

Mapping Research on Islamic Fintech Using Biblioshiny-R

Aisyah Assalafiyah¹, Aam Slamet Rusydiana², Lina Marlina³

¹*Sharia Economic Applied Research & Training (SMART), Indonesia*

²*Sharia Economic Applied Research & Training (SMART), Indonesia*

³*Siliwangi University Tasikmalaya, Indonesia*

This bibliometric study investigated the current state of documents on Islamic financial technology published by digital object identifier equipped journals listed in Dimension. The analysis focused on the description of characteristics and trends of the keywords, authors and journals. The data analyzed were 229 publications of research publications in Dimension (<https://dimension.ai>). The searches used to establish the study dataset were last updated on 30 January 2021. Descriptive statistical methods were used, and a bibliometric analysis was conducted using the R Biblioshiny to find out the bibliometric map. The number of articles discussing the theme of Islamic fintech has been quite large in recent years. There are many journals that publish this theme, among which the most impactful is the SSRN Electronic Journal which has many authors who research regarding this theme with various keywords. The most popular keywords used are 'Islamic, Fintech, Financial'. This study provides an overview of trends in the most popular keywords, journals and authors in articles on the topic of Islamic fintech, thus providing information for researchers focused on research in the field of Islamic finance. In the end, this theme has the potential to continue to be developed.

Keywords: Islamic Fintech; Descriptive; Biblioshiny; R

OPEN ACCESS

*Correspondence:

Aisyah As-Salafiyah
assalafiyahsmart@gmail.com

Received: 28 October 2022

Accepted: 3 November 2022

Published: 28 November 2022

Citation:

(2022) Mapping Research on
Islamic Fintech Using Biblioshiny-R
Journal of Islamic Economic
Literature. 3.2.

INTRODUCTION

The fintech sector developed after the world financial crisis in 2008 (Gün 2019), especially in recent years where a policy of maintaining distance was enforced, so that financial transactions became more efficient when using fintech, this is a huge potential for the fintech industry in worldwide (Syed et al. 2020). Although there are obstacles such as poor infrastructure and limited internet penetration (Alam, Gupta, and Zameni 2019). The fintech sector tries to connect the distance between the conventional banking sector and people who have not had access to banks while making the financial industry more efficient (Yahaya and Ahmad 2018). In line with these objectives, fintech companies must be careful in their marketing strategy and implementation in different countries (Ozili 2018). The facts show, a weak distribution strategy can lead to the presence of fintech providing progress for one country but it can fail in other countries (Usanti, Thalib, and Setiawati 2019).

The development of technology, which has become increasingly rapid lately, is certainly an opportunity to be applied in various fields, one of which is the economy and finance. The existence of financial technology is projected to become an attractive technology and enable various companies to compete effectively in the future (Gün, 2020). In general, what is meant by fintech is technology-based innovation to produce new business models, applications, processes or products that are related to material effects on financial markets and institutions as well as the provision of financial services.

Fintech itself has been classified into several periods of development. From the start of fintech 1.0, which was the beginning of the link between financial services and technology that began at the end of 1966, then fintech 2.0 began to build a stronger foundation to develop its form in early 2000. Until now, fintech has entered the third stage of development, namely fintech 3.0 starting with various new technology start-ups that are more suitable, especially in the momentum where everything can be done remotely and easier, of course fintech can increase financial service traffic operations in various business industries (Baber, 2020).

Through fintech, financial systems in various countries in the world have begun to transform into digital. Of course, besides bringing great opportunities, fintech can also create new risks that may not have happened before (Arner et al., 2020). This fintech is a combination of business models that are solutive, especially in the momentum of the development of

technology, even though the fintech ecosystem is quite complex including various techniques from data security to the delivery of financial services, but the development has been quite extraordinary in recent years (Md Husin et al., 2020).

Fintech is not only transforming the conventional financial industry, but also fintech in the Islamic finance industry (Miskam and Eksan 2018). The Islamic finance industry, which is expected to have assets of US \$ 3.8 trillion by 2022, provides a big boost for fintech start-up companies, especially in the area of crowdfunding and peer to peer financing (Alam, Gupta, and Zameni 2019). Meanwhile, blockchain-based opportunities have the potential to transform Islamic banking by harmonizing Islamic financial contract standards on smart contracts and cutting service fees by up to 95% with a fixed record of ownership and assets (Rabbani, Khan, and Thalassinis 2020).

From this background, the authors are interested in discussing the development trend of Islamic financial technology (Fintech) from data in the form of published journals for the last 5 years (2016-2020). Some of the benefits that can be obtained from this research are knowing to what extent the portrait of the development of the perception of sharia fintech research in the world through selected published articles. In addition, this study looks at bibliometric maps and sentiments related to sharia fintech trends.

METHODOLOGY

This research did not involve human subjects. Therefore, neither institutional review board approval nor informed consent was needed. This was a literature-databased descriptive study based on a bibliometric analysis. Descriptive data are presented as numbers, percentages, and rankings. Descriptive statistical analyses were carried out to present the timeline and distribution of the articles.

This study uses publication data related to Islamic fintech sourced from the dimensions.ai database ([https:// Dimensions.ai](https://Dimensions.ai)). Dimensions are alternative indexations with the criteria that all articles have a specific digital object identifier (DOI). search terms were "Islamic Fintech" in full data. As a result, there were 229 publications in 30 January 2021. From the screening results, that 229 published articles were related to the issue of Islamic fintech. Data of keywords, authors, journals, as well as the characteristics of the documents in the publication. Bibliometric mapping were analyzed using the R Biblioshiny software freely available from: <https://bibliometrix.org/>.

Bibliometric mapping is an important research topic in the bibliometric field. Two distinguishable bibliometric aspects are the construction of the bibliometric map and the graphical representation of the map. In the bibliometric literature, the greatest concern is in the construction of the bibliometric map. Research related to the effects of differences in similarity measures, and they tested with different mapping techniques.

The graphic representation of the bibliometric map has received less attention. Although some researchers seriously study issues related to graphical representation, most articles published in the bibliometric literature rely on simple graphical

representations provided by computer programs. This study uses paper publication data sourced from various journals with research on the theme of Islamic fintech. From the search results, 229 published articles were obtained. Data in the form of trends in the publication regarding this theme were analyzed using the R Biblioshiny software. Other research on Islamic economics and finance using bibliometric has been done by researchers, for the example [Marlina et al., \(2021\)](#), [Rusydia \(2021\)](#), [As-Salafiyah et al., \(2021\)](#), and [Rusydia et al., \(2021\)](#).

RESULTS AND ANALYSIS

Table 1: Descriptive Statistics of Input-Output Variables

Year	N	Mean TC per Article	Mean TC per Year	Citable Years
2016	2	0.00	0.00	4
2017	4	1.00	0.33	3
2018	32	2.28	1.14	2
2019	112	1.14	1.14	1
2020	79	0.15	-	0
Total	229			

The table above shows the number of citations from the average per article and per year in a paper on the theme of Islamic fintech. This research examines documents on this theme which were published in a period of 5 years or from 2016 to 2020. Based on the table, it can be seen that the most published papers on Islamic fintech themes were published in 2019 with a total of 112 documents. However, the data is still temporary because 2020 has not been completed and it

is still possible to add more. The collection of papers studied in this study is limited to 30 October 2020.

Then, the highest average total citation for each article was in 2018 and 2019 with an average of 1.14 citations per year. Interestingly, the highest average total citations per article were in 2018 too, with an average score of 2.28. These results indicate that the paper published in 2018 is the paper most cited or cited in the Islamic fintech theme, when compared to the previous year and the years after which fluctuated, but in general it tends to increase.

