

Islamic Financial Planning: How Far Has Been Researched?

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This study aims to see the development of research "Islamic Financial Planning" around the world and research plans that can be carried out based on journals published on that theme. This study used a qualitative method with a bibliometric analysis approach. The data used is secondary data with the theme "Islamic Financial Planning" which comes from the Scopus database with a total of 114 journal articles. Then, the data is processed and analyzed using the VosViewer application with the aim of knowing the research development bibliometric map "Islamic Financial Planning" in this world. The results of the study found that in the author mapping bibliometrics the author published the most research with the theme "Islamic Financial Planning" is Kamaruddin, M.I.H; Shahimi, S; Shahriar, K; Andayani, S; Bijma, H.H; and Aggarwal A. Furthermore, based on bibliometric keyword mapping, there are 5 clusters that can be research lines with topics related to principles and practice, family planning, impact of Covid-19 on financial sustainability, Islamic banking, and Entrepreneurship, Personal Health, and for the most used words are performance, family planning, bank, Islamic banking, and zakat.

Keywords: Islamic Financial Planning; Research Map; Bibliometric; VosViewer

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INTRODUCTION

In general, Islamic financial planning is a process of managing finances according to Islamic principles, which involves the development and implementation of a mature and comprehensive financial strategy that is in accordance with Islamic teachings. [Arafah & Fathiy \(2013\)](#) explain Islamic financial planning is a process to achieve financial goals in accordance with Islamic principles which involves the concepts of wealth creation, wealth purification, wealth protection, wealth accumulation, and wealth distribution. Based on these definitions it can be concluded that the concept of Islamic financial planning involves financial management in accordance with Islamic principles, which ensures that financial activities are carried out in accordance with Islamic principles. In addition, Islamic financial planning focuses on achieving prosperity in the world and the hereafter, which is an important aspect of Islamic teachings. By managing finances according to Islamic principles, individuals can achieve prosperity in both worlds ([Arafah & Fathiy, 2013](#); [Amilahaq et al., 2022](#); [Mnasor et al., 2022](#)).

Sharia financial planning is important for individuals and financial institutions for several reasons, including achieving prosperity in the world and the hereafter by managing finances according to Islamic principles, protecting wealth from potential losses through risk management, ethical considerations in financial activities, long-term planning for sustainable financial planning, increasing the market share of Islamic finance in various sectors, such as Islamic banking, insurance, sukuk, capital markets, and fintech, increasing financial literacy among the Muslim community, and compliance with Islamic principles in financial activities. Therefore, the need to apply Islamic financial planning is very important to increase Islamic financial inclusion and literacy. By managing finances according to Islamic principles, individuals and financial institutions can achieve financial goals accompanied by complying with ethical and Islamic principles ([Arafah & Fathiy, 2013](#); [Purnomo & Maulida, 2017](#); [Budiantoro et al., 2021](#); [Amilahaq et al., 2022](#); [Mansor et al., 2022](#)).

However, despite the benefits of Islamic financial planning, there are several challenges in implementing it, including those related to a lack of awareness and understanding, low Islamic financial literacy, limited availability of products and services, limited access to resources and education, limited regulatory framework and legal infrastructure, limited access limited technology, and limited standardization related to

Islamic financial planning ([Salleh, 2013](#); [Budiantoro et al., 2021](#); [Amilahaq et al., 2022](#)).

Furthermore, the opportunity for implementing financial planning is very large. The interest of the Muslim community in financial planning presents a great opportunity to increase Islamic financial inclusion and Islamic financial literacy ([Amilahaq et al., 2022](#)). Islamic financial planning can also play a large role in providing sharia-compliant funds and investment opportunities, especially for small and medium enterprise (SME) halal operators ([Awang et al., 2016](#); [Noor et al., 2018](#)). In addition, implementing Islamic financial planning can help strengthen the Islamic financial market by increasing market share and improving the performance of Islamic banks ([Shahzad, 2021](#)).

