (Ismail & Cahyo, 2017).

Furthermore, there is already some literature that discusses Islamic financial management (IWM), including Mahmud et al (2019) which discusses Islamic wealth management towards retirement planning among private sector workers in Malaysia. Where in the study it

was explained that Islamic wealth management will have a major role in ensuring the sustainability and prosperity of financial planning among Muslims, especially for the purpose of retirement savings. Swadjaja et al (2019) examines the maqashid sharia-based Islamic wealth management model. And Mohamad & Mohamad (2020) analyze IWM and waqf management issues in Malaysia.

METHOD

In this study using various scientific journal publications from various related *Islamic wealth management (IWM)* in this world. Data was collected by searching journal publications indexed by the Scopus database by typing in the keywords "*Islamic wealth management (IWM)*". Furthermore, based on the publication data that has been collected, articles or scientific journals that are relevant to the research theme will be selected *Islamic wealth management (IWM)* the. The criteria for journals that are filtered and processed in the software are journals that are equipped with a DOI. Based on the search results, there were 90 published journal articles, then analyzed using Microsoft Excel 2010. As for the development of publication trends related to research topics with the theme *Islamic wealth management* in the world analyzed with *software VOSviewer* which will bring up a bibliometric map and allow for detailed analysis.

In building maps, VOSviewer uses VOS which stands for visualization similarity. In previous studies, the VOS mapping technique was used to obtain a bibliometric visualization which was then analyzed. Further, VOSviewer can create and display author journal maps based on data *co-citation* or a keyword map based on shared incident data. For this reason, this study will analyze the map of journals related to *Islamic wealth management (IWM)*, be it a map *author, institutions, countries* and *keywords*.

The approach used in this study is a descriptive qualitative approach with meta-analysis and descriptive statistical literature studies of 90 journal publications with the theme *Islamic wealth management (IWM)*. Meta-analysis is a method that integrates previous research related to a particular topic to evaluate the results of existing studies (Darmawanti & Suprayogi, 2020). Then, the qualitative method used in this study is also called the constructive method, where in the research process scattered data will be found which are then constructed in a theme that is easier to understand and meaningful (Murdiyanto, 2020). For the sampling technique used in this study is the method *purposive non probability sampling*

However, authors who have a relatively large cluster density identify that these authors do the most themed research publications about *Islamic Wealth Management*, when compared to the authors whose cluster density is lower, so the results found can be a reference for other researchers in the future.

Based on the results of the cluster density on the map above, judging by how big and bright the author's name is, it is found that the most publications on related

themes are found. *Islamic Wealth Management* is Muhamad n.h.n; Burn, a.a; Abdullah a; Mirakhor a; Hanif m; and Nature n.

Bibliometric Institutions Mapping

In bibliometric analysis, it can be seen where the author's institution comes from. Through these results, it can be interpreted that the institution that wrote the most publications related to *Islamic Wealth Management*.