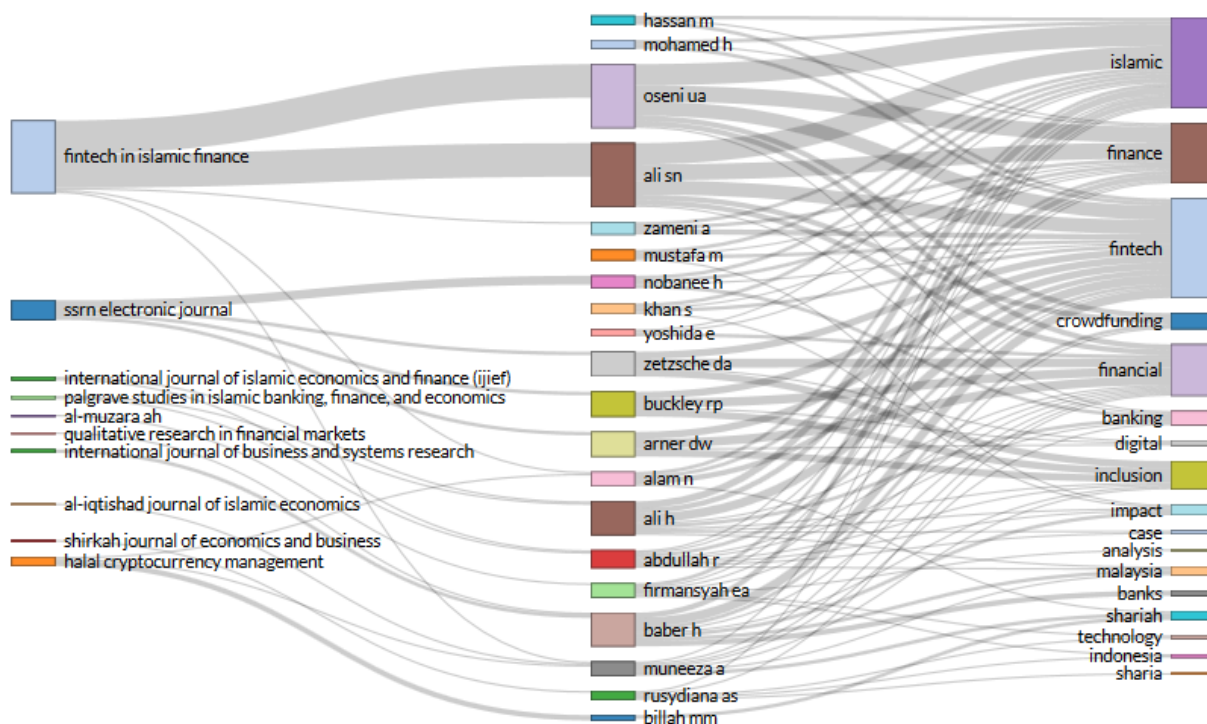


Figure 1: Three Fields Plot

The Three Fields Plot above is an illustration of 3 elements consisting of a list of journal names, a list of authors and a list of topics used. These three elements are plotted with a gray plot that shows their relationship with each other, starting from the name of the journal, then each journal shows the author, and each author is shown on the topic they use in their paper on the theme of Islamic fintech. The size of each rectangle in the list of names shows the quantity of paper associated with that element.

The first element, namely the journal. There are 10 journals indexed in the Three Fields Plot that publish papers on the theme of Islamic fintech, but the top journal that publishes the most papers on this theme is the journal Fintech in Islamic Finance which is described in a rectangle and connected by several authors, namely Oseni, Ali, Zameni, Nature and Muneeza.

The second element in the middle is the author's name. Several writers whose publication journals are recognized will be associated with the previous element. However, some others are not indexed so that they do

not have any connection with any of the journals listed. In addition, each of these authors will also be associated with frequently used keyword topics on the right. There are top 20 authors listed in this plot. The size of the rectangle shows the quantity of the number of papers written by each author. In this plot, Oseni and Ali occupy the widest rectangle which shows that he wrote the most on Islamic fintech themes.

The third element is the keyword topic that appears the most in the paper which is the object of research. Each topic is associated with an author who uses the topic a lot. There are 17 keyword topics listed and the keyword that appears the most frequently is 'Fintech', as indicated by the size of the light blue rectangle that dominates the rest of the rectangle. It also appears that this fintech topic is used by almost all registered authors, this data is in accordance with the theme of this study, namely discussing scientific papers related to Islamic fintech. Apart from fintech, this plot also shows several other keywords that are widely used, such as 'Islamic, Finance, Financial'.

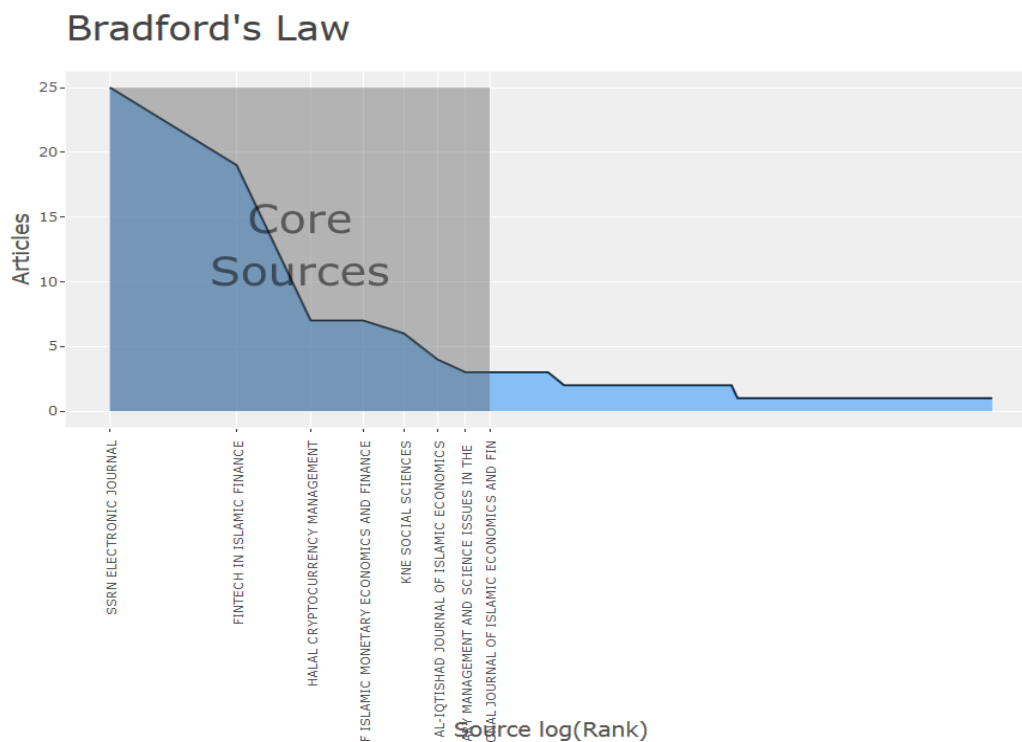


Figure 2: Bradford’s Law

Next is the journal classification based on Bradford's law. Namely the classification of journals based on their productivity level by dividing them into several sections, including the core journal group, the intermediate journal group and the broad journal group. The core journal groups are indicated by shaded sections and annotated core sources. Journals that fall into this category are journals with the highest level of productivity in the subject of Islamic fintech for a specified period of time.

The top journal is the SSRN Electronic Journal with the highest quantity, which has published 25 paper documents related to research themes, then in second place there is the journal Fintech in Islamic Finance, the quantity of journal publications is above 15 documents but under 20 paper documents. Followed by other journals that are included in the category of core journals on the theme of Islamic fintech.

Table 2: Most Cited Articles

Citation	Title	Year	C/Y
53	Bitcoin in Islamic Banking and Finance	2015	7.83
38	Forecasting patronage factors of Islamic credit card as a new e-commerce banking service An integration of TAM with perceived religiosity and trust	2016	5.40
27	Banking with blockchain	2018	9.00
24	Determinants of deposits in conventional and Islamic banking a case of an emerging economy	2017	6.00
18	Islamic Crowd-funding as The Next Financial Innovation in Islamic Finance Potential and Anticipated Regulation in Indonesia	2016	3.60
17	Developing a Digital Currency from an Islamic Perspective Case of Blockchain Technology	2017	4.25
16	Efficiency of Qatari banking industry an empirical investigation	2017	4.00
16	Performance of Islamic and conventional banks A meta-frontier approach	2017	4.00
16	Awareness and Perception Analysis of Small Medium Enterprise and Start-up Towards FinTech Instruments Crowdfunding and Peer-to-Peer Lending in Malaysia	2018	5.33
15	A Critical Review of Islamic and Conventional Banking in Digital Era A Case of Pakistan	2018	5.00

The first top article in the order of articles with the most citations, namely 53 citations, is occupied by a paper with the title 'Bitcoin in Islamic Banking and Finance' written by Evans (2015). The article with the second highest number of citations is the article with the

title 'Forecasting patronage factors of Islamic credit card as a new e-commerce banking service An integration of TAM with perceived religiosity and trust' with 38 citations written by Jamshidi & Hussin, et al (2015).