Therefore, it is important to see the extent of research development Islamic Financial Planning, considering the benefits and opportunities of implementing Islamic financial planning are very large and of course in the long term which can be one of the efforts to develop financial sustainability. Several studies that are relevant to this discussion include [Abdullah et al \(2021\)](#) exploring whether customer knowledge about Islamic financial planning is very important for Islamic credit card users; [Budiantoro et al \(2021\)](#) explain strategies in sharia-based financial management and planning; [Amilahaq et al \(2022\)](#) examines the management of Islamic financial planning inclusion in Indonesia; [Othman et al \(2018\)](#) describe a conceptual framework of intention to comply with Islamic financial planning; [Setyowati et al \(2018\)](#) explain Islamic financial literacy and personal financial planning; [Al-Aidaros et al \(2020\)](#) developed a new instrument that measures the concept of Islamic wealth planning based on Islamic literature; [Tijjani et al \(2021\)](#) provide quantitative information on the growth of the Islamic finance literature; and [Sevriana et al \(2022\)](#) point out research opportunities with the theme of Islamic financial literacy, especially inclusive Islamic financial planning through Scopus bibliometric analysis and related papers.

Based on some of the research above, there is no research that specifically discusses related to Islamic Financial Planning using a bibliometric study. Therefore, this study aims specifically to see the development of research "Islamic Financial Planning" throughout the world published by journals with this theme and see future research opportunities by formulating future research agendas.

PREVIOUS STUDY

Financial planning is the science of wealth management with an individual management view and differs from individual to other people (Indriwati & Hasib, 2022). Meanwhile, in general, Islamic financial planning is the process of managing finances in accordance with Islamic principles, which involves the development and implementation of a mature and comprehensive financial strategy that is in accordance with Islamic teachings. Arafah & Fathiy (2013) explain Islamic financial planning is a process to achieve financial goals in accordance with Islamic principles which involves the concepts of wealth creation, wealth purification, wealth protection, wealth accumulation, and wealth distribution. In addition, Islamic financial planning is related to Islamic maqasid, this was revealed by Budiantoro et al (2021) that Islamic financial planning is a form of implementing Islamic maqasid to achieve falah in this world and the hereafter. It includes the stages of planning, implementing, monitoring, and evaluating plans to ensure wealth generates benefits in this world and in the hereafter.

Islamic financial planning can help achieve a balance between the needs of the world and the hereafter, by providing sound solutions in financial planning that are in accordance with Islamic teachings. Therefore, managing wealth according to Islamic principles is important (Arafah & Fathiy, 2013; Lukman et al., 2022). This is because through Islamic financial planning it pays close attention to aspects ranging from obtaining halal income, spending Islamically (toyyib), debt management, protection (risk management) according to Islamic law, investment decisions such as savings, social responsibility such as zakat, alms, infaq and waqf, and financial planning for the long term such as for unproductive periods (retirement) and inheritance policies (Budiantoro et al., 2021).

Furthermore, Islamic financial planning provides several benefits for both institutions, business entities and individuals, one of which is that Islamic financial planning involves long-term planning, which ensures that financial planning is sustainable in the long term. Then, Islamic financial planning can increase financial inclusion by providing opportunities for individuals to manage their finances according to Islamic principles. This can increase the market share of Islamic finance in various sectors, such as Islamic banking, insurance, sukuk, capital markets, and fintech. Furthermore, Islamic financial planning helps individuals to accumulate wealth and prepare for the future. The concepts of wealth generation, wealth purification,

wealth protection, wealth accumulation, and wealth distribution are used to analyze the role of Islamic financial planning. In addition, Islamic financial planning can be further developed to include those on low incomes and those in poverty. An inclusive Islamic financial planning framework integrates historical institutions such as zakat and waqf with contemporary financial concepts and approaches such as financial exclusion and financial planning. This can help alleviate poverty and increase financial literacy. Islamic financial planning also emphasizes the importance of protecting wealth from potential losses. Risk management is an important tool in achieving this goal (Arafah & Fathiy, 2013; Budiantoro et al., 2021; Amilahaq et al., 2022).

In planning finances in accordance with the provisions of the Shari'a, risk management is inseparable. This explains that risk management plays an important role in Islamic financial planning. There are several reasons why risk management is important in Islamic financial planning, namely protecting wealth, ensuring adherence to Islamic principles, ensuring stability, enabling long-term planning, ensuring ethical considerations, and ensuring accountability (Amilahaq et al., 2022).