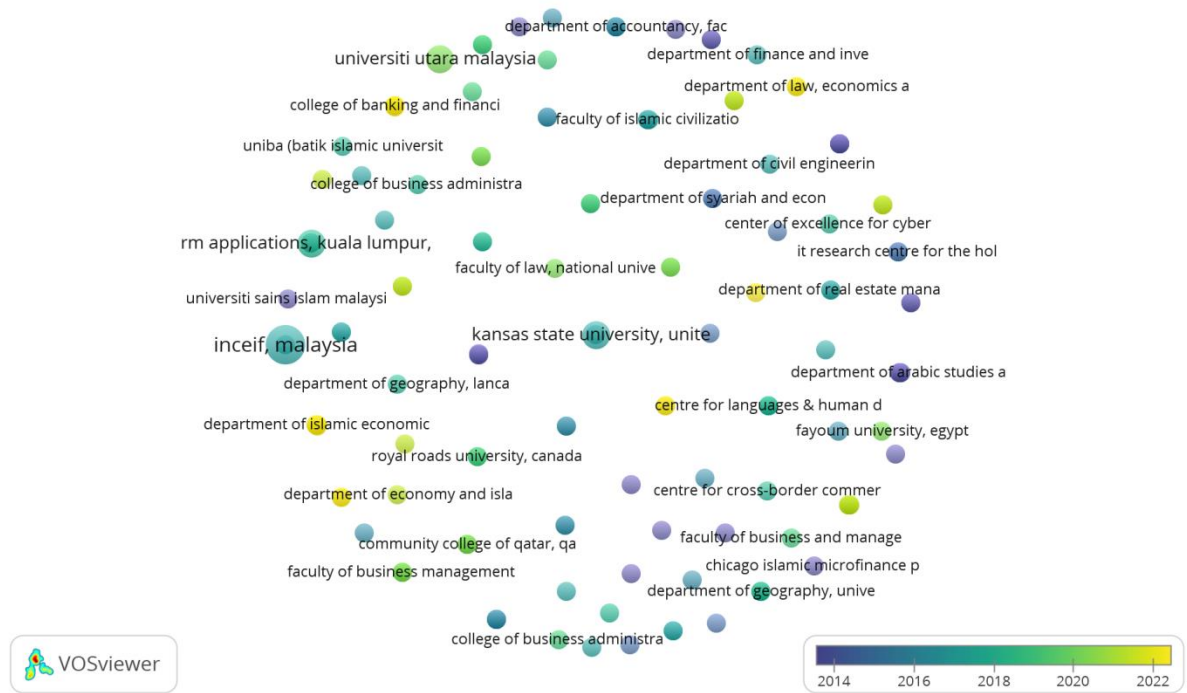


Figure 2: Bibliometric Institutions Mapping

Based on the picture above, it can be concluded that the cluster of institutions shown with a big circle shows the productive level of these institutions in contributing to publishing research with the theme *Islamic Wealth Management*. The largest number of institutions is calculated from the number of publications and the number of links to other institutions, where an author can write many papers in different journals. Furthermore, from the bibliometric map it can be concluded that the ranking of the most

well-known institutions shown is Inцейf, Malaysia; Kansas State University, United; and Universiti Utara Malaysia.

Bibliometric Country Mapping

The next analysis is a visualization of the mapping of journal publishers based on the country the authors or publishing institutions come from, as explained in the figure below, it can be seen that several clusters of countries that appear most publish articles with the theme *Islamic Wealth Management*.

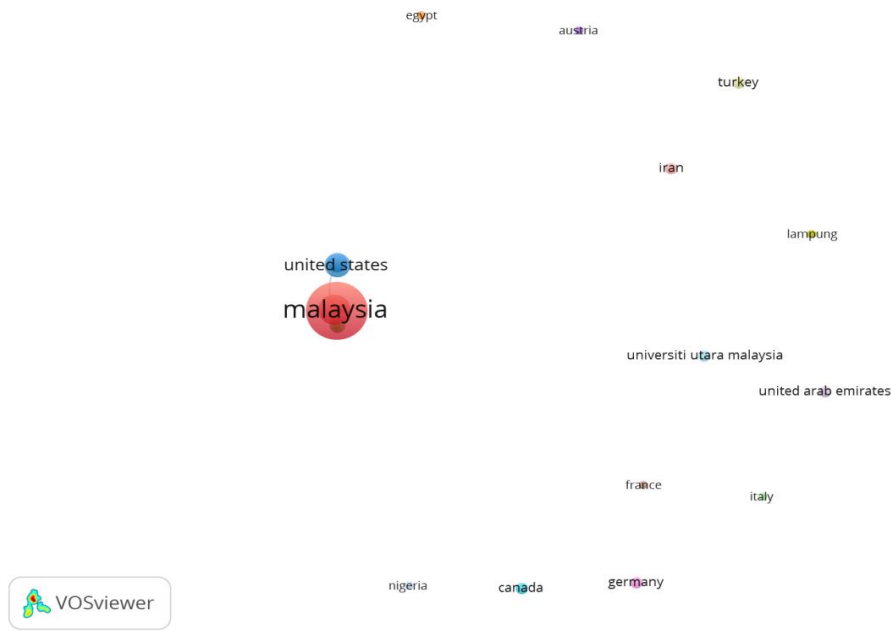


Figure 3: Bibliometric Country Mapping

Based on the figure above, the larger the circle of the publishing country, the more research journals published by that country. It can be seen that Malaysia has the largest circle. That means Malaysia is the country with the most published research journals on *Islamic Wealth Management* compared to other countries. The second most countries that publish research journals *Islamic Wealth Management* is Indonesia, and followed by the United States.

Bibliometric Keyword Mapping

This section describes the most widely used keyword graphic visual mapping based on the results of analysis using VOSViewer. The results of this analysis form the basis for mapping important terms that are often used in publications *Islamic Wealth Management*. The figure below describes that the larger form keywords are the words most used in journal publications with the theme *Islamic Wealth Management*.