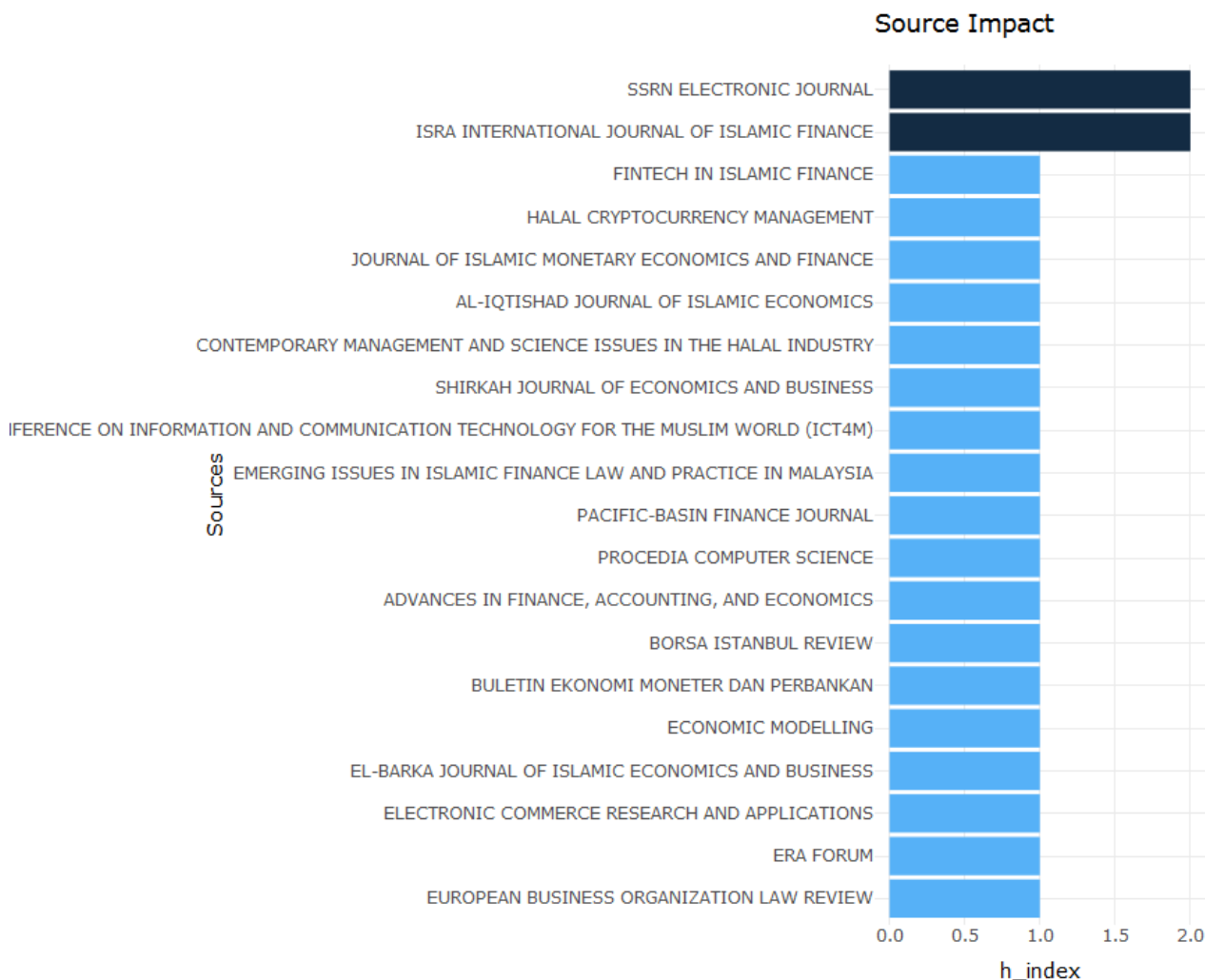


Figure 3: Source Impact

Journal calculations are not only seen in terms of quantity or relevance, but this study also discusses the impact of each journal that published a paper on the theme of Islamic fintech by calculating the journal's h-index and depicted in a blue bar chart. Apart from showing the h-index value of each journal, this diagram also shows the impact of each journal through the blue color shown, the darker the blue in the diagram, the greater the journal's impact.

The data finds that the journal SSRN Electronic Journal and ISRA International Journal of Islamic Finance occupy the top position with an h-index value of 2.0 and a dark blue bar chart, indicating that these two journals have the greatest impact compared to other journals. The journals with the lowest h-index with a value of 1.0 are occupied by 18 journals that are colored light blue in the diagram, indicating a low level of impact.

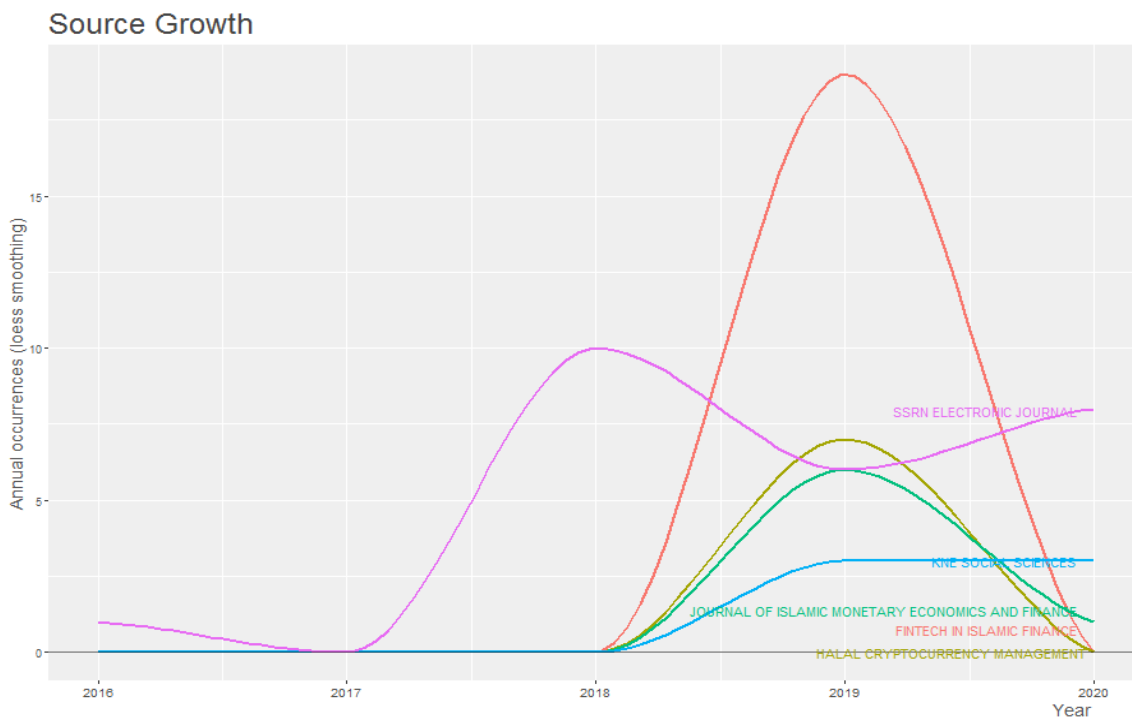


Figure 4: Source Growth

This study also discusses the development of journals that are the source of research documents for this Islamic fintech theme paper. The data above shows the development of the annual occurrence of each journal from 2016 to 2020, so you can get an idea of whether the journal has increased or decreased with a curved line during the research period, especially in the publication of a paper with the theme of Islamic fintech.

The picture above shows journals that have started to develop since 2016 and continue to increase, including the purple line, namely the SSRN Electronic Journal which has continued to increase in the last few years since 2010. Another paper that has increased drastically and exceeds the number 15 but also experienced a drastic decline is shown by the journal line Fintech in Islamic Finance.

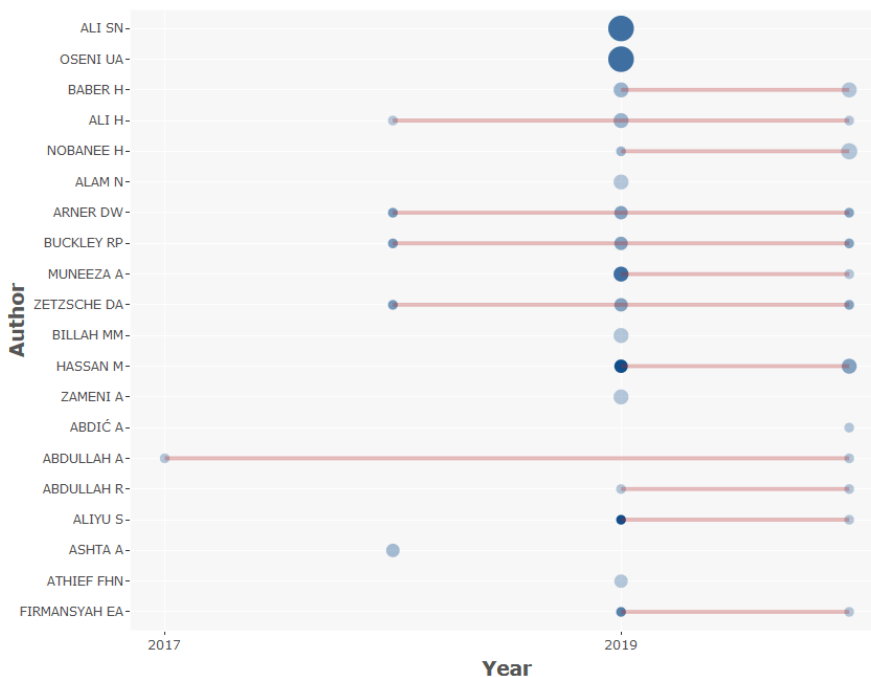


Figure 5: Top Author's Production Over the Time

Productivity can not only be measured in journals, but also on the author in particular. The image above shows the production of some of the top authors during the study period, namely from 1986 to 2020 which is shown by a red line from the beginning of the author of the publication until the last year the author published his paper, besides that the circle in the red line shows the quantity of papers published in accordance with the applicable year.

The research produces data as shown in the picture, where it appears that there are writers who have started writing papers on the theme of Islamic fintech for a long time and some have recently written. The writer who has been writing based on data for a long time, Abdullah A, has been writing since 2017 and is still writing until 2020 even though the quantity is not much. In addition, the author who has a relatively new track record, namely in 2020 is Abdic A.