Thus, to see the extent of development Islamic Financial Planning currently it is necessary to conduct research, and one of the methods that can be used to view research developments is bibliometrics using VosViewer. This method is able to create and display an author's journal map based on co-citation data or a keyword map based on shared incident data. Furthermore, several studies that are relevant to this research include Al-Aidaros et al (2020) developing a new instrument that measures the concept of Islamic wealth planning based on Islamic literature. The results of this study validate a new instrument for the concept of Islamic wealth planning which contains two main parts, namely financial planning for the world and financial planning for the hereafter. The first part consists of income/investment planning, retirement planning, education planning (for individuals), and Takaful/insurance planning, while the second part consists of education planning (for his family), Faraid planning, Wasiyyah planning, Zakat tax planning, Hajj planning, Grant planning, waqf planning, and charity financial planning.

Tijjani et al (2021) provide quantitative information on the growth of the Islamic finance literature. This study focuses on publishing trends, countries producing research on Islamic finance, primary authors, key contributing organizations,

patterns of authorship, keywords, and articles with the highest citations. The results of the study found that Islamic finance research has gained tremendous momentum in the literature. However, such growth has mostly materialized in Malaysia due to the favorable atmosphere for this type of research. Interestingly, the study found that the three most prolific journals were in the UK and Malaysia, while Professor M. Kabir Hassan of the University of New Orleans, US led the list of authors with 23 publications on Islamic finance.

Sevriana et al (2022) demonstrated research opportunities with the theme of Islamic financial literacy, especially inclusive Islamic financial planning through Scopus bibliometric analysis and related papers. The findings of this study complement the keywords that are generally used as a reference in the formation of theories regarding inclusive Islamic financial planning. After aggregating "ris" files of linked journal articles, the most used terms were financial knowledge, financial education, financial behavior, financial decision-making processes, financial inclusion, risk sharing and financial discourse.

Other relevant research includes Abdullah et al (2021) exploring whether customer knowledge about Islamic financial planning is very important for Islamic credit card users; Budiantoro et al (2021) explain strategies in sharia-based financial management and planning; Amilahaq et al (2022) examines the management of Islamic financial planning inclusion in Indonesia; Othman et al (2018) describe a conceptual framework of intention to comply with Islamic financial planning; and Setyowati et al (2018) explain Islamic financial literacy and personal financial planning.

Based on some of the research above, there is no research that specifically discusses related to Islamic Financial Planning using a bibliometric study. Therefore, this research was conducted to complement existing research and fill in the gaps in previous research. The purpose of this research specifically looks at the development of research "Islamic Financial Planning" throughout the world published by journals with this theme and see future research opportunities by formulating future research agendas.

RESEARCH METHODOLOGY

In this study, various scientific journal publications related to the theme "Islamic Financial Planning" all over the world is used as a data source. Data is collected by searching indexed journal publications in the Scopus database using keywords "Islamic Financial Planning". After that, articles or

scientific journals that are relevant to the research theme will be selected based on the publication data that has been collected. Journals equipped with DOI become criteria in the process of filtering and processing data using software. There are 114 published journal articles from within the research theme "Islamic Financial Planning". The development of publication trends related to the research topic was analyzed using the VOSviewer software, which can display bibliometric maps and allows for more detailed analysis.