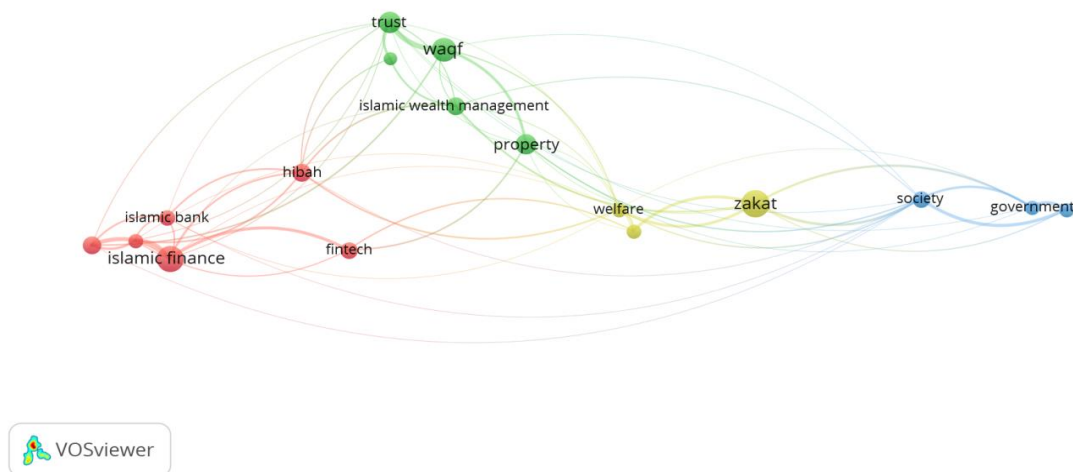


Figure 4: Bibliometric Keyword Mapping

As for the mapping, the keywords that appear the most publication in *Islamic Wealth Management* divided into 4 clusters, as follows:

<p>Cluster 1 Finance Fintech Grant Islamic Bank Islamic Banking Islamic Finance</p>	<p>Cluster 2 Trust Grants Islamic Wealth Management Property Trust Waqf</p>
<p>Cluster 3 Government Society Zakah</p>	<p>Cluster 4 Pandemic Welfare Zakat</p>

Figure 5: Most Publication in Islamic Wealth Management

Keywords that are divided into 4 clusters are arranged in circles with different colors to indicate the type or cluster indicator. Furthermore, the bibliometric analysis shows some of the most used keywords in the publications that are the object of research. The more keywords that appear, the bigger the circle. Then, for the line that connects between keywords, it identifies the magnitude of the relationship between a keyword and other keywords.

Research Path

Based on the results of the analysis, there are four clusters that can be used as research paths based on the theme *Islamic Wealth Management*. The further explanation is as follows:

1. Islamic Wealth Management (IWM) & Islamic Financial Institutions

The first cluster in this study has the topic of Islamic Wealth Management (IWM) & Islamic Financial Institutions. Among the research relevant to this topic is Mukhlisin & Laela (2022) which examines the role of accounting in Islamic microfinance and Islamic wealth management practices. This study has the specific objectives of assessing the level of accounting involvement among participants in Islamic microfinance programs and to propose a financial accounting and record-keeping framework for Islamic wealth management practices. This research only discusses the empowerment of women/mixed participants through microfinance institutions in three countries, namely Indonesia, Pakistan and Egypt. The results of the study concluded that the participants' knowledge of

accounting and finance in the three countries was quite similar which was still relatively low. Yet they show a strong interest in adopting simple wealth management practices that begin by recording business assets and cash flows. Furthermore, in terms of the IMF, Akhuwat Foundation Pakistan and Bab Rizq Jameel Egypt work more expertly and professionally than Baitut Tamkin Tazkia Madani (BTM) Indonesia. The first two institutions released their annual reports including financial statements that had been audited by the General Accounting Firm. BTM on the other hand is still being audited by an internal audit firm.

Ahmad (2022) describes Islamic management practices in financial institutions. This research refers to various theoretical foundations, approaches and management practices in several Muslim countries. Furthermore, the Islamic management strategy has been successfully implemented in Malaysian banking and non-banking financial institutions. And based on case studies, his research maps out the strategic aspects of organizational structure and illustrates the motives that influence the choices of Malaysian managers seeking specific responses to existing situations, in line with traditions in Islamic inquiry.

Mahadi et al (2019) explain IWM in empowering women in Islamic societies. This research explains the gender gap in Islamic wealth management, where this field is often not discussed because some people perceive Islam as a religion that prohibits women from acquiring and managing wealth separately from the men in their lives. And explicitly, this research concludes that Islamic wealth management can be beneficial for women

in financial preparation for the next life. It is equally important for policy makers and employers to improve job security for women and enable them to retire with adequate pensions and savings. Disruption to work due to child care or health concerns should be built into government policy so that maternity leave does not adversely affect career advancement and wages.

As for other research that is relevant to the topic in the first cluster, [Mahmud et al \(2019\)](#) explains Islamic wealth management (IWM) towards retirement planning among the private sector workforce in Malaysia. [Al-Aidaros et al \(2020\)](#) reviewed the development of instruments from Islamic Wealth Management (IWM). And research from [Basah & Tahir \(2019\)](#) which examines acceptance in Islamic wealth management (IWM).