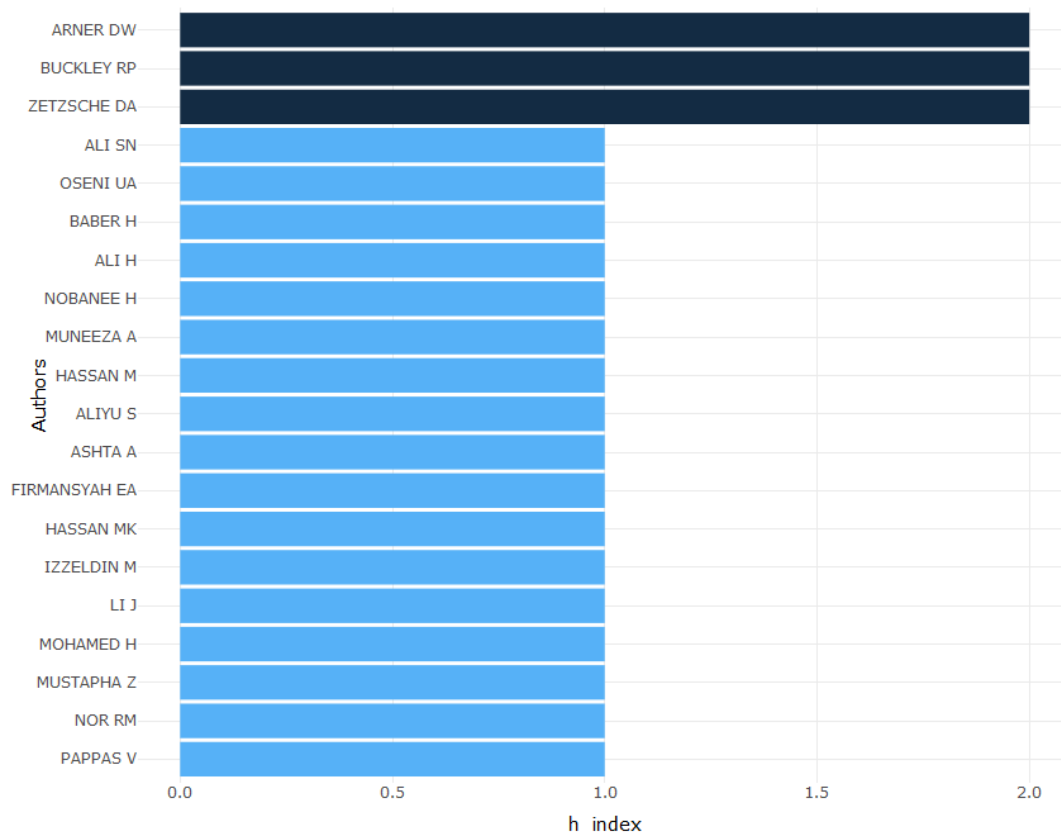


Figure 6: Author Impact

Authors who have published their papers can also be sorted based on their impact rating with the h-index rating. My h-index values range from 0.0 to 2.0 and the impact level is shown in blue in the bar chart, where the darker the color indicates the greater the impact.

The picture above shows the results that the authors who achieved the highest h-index value, namely 2.0 with the maximum impact with the dark blue bar chart color were achieved by Arner, Buckley and Zetzsche. In addition, other authors achieved an h-index value of 1.0 as well as a lower level of impact as shown in the diagram above.

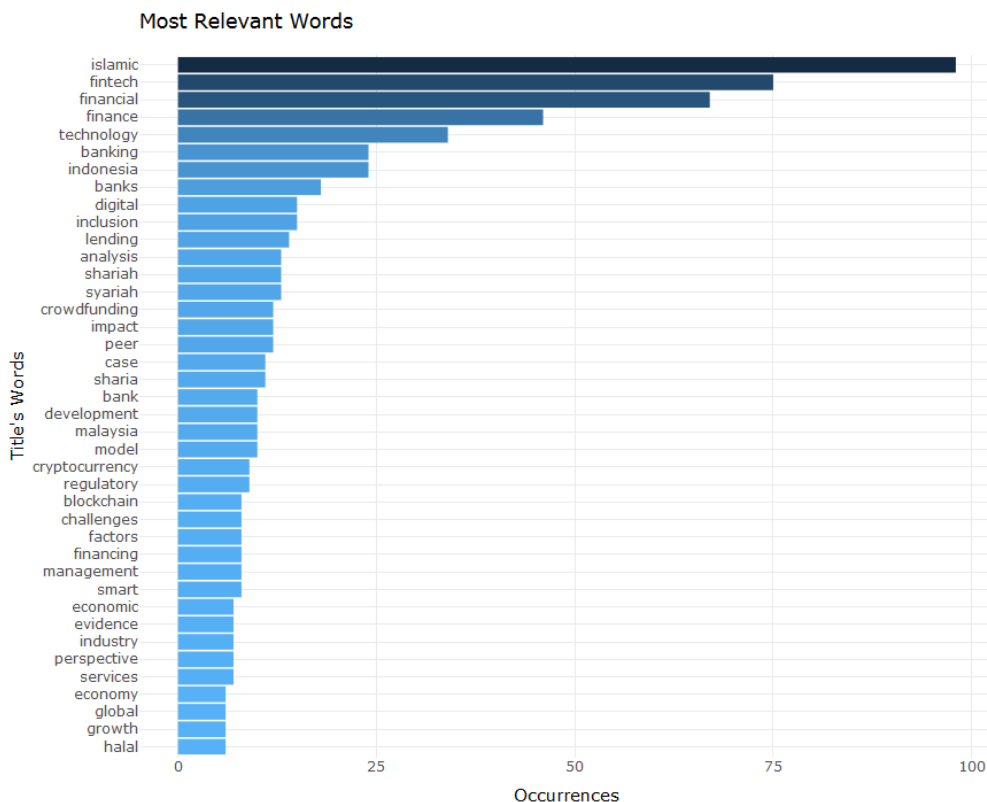


Figure 7: Most Relevant Words

This study also counts the relevant words used in the collection of documents that are the object of the study, there are several words with the number of occurrences between 0 and more than 100 times and the top 40 words are listed as well as a blue table diagram showing the comparison of the number of occurrences of each. each word usage and its relevance to the Islamic fintech theme.

The top word with the highest number of occurrences and most relevant to the theme of this study is 'Islamic' with a total usage of more than 75 times and is most relevant as shown by a dark blue line diagram. In the next sequence are the words "Fintech" and "Financial" with an occurrence quantity of more than 50 times, but less than 75.