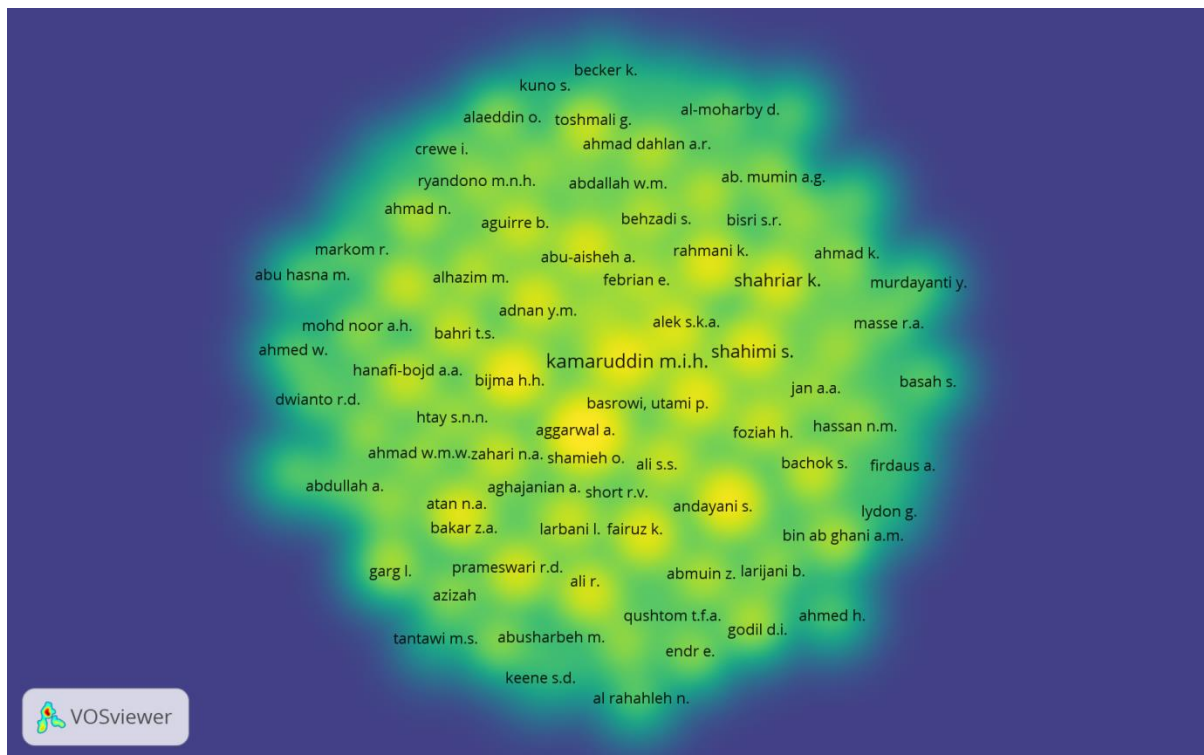
In order to build maps, VOSviewer uses the abbreviation VOS which refers to Visualizing Similarity. In previous studies, the VOS mapping technique has been used to obtain bibliometric visualizations which are then analyzed. Furthermore, VOSviewer is capable of creating and displaying journal author maps based on co-citation data or keyword maps based on shared incident data. Therefore, in this study an analysis of journal maps related to "Islamic Financial Planning", including maps of author, organization, countries and keywords.

This research uses a descriptive qualitative approach with meta-analysis and descriptive statistical literature studies based on 114 journal publications that discuss the theme "Islamic Financial Planning". Meta-analysis is a method that integrates previous research related to a particular topic to evaluate the results of existing studies. Furthermore, the qualitative method used in this research is also referred to as the constructive method, in which the data collected in the research process will be constructed into a theme that is easier to understand and meaningful. The sampling technique used in this study is a purposive non-probability sampling method, which aims to fulfill certain information in accordance with the desired research objectives.

RESULTS AND DISCUSSION

This research discusses "Islamic Financial Planning" by utilizing 114 published journal articles indexed in Scopus. Bibliometrics is a method used to measure and evaluate scientific performance by taking into account factors such as citations, patents, publications, and other indicators that are more complex. Bibliometric analysis is carried out to evaluate research activities, laboratories, and scientists, as well as the performance of countries and scientific specialties. Several stages in bibliometric analysis include identifying the research background, collecting databases to be used, and determining the main indicators to be used in research.

This section will deepen the results of the meta-analysis by showing a visual mapping chart depicting 114 journals related to "Islamic Financial Planning". In this study, mapping was carried out by analyzing keywords and important or unique terms contained in journal articles. Mapping is a process for identifying elements of knowledge, configuration, dynamics, dependencies, and interactions between these elements. Results network visualization of 114 journals with the theme "Islamic Financial Planning" will be explained in more detail in the next section.



In the figure above it is explained that the cluster density in the bibliometric map depends on the intensity of the yellow color shown. And the yellow color on the map depends on how many items are related to other items. For this reason, this section is very important to get an overview of the general structure of bibliometric maps which are considered important for analysis. From this, it can be identified the author who has published the most of his work.