2. Islamic Wealth Management (IWM) & Waqf

The next cluster discusses IWM and waqf. Based on the author's observation, research on this topic is still very rare. However, there are several studies that are quite relevant, including [Razak \(2019\)](#) which discusses Zakat and waqf as instruments of Islamic wealth in poverty alleviation and redistribution in Malaysia. This research is motivated by the benefits of zakat which has strong human and socio-political values. Zakat occupies a central role in Islamic fiscal policy and operations. Like wise with waqf which plays an important role in Muslim societies as it supports the elderly, the poor, orphans through the provision of education, training and business activities.

Islamic wealth management is about managing wealth in a sustainable manner in line with Sharia requirements. This is where shareholding, zakat, philanthropic activities and endowments play an important role in advancing the cause of the preservation, generation and accumulation of wealth. The collaboration between JAWHAR and the state religious authorities has had a positive impact by generating and unlocking the value of old and unused waqf assets.

Furthermore, [Ab Hasan et al \(2015\)](#) studied waqf asset management in Malaysia. In his research, it was discussed that waqf is one of the main mechanisms in providing development support to all levels of the ummah, especially to the less fortunate. The results of this study conclude several challenges and obstacles related to the problem of developing waqf assets, including, lack of funds and expertise, poor documentation and records of waqf property values and others. [Hassan et al \(2018\)](#) discussed a similar matter, namely the development of a waqf management

framework. The results of the study found that there are three very important components for efficient waqf management, research management, investment management and property management. The existence of these components will enable waqf institutions to manage waqf effectively so that they will play an effective charitable role in developing Muslims in the future.

3. Islamic Wealth Management (IWM) & Zakat

Similar to the previous cluster, research on topics in this cluster has not been found much. And an example of research that is relevant to this topic is [Mohamed \(2017\)](#) studying Zakat in Islamic wealth management (IWM). There is a significant difference between conventional and Islamic wealth management, namely zakat planning, where zakat is obligatory for all Muslims who have wealth above a certain threshold. In the macro context, the zakat cycle supports sustainable and consistent economic growth while promoting socio-economic justice in the distribution of wealth by reducing poverty and increasing investment.

Bearing this in mind, a Muslim's wealth management plan should include the calculation of zakat as well as effective methods of distribution through either state regulated institutions where applicable or private transfers or both, taking into account the pros and cons of each method. However, there are a number of challenges that limit the potential wealth effects of zakat. Zakat on businesses has been implemented and calculated differently across regions. Other studies on zakat has been done by [Widiastuti et al., \(2018\)](#), [Rusydia & Firmansyah \(2017\)](#), and also [Taqi et al., \(2022\)](#).

4. Islamic Wealth Management (IWM) During Pandemic

The last topic in this research line is Islamic Wealth Management (IWM) During Pandemic. On this topic, not much research has been found. Among the relevant research is [Cahyani et al \(2021\)](#) discussing IWM during the Covid-19 pandemic. Based on his research it was found that in IWM, there are five stages of planning namely wealth accumulation, wealth consumption, wealth purification, wealth distribution, and wealth protection. The distribution of wealth such as alms, grants and endowments is important in reducing the social and economic impact of the pandemic. The existence of Islamic social financial institutions is very important to manage these funds. On the other hand, practicing Islamic financial planning in the household can mitigate the potential for poverty during a crisis

period. Furthermore, financial planning or wealth given by Allah is also beneficial for the life of this world and the hereafter.

And her other research, namely Nurasyiah et al (2022), explains IWM in ensuring the welfare of MSMEs during the pandemic. Specifically, the purpose of this research is to get an overview and determine the effect of the level of application of Islamic Wealth Management (IWM) and the level of business continuity of Muslim owners in influencing the level of welfare of Muslim micro, small and medium enterprises (UMKM) households. And the results of the study concluded that the level of implementation of IWM, the level of business continuity and the level of household welfare of Muslim MSME owners were in the high category. All variables in this study show positive and significant results.

CONCLUSIONS

The purpose of this study is to determine the extent of development *Islamic Wealth Management* in this world. The results of the study show that the number of research publications is related to *Islamic Wealth Management* there are 90 journal articles. Bibliometric author mapping based on cluster density shows that Muhamad n.h.n; Bakar, a.a; Abdullah a; Mirakhor a; Hanif m; and Nature n. is the author of the most publications with the theme *Islamic Wealth Management*. The institutions with the most publications related to IWM are INCEIF, Malaysia; Kansas State University, United; and Universiti Utara Malaysia. And the countries with the most publications are Malaysia, Indonesia and the United States. In developing research related to IWM based on bibliometric keyword mapping, it is divided into 4 clusters. Cluster 1 consists of 6 topics, cluster 2 has 5 topics, cluster 3 and cluster 4 consists of 3 topics. And the most used word is Zakat.

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