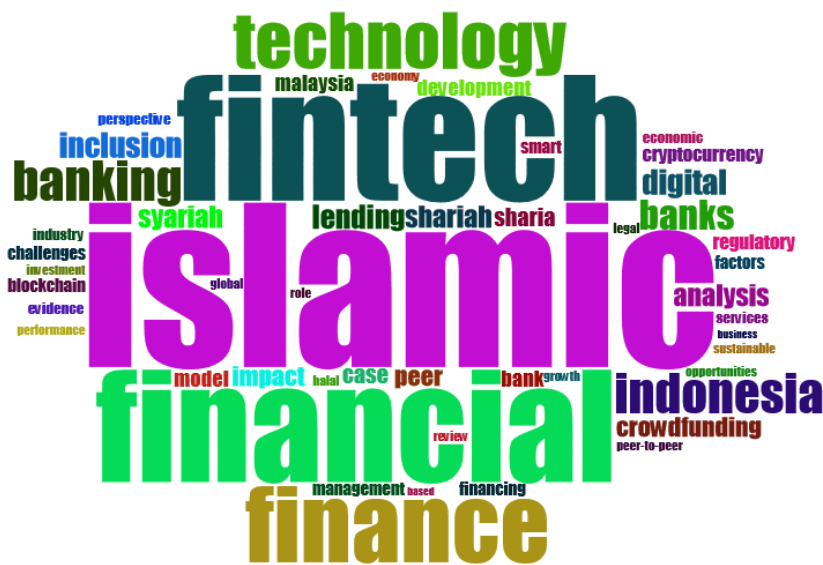


Figure 8: Word Cloud

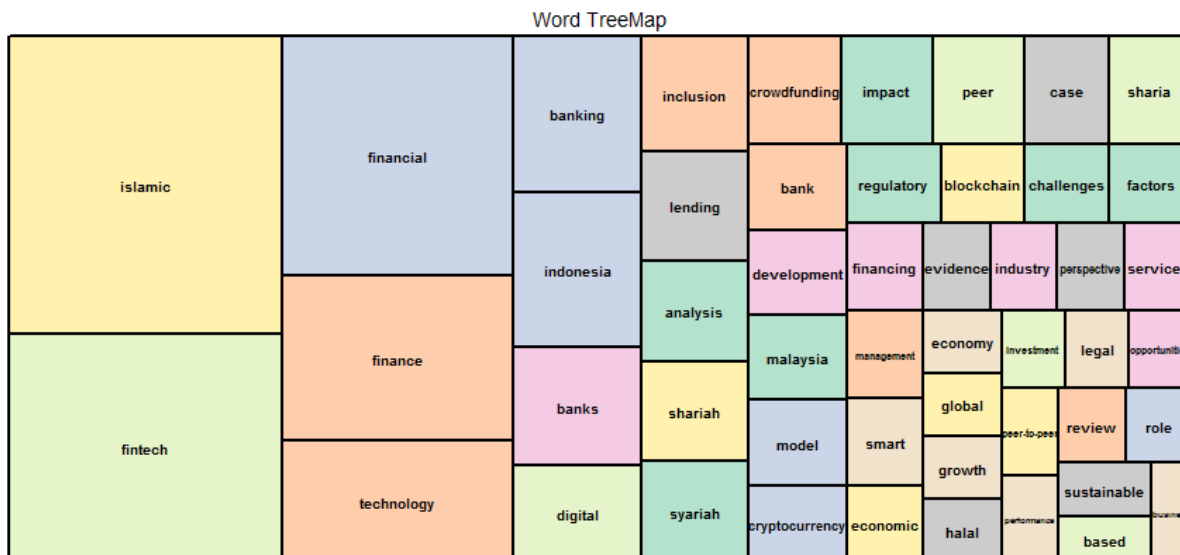


Figure 9: Word Tree Map

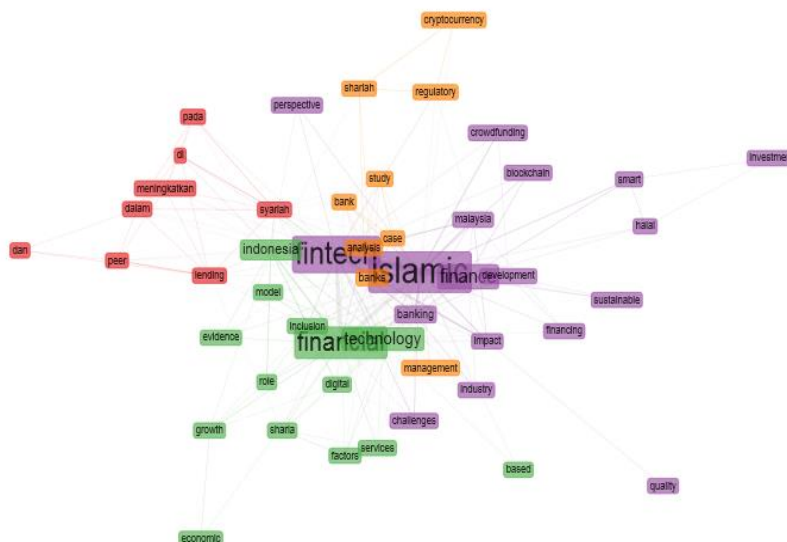


Figure 10: Word Clustering

Word cloud, word tree map and clustering above reveal a description of the words that often appear in the data collection paper under the theme of Islamic fintech in different forms, but the results are the same, namely the words that appear most often in a row, namely: 'Islamic, Fintech, Financial, Finance and Technology'.

The Word cloud displays an overview of words with various sizes according to the quantity of the number of words appearing. In terms of placement, the

word cloud tends to be random, but the dominating words are placed in the middle so that they are more visible with their large size. Meanwhile, the Word Tree Map displays words that often appear in boxes similar to regions on the map, where the more words appear, the larger the square area. The clustering displays the words in colored clusters by considering the relationship between one word and another.

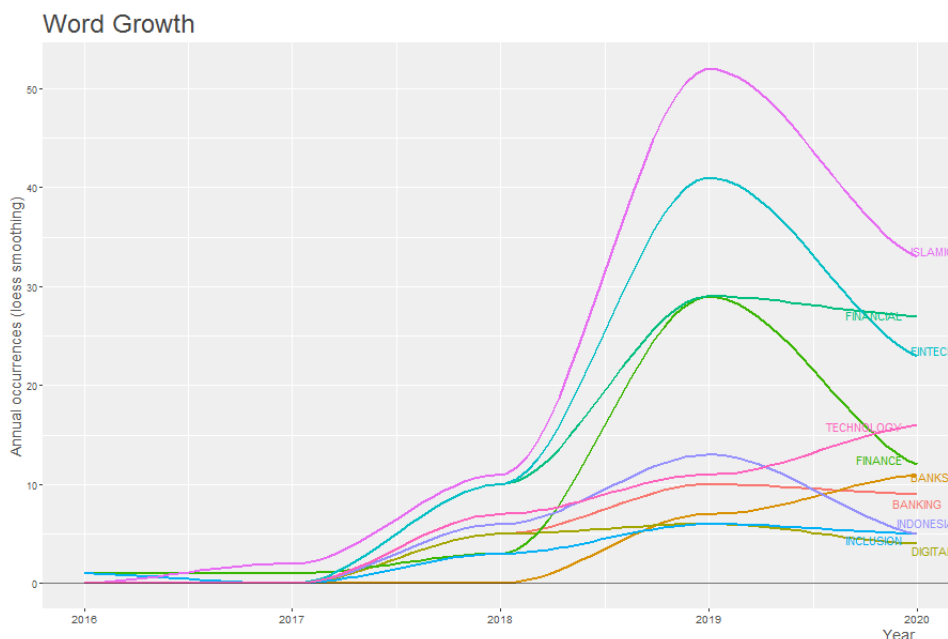


Figure 11: Word Growth

In this study, the words that often appear are also translated into a development curve each year with an annual occurrence value that shows the average value of the number of occurrences of the word in the data collection studied on the theme of Islamic fintech per year. The picture above shows that the majority of words that often appear have begun to develop and be used since 2027 and continue to increase every year.

The highest increase was achieved by the word "Islamic" with the annual occurrence value which increases every year with a number above 50 but decreases to a number above 30 in 2020, resulting in a steep curve. Then the second place is the word "Finance" which until 2020 the value of annual occurrence exceeds 25. And in the third place is the word "Fintech" which has also increased but decreased with a value of 20 in 2020.

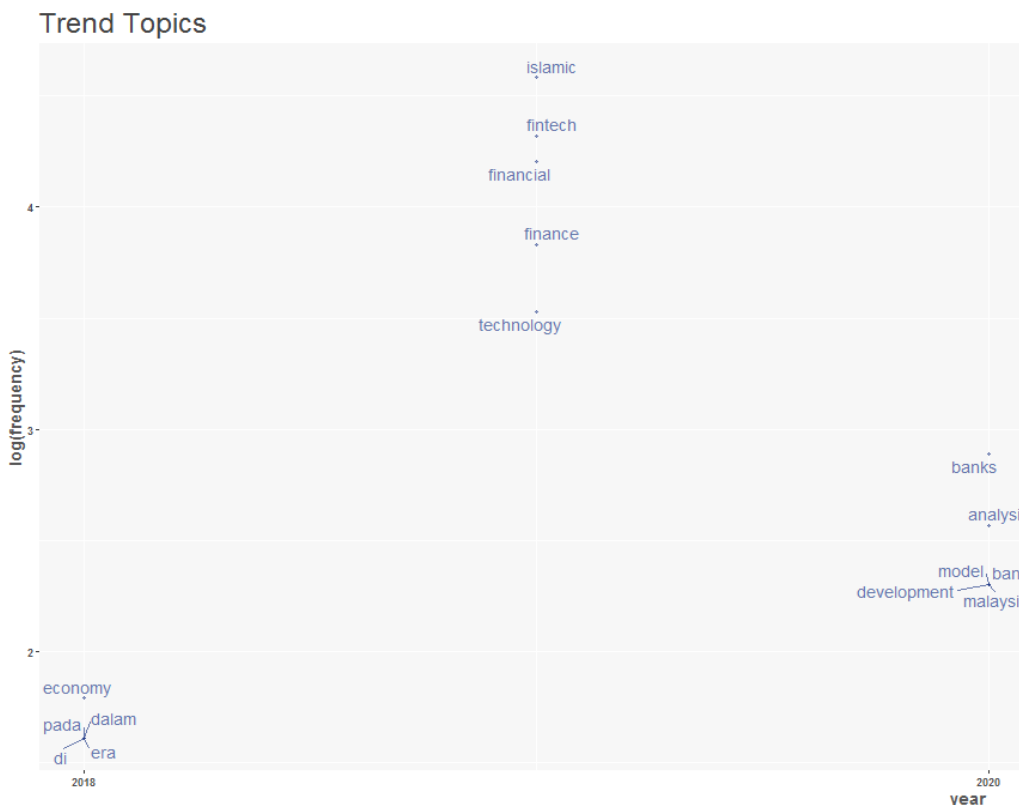


Figure 12: Trend Topic

Topic trends are also a part of this research, where the picture above shows an overview of the development of topics from time to time by division per year, so that it is known what topics have been used for a long time and what topics have been recently used. The emergence of topics is also adjusted to the frequency of the quantity of the word appearing in this research on the theme of Islamic fintech, the higher it indicates that the more words are used, and the to the right, the more

recent the word is used. The development of the topic began to experience a significant increase since 2018.