In general, every writer or researcher has a different tendency in every publication of his work. On some occasions, an author appears as a single author, but on other occasions the author may co-author with other authors or researchers, so that this will affect the cluster density and some clusters show different densities. However, authors who have a relatively large cluster

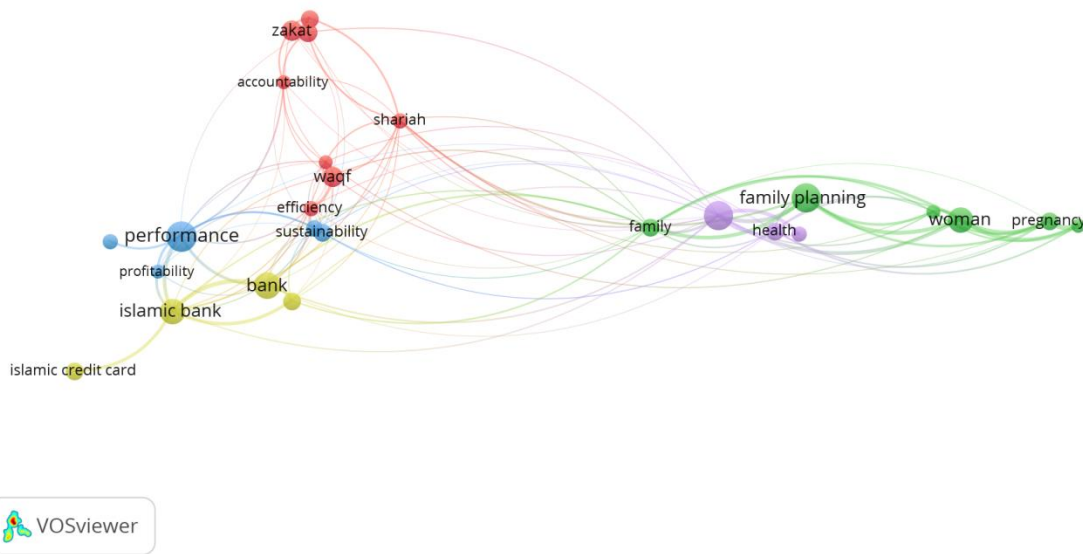
Bibliometric Author Mapping

By using a bibliometric analysis using VOSviewer software, a mapping of authors who contributed in the field of "Islamic Financial Planning". The resulting image provides a visual representation of the mapping, the bigger and brighter the dot marked in yellow, the greater the number of journal publications related to the theme "Islamic Financial Planning" published by that author.

density identify that these authors do the most research publications on the theme "Islamic Financial Planning", when compared to authors whose cluster density is lower, the results found can be a reference for other researchers in the future. From the results of the analysis, it was found that the authors had the most publications related to Social "Islamic Financial Planning" are Kamaruddin, M.I.H; Shahimi, S; Shahriar, K; Andayani, S; Bijma, H.H; and Aggarwal A.

Research Map

The image below describes the emerging keyword trends in the theme research "Islamic Financial Planning" and the larger form is the word most used in journal publications with the theme "Islamic Financial Planning".



As for the mapping, the keywords that appear the most in the publication "*Islamic Financial Planning*" Among them are performance, family planning,

banking, Islamic banking, women and zakat, which are then divided into 5 clusters, as follows:

Cluster	Keywords
Cluster 1 (8 items)	Accountability, efficiency, financial planning, Islamic financial institution, Islamic financial planning, shariah, waqf, zakat
Cluster 2 (6 items)	Child, family, family planning, pregnancy, unplanned pregnancy, woman
Cluster 3 (5 items)	Covid, interest, performance, profitability, sustainability
Cluster 4 (4 items)	Bank, Islamic bank, Islamic banking, Islamic credit card
Cluster 5 (3 items)	Entrepreneurship, health, person

Research map that can be made based on 5 cluster keyword mapping that is:

Cluster 1: Principles and Practice of Islamic Financial Planning

Much research has been conducted regarding the principles and practices of Islamic financial planning. In general, research related to this topic has discussed a lot regarding efficiency, the practice of Islamic financial planning in Islamic financial institutions as well as in a country and business entities such as MSMEs. Some examples of research relevant to this topic include [Wahab \(2014\)](#) reviewing the process of Islamic financial planning in Oman and Nigeria. This study explains that Islamic financial planning is very important in encouraging responsible financial management and in accordance with sharia principles. However, in Oman and Nigeria, the Islamic financial planning process is still

in the development stage and has not been fully adopted by society. There are several factors that influence the implementation of Islamic financial planning in the two countries, including the level of financial literacy, understanding of sharia principles, and the availability of adequate Islamic financial products. This research also highlights the challenges faced by Islamic financial planners in Oman and Nigeria, such as legal uncertainty, lack of a clear regulatory framework, and limited Islamic finance infrastructure. Furthermore, based on the constraints and challenges to improve the Islamic financial planning process in Oman and Nigeria, there are several recommendations described in this study, namely increasing Islamic finance education, developing financial products that comply with sharia principles, a more active role of the government in promote Islamic finance, as well as cooperation between financial institutions and regulatory authorities.

Much earlier, [Wasposito \(2008\)](#) explained the need for education for Muslims regarding the principles and practices of Islamic finance as a step to develop micro, small and medium enterprises (MSMEs) in the Islamic world. This study explains that MSMEs have great potential in improving the Muslim economy, but often face difficulties in obtaining financial access in accordance with sharia principles. Overall, this study underscores the importance of Islamic finance education, for example related to Islamic financial planning as a strategic step to develop MSMEs in the Islamic world. By enhancing Muslim understanding of Islamic finance principles and practices, this research has the potential to help improve access to Shariah-compliant finance and promote sustainable economic growth in Muslim communities.

Then there is research from [Ahmed & Salleh \(2016\)](#) presenting a conceptual framework for inclusive Islamic financial planning. This study explains that inclusive Islamic financial planning refers to efforts to ensure that all members of society, regardless of social, economic and financial background, can access and utilize Islamic financial services that comply with sharia principles. In particular, this research highlights the importance of Islamic financial inclusion in achieving justice and economic sustainability in society. In this research, a conceptual framework is proposed which consists of three main dimensions: accessibility, feasibility, and sustainability. The accessibility dimension includes easy physical and financial access to Islamic financial products and services. The feasibility dimension refers to the quality and relevance of Islamic financial products and services, as well as an individual's ability to utilize them effectively. Meanwhile, the sustainability dimension highlights the importance of maintaining the continuity and stability of the Islamic financial system.

Other relevant studies include [Awang et al \(2016\)](#) explaining the acceptance and application of Islamic financial planning among Halal operators of small and medium enterprises in peninsular Malaysia; [Abdullah & Muhammad \(2013\)](#) examined ethical values in Islamic financial planning; [Billah & Saiti \(2017\)](#) explain Islamic financial planning towards Sustainable Eco-Growth; and [Sevriana et al \(2022\)](#) explain the proposition for implementing inclusive Islamic financial planning in Indonesia through bibliometric analysis.

Cluster 2 : Family Planning and Islamic Financial Planning

The research topic in this second cluster is still very rare to find, and one of the researches relevant to this topic is [Yusoff et al \(2021\)](#) analyzing Islamic financial planning and its role in maintaining the financial well-being of Muslim families in Malaysia after the Covid-19 pandemic. The research explained that the Covid-19 pandemic has had a serious impact on the financial stability and well-being of families around the world, including in Malaysia. In this context, Islamic financial planning plays an important role in helping Muslim families face the economic challenges faced by the pandemic. Furthermore, this research highlights the principles of Islamic financial planning, such as sharia-based principles, considered risks, and long-term perspectives. The author also analyzes the factors affecting Islamic financial planning in post-Covid-19 Malaysia, including increased public awareness of Islamic finance, adequate financial literacy, as well as the role of financial institutions and regulatory authorities in facilitating access to Islamic financial products and services.