Based on the data above, the topic that has been used since 2018 is "Economy", then in the following year the topic "Fintech, Financial, Technology" is starting to emerge with a high quantity. The topics that are widely used in 2020 include "Bank, Malaysia, Development, Analysis" with different quantities, where the topic of "Bank" is the highest.

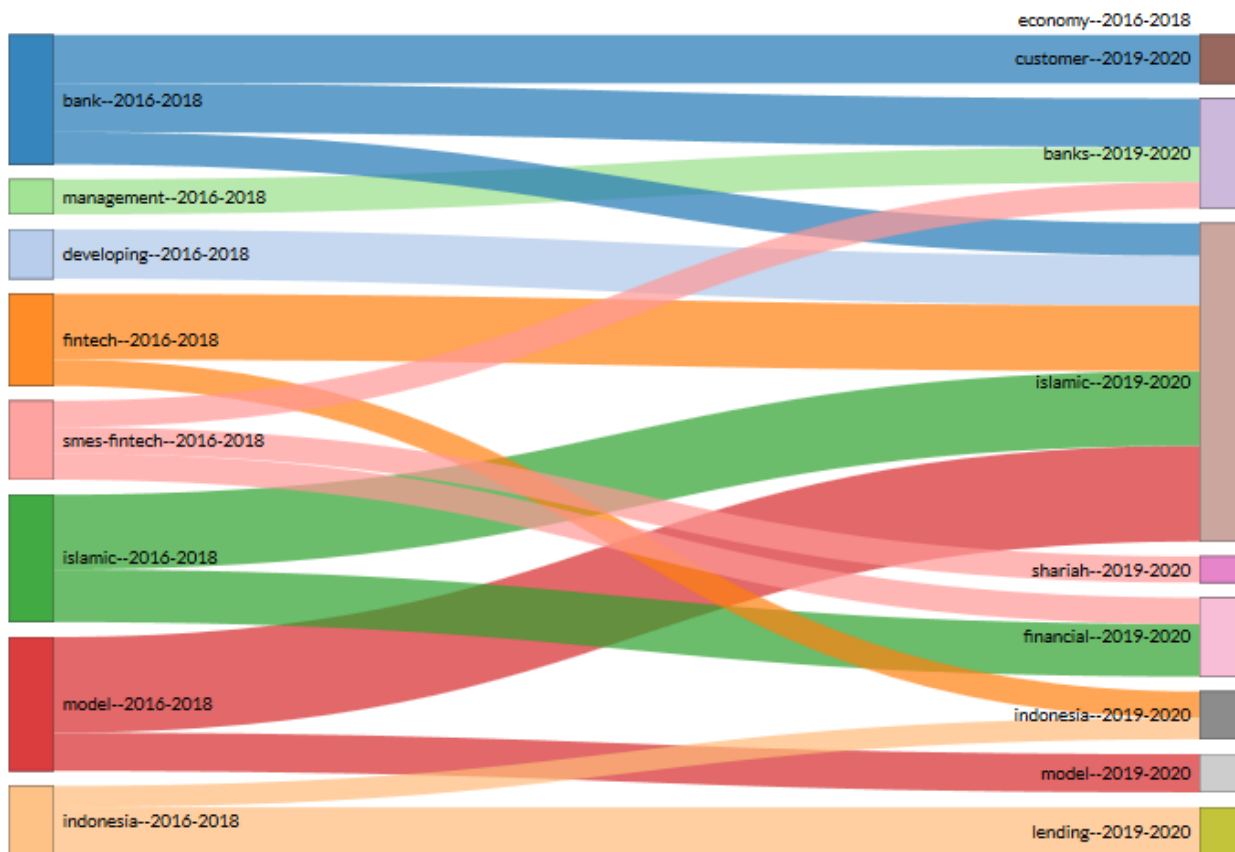


Figure 13: Thematic Evolution

The themes used in papers that are the object of research continue to change, especially from papers that have recently been published when compared to papers that have been published for a long time. The evolution of the theme is shown in the image above. Although the theme of this research is Islamic fintech, this data shows several sub-themes that are widely used. The left side shows some of the themes that are widely used from 2016 to 2018, there are 8 themes listed with different

sizes depending on the quantity of use of the theme. The theme "Bank, Islamic and Model" took first place, followed by other themes.

The second part or the right part shows some of the themes that were widely used from 2019 to 2020. Some of the themes that emerged during this period were an evolution from the previously used themes and had some connection in their content. In this section, the most widely used theme is 'Islamic'.

the coordination line between topics and between clusters.

This diagram shows there are 2 classifications of topics, namely topics in red and topics in blue, this shows that the relationship between topics in the deep blue classification and topics in red classification. Each

of them is further divided into several clusters, each cluster is further divided into several sub-clusters, and so on until the topic used, several topics are part of one cluster, indicating there is a connection between the two in research papers on the theme of Islamic fintech in recent years.



Figure 16: Collaboration Network

Next is the collaboration network, or a collaboration network between the authors of the Islamic fintech theme paper. In the picture above, you can see that some of the names of the authors are displayed and some are related and some are not. The relationship between the authors is shown by clusters of color equations and lines between one name and another. The size of each square also indicates the quantity of papers published on this theme.

The data above shows a collaboration between the 6 clusters of authors. The most visible clusters are Oseni and Ali which are shown to be peach pink. The authors who are not related and indexed in the data above show that there is no collaboration between the authors and other authors in making papers related to the theme of Islamic fintech.

FINDINGS

The results of the research above show bibliometric analysis using the Biblioshiny from journal articles that are digital object identifier equipped in the Islamic fintech theme indexed by the Dimension database. Research related to fintech has become an interesting discussion since technological developments have developed so rapidly throughout the world, that it requires researchers to develop various scientific researches in their respective fields, one of which is Islamic finance. The development of literature on Islamic finance has begun to be widely discussed with regard to fintech in recent years.

The use of technology to manage finances and business to keep going as usual is of course very potential to solve the problem of distance and time differences.

The types of facilities provided by fintech also vary according to the needs of their users (Wisandiko & Inderwati, 2020). For example, payment gateways that facilitate the payment process and raise funds using e-wallets, thereby reducing the use of cash to make it more efficient. Fintech can also provide relevant real time data and information by only using a cellphone for all its users, making it very much more efficient (Agosto & Giudici, 2020).

In addition, fintech also provides facilities for carrying out various kinds of financial transactions with just an application without the need to meet physically. The development of fintech continues to increase along with the growth of mobile phone users around the world (Yazici, 2020), the quantity of use is increasingly frequent, thus increasing the demand for the use of electronic transaction methods in various fields (Revathy & Balaji, 2020), this need is also closely related to the goal of smoothing liquidity. online market players to help MSMEs continue to earn income by utilizing the market place as a forum for trading (Iskandar et al., 2020).

The implementation of financial technology certainly requires the support of good and advanced digital technology, as well as easy access to the internet for all levels of society (Brown & Rocha, 2020), so it is hoped that there will be no gaps between one person and another, or one area to another because it is still new and needs adaptation (Imerman & Fabozzi, 2020), support from various parties, especially the government in facing the economic crisis and preparing everything related to the technical implementation of alternatives, is needed (Corbet et al., 2020), if this is already done.

comprehensively, then realizing a non-cash economic system is possible (Allam, 2020).

The application of financial technology has a great opportunity to be accelerated, the recovery of the state's economic and financial condition must of course be immediately addressed by helping to provide a good and effective system for the community (Wójcik & Ioannou, 2020), so that in the end it is hoped that it can shape and improve economic and social welfare society in general and the financial industry in particular (Daluwathumullagamage & Sims, 2020) through technology development so as to realize a method of working and doing digital business (Sodikin, 2020) which of course remains in accordance with Sharia principles (Junusi, 2020) so that its implementation is based on Islamic law and has been guaranteed and regulated by the MUI National Sharia Council (Basya et al., 2020).

Sharia fintech, which still tends to be new in Indonesia, still creates contradictions and differences of opinion in society (Yuspita, February, and Kamala 2019) based on bibliometric scientific research obtained from published papers, but there is an opportunity to continue to conduct further studies and research in order to produce fintech higher quality sharia is still very large (Niswah, Mutmainah, and Legowati 2019).

The results of the bibliometric analysis of published journals on the theme of sharia fintech allow the identification of several suggestions for researchers to develop journal authorship with the theme of sharia fintech in the future. The following table shows research possibilities and suggestions by topic and their references.

Table 3: Further Research Directions

Topic	Further Research Directions	References
Fintech Implementation	Research with other methods on the theme of the role of fintech in risk-sharing financial acceleration	Author's Review
	Compare fintech adoption among Asean countries	Author's Review
	Primary data consumer protection research	Author's Review
	Research on sharia crowdfunding sharia compliance with qualitative methods	Author's Review
	Researching the awareness of sharia fintech in Indonesia and compared to other countries	Author's Review
	Using more samples in testing public perceptions of the use of fintech	(Yuspita, Pebruary, and Kamala 2019)
	Conducted the latest testing on the factors that influence investment in Islamic fintech	Author's Review
	Fintech adoption research by categorizing gender, age or education level	(Tun-Pin et al. 2019)

Sharia Financial Institutions and Fintech	Conduct research with empirical evidence about the conceptual framework of financial crime in Islamic financial institutions	(Redzuan, Abd Rahman, and Abdullah 2019)
	Further research on the role of Islamic financial standard institutions in hybrid product innovation such as fintech	Author's Review
	The fintech case study in Islamic banking financing is expanded	Author's Review
	Each of the SWOT data elements of fintech implementation is supported by previous research or expert opinion	Author's Review
	Data updates related to the development of sharia fintech in Indonesia	(Darussalam et al. 2019)
Fintech Products	Analysis of a broader and more relevant literature, as well as more objective recommendations in the blockchain field	(Xu, Chen, and Kou 2019)
	Cryptocurrency research with a wider scope, using theoretical and conceptual frameworks.	(Ajouz, Abdullah, and Kassim 2020)
	Compare the application of fintech-based mutual funds between Malaysia and other countries	Author's Review
	Develop the use of IAP in fintech platforms other than SMEs	(Md Husin, Haron, and Aziz 2019)
	Examining the supply and behavior of producers in the fintech crowdfunding model	Author's Review
	Increase the number of respondents in determining the factors that influence the use of P2PL	Author's Review
	Practical advice for fintech companies in implementing cash waqf funding	Author's Review

CONCLUSION

Sharia fintech is one of the innovations that has begun to develop recently by collaborating financial technology with Islamic sharia rules so that it is more friendly to use by Muslim users, especially in Muslim-majority countries. The focus of this research is to try to find out the development of the Islamic fintech theme. The results show that there is an increase in the number of published papers on this theme in journal publications, where from 2016 to 30 January 2021s, there have been 229 studies published on this theme.

It should be noted that the purpose of this study is to present an overview of the research trends of Islamic fintech themes in journal publications with bibliometric mapping, but the limitation is only in the last five years. Although research has been carried out using specific bibliometric indicators so that readers get a general representation of the most significant data on this theme, the results presented are still dynamic and can change over time with new trends that appear or variables that increase and decrease in the future.

REFERENCES

- Abdull Manaf, A. W., & Amiruddin, N. binti. (2019). Fintech and the Challenge of Digital Disruption in Takaful Operation. *Asia Proceedings of Social Sciences*, 4(1), 1–3. <https://doi.org/10.31580/apss.v4i1.527>
- Abdullah, E. M. E., Rahman, A. A., & Rahim, R. A. (2018). Adoption of financial technology (Fintech) in mutual fund/ unit trust investment among Malaysians: Unified Theory of Acceptance and Use of Technology (UTAUT). *International Journal of Engineering and Technology(UAE)*, 7(2), 110–118. <https://doi.org/10.14419/ijet.v7i2.29.13140>
- Abidat, A. H., Handayani, P. W., & Azzahro, F. (2019). Analysis of Factors Affecting People's Intentions in Investing Through Sharia Peer-To-Peer Lending. *Proceedings of 2019 International Conference on Information Management and Technology, ICIMTech 2019*, 224–229. <https://doi.org/10.1109/ICIMTech.2019.8843790>
- Abidin, N. Z., & Perdana, F. F. P. (2020). A Proposed Conceptual Framework for Blockchain Technology in Halal Food Product Verification. *Journal of Halal Industry and Services*, 3, 1–8. <https://doi.org/10.3687/jhis.a0000079>
- Achsien, I., Finance, D. P.-E. J. of I., & 2016, U. (2016). Islamic Crowd-funding as The Next Financial Innovation in Islamic Finance: Potential and

- Anticipated Regulation in Indonesia. *Ojs.Unito.It*.
<http://www.ojs.unito.it/index.php/EJIF>
- Afandi, M. A. (2020). Switching Intentions among Millennial Banking Customers to Fintech Lending. *IJIEF: International Journal of Islamic Economics and Finance*, 3(July), 281–302. <https://doi.org/10.18196/ijief.3230>
- Agosto, A., & Giudici, P. (2020). COVID-19 contagion and digital finance. *Digital Finance*. <https://doi.org/10.1007/s42521-020-00021-3>
- Aisyah, M. (2018). Islamic Bank Service Quality and It's Impact on Indonesian Customers' Satisfaction and Loyalty. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah (Journal of Islamic Economics)*, 10(95), 177–180. <https://doi.org/10.15408/aiq.v10i2.7135>
- Ajouz, M., Abdullah, A., & Kassim, S. (2020). Acceptance of Shari'ah-compliant precious metal-backed cryptocurrency as an alternative currency: An empirical validation of adoption of innovation theory. *Thunderbird International Business Review*, 62(2), 171–181. <https://doi.org/10.1002/tie.22106>
- Alaa Alaabed, F., & Mirakhor, A. (2017). Accelerating Risk Sharing Finance via FinTech : NextGen Islamic Finance. *The 1st International Colloquium on Islamic Banking and Islamic Finance*, 1–10.
- Alam, N., Gupta, L., & Zamani, A. (2019). Fintech and Islamic finance: Digitalization, development and disruption. In *Fintech and Islamic Finance: Digitalization, Development and Disruption*. <https://doi.org/10.1007/978-3-030-24666-2>
- Ali, H., Abdullah, R., & Zaini, Z. (2019). Fintech and Its Potential Impact on Islamic Banking and Finance Industry: A Case Study of Brunei Darussalam and Malaysia. *IJIEF: International Journal of Islamic Economics and Finance*, 2(1), 73–108. <https://doi.org/10.18196/ijief.2116>
- Ali, H., Zaini, M. Z., Hashmi, H. S., Abbas, M. H., Shahid, M. W., & Tariq, U. (2018). Awareness and Knowledge of Fintech among Islamic Banking and Finance Students in Pakistan. *Islamic Banking and Finance Review*, 5, 1–22. <https://doi.org/10.32350/ibfr> Issue
- Ali, H., Zaini, M. Z., Hashmi, H. S., Hassan Abbas, M., Waqas Shahid, M., & Tariq, U. (2019). Awareness and Knowledge of Fintech among Islamic Banking and Finance Students in Pakistan. *Islamic Banking and Finance Review*, 05(01), 01–22. <https://doi.org/10.32350/ibfr.2018.05.01>
- Allam, Z. (2020). The Forceful Reevaluation of Cash-Based Transactions by COVID-19 and Its Opportunities to Transition to Cashless Systems in Digital Urban Networks. In *Surveying the Covid-19 Pandemic and its Implications (Issue January)*.
- Ansori, M. (2019). Perkembangan dan Dampak Financial Technology (Fintech) terhadap Industri Keuangan Syariah di Jawa Tengah. *Wahana Islamika: Jurnal Studi Keislaman*, 5(1), 31–45. <https://doi.org/10.5281/wahanaislamika.v5i1.41>
- Antova, I., & Tayachi, T. (2020). Managing Cryptoppegged Exchange Rates Risks in Islamic Banks in the Era of Digitalization Economy and Tokenization. *Journal of Islamic Finance*, 9(1), 46–60.
- Arner, D. W., Buckley, R. P., Zetsche, D. A., & Veidt, R. (2020). Sustainability , FinTech and Financial Inclusion. *European Business Organization Law Review*, 21(1), 7–35. <https://doi.org/10.1007/s40804-020-00183-y>
- As-Salafiyah, A., Rusydiana, A. S., & Mustafa, M. I. (2021). Meta analysis on mosque economics. *Library Philosophy and Practice*, 0_1-14.
- Aulia, M., Yustiardi, A. F., & Permatasari, R. O. (2020). An overview of Indonesian regulatory framework on Islamic financial technology (fintech). *Jurnal Ekonomi & Keuangan*, 6(1), 64–75. <https://doi.org/10.20885/JEKI.vol6.iss1.art7>
- Aziz, F. A. (2020). Menakar Kesyarahan Fintech Syariah di Indonesia. *Al-Manahij Jurnal Kajian Hukum Islam*, 14(1). <https://doi.org/10.24090/mnh.v14i1.3567>
- Baber, H. (2020). Financial inclusion and FinTech: A comparative study of countries following Islamic finance and conventional finance. *Qualitative Research in Financial Markets*, 12(1), 24–42. <https://doi.org/10.1108/QRFM-12-2018-0131>
- Badran, M. F. (2017). Socioeconomic dynamics in mobile money services in Egypt: an empirical analysis. *Eurasian Business Review*, 7(2), 267–285. <https://doi.org/10.1007/s40821-016-0057-1>
- Bakar, N. A., & Rosbi, S. (2018). Robust Framework Diagnostics of Blockchain for Bitcoin Transaction System: A Technical Analysis from Islamic Financial Technology (i-FinTech) Perspective. *International Journal of Business and Management*, 2(3), 22–29. <https://doi.org/10.26666/rmp.ijbm.2018.3.4>
- Barata, A. (2019). Strengthening National Economic Growth and Equitable Income Through Sharia Digital Economy in Indonesia. *Journal of Islamic Monetary Economics and Finance*, 5(1), 145–168. <https://doi.org/10.21098/jimf.v5i1.1053>