Cluster 3: Impact of Covid-19 on Financial Sustainability and Islamic Financial Planning

As far as the author's observation, there has not been much research relevant to the topic in cluster three. Thus, research that is relevant to this topic has not yet been found. One study that specifically addresses Covid-19 and financial sustainability, namely [Trisnowati et al \(2021\)](#), empirically examines the consistency of financial sustainability in Islamic companies before and during the Covid-19 pandemic. The results of the study show that the company's financial sustainability ratio during the pandemic has a higher value than before the pandemic. The pandemic in Indonesia affected the financial stability of companies listed on the Jakarta Islamic Index. The independent variable that affects the dependent variable is experiencing structural changes in Indonesia from 2019 to the second quarter of 2020.

Cluster 4: Islamic Banking and Islamic Financial Planning

The next topic is related to Islamic banking and Islamic financial planning. Research discussing this matter is still quite rare, among relevant studies including [Alfarizi \(2021\)](#) analyzing factors in the Islamic finance literature and planning behavior that influence the intention to use Islamic banking products during the Covid-19 pandemic. Overall, this study provides insight into the factors influencing individual intentions to use Islamic banking products during the Covid-19

pandemic, based on an analysis of Islamic finance literature. The results of the analysis show that factors such as religious awareness, trust in Islamic banking, and perceptions of benefits and risks have a significant influence on the intention to use Islamic banking products during the Covid-19 pandemic.

Abdullah et al (2021) explored whether customer knowledge of Islamic financial planning is very important for Islamic credit card users. In this study it was explained that Islamic credit cards are one of the financial products offered by Islamic financial institutions. However, the customer's knowledge of Islamic financial planning can play an important role in the responsible and effective use of an Islamic credit card. Overall, this research shows that customers' knowledge of Islamic financial planning has an important role in the effective and responsible use of Islamic credit cards. The results show that customer knowledge about Islamic financial planning has a significant influence on the proper use of Islamic credit cards. Customers who have better knowledge of Islamic financial planning tend to use Islamic credit cards more responsibly and in accordance with sharia principles.

Cluster 5: Entrepreneurship, Personal Health and Islamic Financial Planning

The topics discussed in the fifth cluster are entrepreneurship, personal health and Islamic financial planning. Research related to this topic is still very rarely done, among relevant studies, namely Zailan et al (2023) investigated awareness of Islamic financial planning among Universiti Malaysia Kelantan (UMK) students. The author explains that Islamic financial planning is very important in ensuring sound finances and in accordance with sharia principles. However, awareness about Islamic financial planning may vary among individuals, including students. The results showed that most UMK students had a low level of awareness about Islamic financial planning. Many of them are not familiar with the concepts and principles of Islamic financial planning, such as zakat, endowments, and the principle of forbidden interest.

Further research from Gunawan et al (2020) examined the effect of social media content and personal background on financial planning awareness of Generation Z Muslims. This study explains that generation Z, especially those who are Muslim, have high exposure to social media content. Social media content can influence the mindset, behavior and individual awareness of the financial planning of Generation Z Muslims. Relevant and informative

content about financial planning presented through social media can help increase their awareness of the importance of financial planning. In addition, this study also found that personal background, such as education level, work experience, and family finances, also had an effect on Muslim Z generation's awareness of financial planning. Individuals with a better background in terms of financial education and experience tend to have a higher level of awareness about financial planning. Overall, this research indicates that social media content and personal background play an important role in shaping the financial planning awareness of Generation Z Muslims.

CONCLUSION

This study aims to determine the extent to which research developments on the theme "*Islamic Financial Planning*" in this world. The results of the study show that the number of research publications is related to "*Islamic Financial Planning*". There are 114 journal articles indexed by Scopus. Furthermore, based on the results of the bibliometric author mapping analysis, it shows that Kamaruddin, M.I.H; Shahimi, S; Shahriar, K; Andayani, S; Bijma, H.H; and Aggarwal A is the author of the most published on the theme "*Islamic Financial Planning*". Furthermore, on the development of related research "*Islamic Financial Planning*" based on the bibliometric keyword mapping, divided into 5 clusters with the most used words being performance, family planning, bank, Islamic banking, woman and zakat. Based on the keywords that are often used, they can then be grouped into 5 research map clusters with the topics discussed principles and practice, family planning, impact of Covid-19 on financial sustainability, Islamic banking, and Entrepreneurship, Personal Health. In the future, the use of R-Biblioshiny tools can be considered (Rusydziana et al., 2020; Taqi et al., 2021) in the same topic.

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