- Basrowi. (2019). Analisis Aspek Dan Upaya Perlindungan Konsumen Fintech Syariah. *Lex Librum: Jurnal Ilmu Hukum*, 5(2), 959–980. <https://doi.org/10.5281/zenodo.3187539>
- Basya, M. M., Pratama, R. S. I., & Pratikto, M. I. S. (2020). Strategi Pengembangan Fintech Syariah dengan Pendekatan Business Model Canvas di Indonesia. *OECONOMICUS Journal Of Economics*, 4(2), 180–196. <https://doi.org/10.15642/oje.2020.4.2.180-196>
- Biancone, P., Secinaro, S., Finance, M. K.-E. J. of I., & 2019, undefined. (n.d.). Crowdfunding and Fintech: Business Model Sharia Compliant. *Ojs.Unito.It*. Retrieved June 15, 2020, from <http://www.ojs.unito.it/index.php/EJIF>
- Brown, R., & Rocha, A. (2020). Entrepreneurial uncertainty during the Covid-19 crisis : Mapping the temporal dynamics of entrepreneurial finance. *Journal of Business Venturing Insights*, 14(May), 1–10. <https://doi.org/10.1016/j.jbvi.2020.e00174>
- Bulatova, E., Potapova, E., Fathutdinova, R. A., & Yandiev, R. C. (2019). The fintech and islamic finance synthesis in the modern world. *Cuadernos de Desarrollo Aplicados a Las TIC*. <https://doi.org/10.17993/3ctic.2019.83-2.258-273>
- Chang, C., & Mcaleer, M. (2020). Risk and Financial Management of COVID-19 in Business , Economics and Finance. *Journal of Risk and Financial Management*, 13(102). <https://doi.org/10.3390/jrfm13050102>
- Cindy, S., Mohammad, B. L., & Teguh, S. I. (2019). Banking and Financial Technology (Fintech) Islamic Integration With Collaborative Models. *Russian Journal of Agricultural and Socio-Economic Sciences*, 91(7), 102–111. <https://doi.org/10.18551/rjoas.2019-07.11>
- Corbet, S., Larkin, C., & Lucey, B. (2020). The contagion effects of the COVID-19 pandemic : Evidence from gold and cryptocurrencies. *Finance Research Letters Journal*, 35(May). <https://doi.org/10.1016/j.frl.2020.101554>
- Daluwathumullagamage, D. J., & Sims, A. (2020). Blockchain-Enabled Corporate Governance and Regulation. *International Journal of Financial Studies*, 8(36). <https://doi.org/10.3390/ijfs8020036>
- Darussalam, A. Z., Tutuko, B., Dahlan, A., Hudaifah, A., & Tajang, A. D. (2019). Islamic Financial Technology Towards the Advancement of Islamic Banking in Indonesia. *Nisbah: Jurnal Perbankan Syariah*, 4(2), 171. <https://doi.org/10.30997/jn.v4i2.1552>
- Djawahir, A. U., & Universitas. (2018). Teknologi Layanan Keuangan, Literasi-Inklusi Keuangan, dan Value pada Fintech Syariah di Indonesia: Perspektif S-O-R (Stimulus-Organism-Response) Model. In *proceedings.kopertais4.or.id*. www.bi.go.id/diakses
- Ejsmont, K., & Gladysz, B. (2020). Impact of Industry 4.0 on Sustainability — Bibliometric Literature Review. *Sustainability*, 12. <https://doi.org/10.3390/su12145650>
- Fahlefi, R. (2018). Inklusi Keuangan Syariah Melalui Inovasi Fintech di Sektor Filantropi. *Batusangkar International Conference III*, 205–212.
- Farhan, L. L. (2019). Financial Teknologi : Gadai On Demand Dalam Perspektif Hukum Ekonomi Syariah. *Maro; Jurnal Ekonomi Syariah Dan Bisnis*, 2(2), 96–102. <https://doi.org/10.31949/mr.v2i2.1394>
- Firmansyah, E. A., & Anwar, M. (2019). Islamic Financial Technology (Fintech): Its Challenges and Prospect. *Advances in Social Science, Education and Humanities Research (ASSEHR)*, February. <https://doi.org/10.2991/assdg-18.2019.5>
- Firmansyah, H. B., & Ramdani, A. L. (2018). The role of Islamic financial technology (FinTech) start-up in improving financial inclusion in Indonesia case: Angsur. *The 3rd International Conference of Integrated Intellectual Community*, 1–7. <https://doi.org/10.2139/ssrn.3194546>
- Friantoro, D., & Zaki, K. (2019). Do We Need Financial Technology for Collecting Zakat? *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.133>
- Ghazali, N. H., & Yasuoka, T. (2018). Awareness and Perception Analysis of Small Medium Enterprise and Start-up Towards FinTech Instruments: Crowdfunding and Peer-to-Peer Lending in Malaysia. *International Journal of Finance and Banking Research*, 4(1), 13. <https://doi.org/10.11648/j.jjfb.20180401.12>
- Gün, M. (2020). The path to fintech development research on islamic finance in Turkey. *Impact of Financial Technology (FinTech) on Islamic Finance and Financial Stability*, 1, 65–96. <https://doi.org/10.4018/978-1-7998-0039-2.ch005>
- Hadi Ryandono, M. N. (2019). Fintech Waqaf: Solusi Permodalan Perusahaan Startup Wirausaha Muda. *Jurnal Studi Pemuda*, 7(2), 111.

- <https://doi.org/10.22146/studipemudaugm.39347>
- Haqqi, A. R. A. (2020). Strengthening Islamic Finance in South-East Asia Through Innovation of Islamic FinTech in Brunei Darussalam. *Economics, Business, and Islamic Finance in ASEAN Economics Community*, 202–226. <https://doi.org/10.4018/978-1-7998-2257-8.ch010>
- Haridan, N. M., Hassan, A. F. S., & Alahmadi, H. A. (2020). Financial Technology Inclusion in Islamic Banks : Implication on Shariah Compliance Assurance. *International Journal of Academic Research in Business and Social Sciences*, 1(14), 38–48. <https://doi.org/10.6007/IJARBS/v10-i14/7361>
- Hasan, R., Hassan, M. K., & Aliyu, S. (2020). Fintech and Islamic Finance : Literature Review and Research Agenda. *IJIEF: International Journal of Islamic Economics and Finance*, 1(2), 75–94. <https://doi.org/10.18196/ijief.2122>
- Hassan, M. K., Aliyu, S., Huda, M., & Rashid, M. (2019). A survey on Islamic Finance and accounting standards. *Borsa Istanbul Review*, 19, S1–S13. <https://doi.org/10.1016/j.bir.2019.07.006>
- Hendratmi, A., Ryandono, M. N. H., & Sukmaningrum, P. S. (2019). Developing Islamic crowdfunding website platform for startup companies in Indonesia. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-02-2019-0022>
- Hew, J., Wong, L.-W., Tan, G. W., Ooi, K.-B., & Lin, B. (2020). The blockchain-based Halal traceability systems : a hype or reality ? *Supply Chain Management: An International Journal*, May. <https://doi.org/10.1108/SCM-01-2020-0044>
- Hidayah, N. (2020). COVID-19: Momentum Kebangkitan Ekonomi Syariah di Indonesia. *Amma Alamia*.
- Hudaefi, F. A. (2020). How does Islamic fintech promote the SDGs? Qualitative evidence from Indonesia. *Qualitative Research in Financial Markets*, 1755–1779. <https://doi.org/10.1108/QRFM-05-2019-0058>
- Husin, M. M., Haron, R., & Aziz, S. (2019). the Role of Perceived Benefits in Formation of Intention To Use Islamic Crowdfunding Platform Among Small and Medium Enterprises in Malaysia. *International Journal of Entrepreneurship and Management Practices*, 2(7), 39–47. <https://doi.org/10.35631/ijemp.27005>
- Ilyas, A., & Salim, K. (2020). Challenges Facing Malaysia in Expanding It's Islamic Fintech Landscape & Possible Remedies. *International Journal of Islamic Economics (IJIE)*, 02(01), 1–18. <https://doi.org/10.32332/ijie.v2i01.2250>
- Imerman, M. B., & Fabozzi, F. J. (2020). Cashing in on innovation : a taxonomy of FinTech. *Journal of Asset Management*, 21(3), 167–177. <https://doi.org/10.1057/s41260-020-00163-4>
- Irum Saba, Rehana Kouser, & Imran Sharif Chaudhry. (2019). Fintech and Islamic Finance-challenges and Opportunities. *Review of Economics and Development Studies*, 5(4), 581–590. <https://doi.org/10.26710/reads.v5i4.887>
- Iskandar, A., Possumah, B. T., & Aqbar, K. (2020). Peran Ekonomi dan Keuangan Sosial Islam Saat Pandemi Covid-19. *SALAM: Jurnal Sosial Dan Budaya Syar-I*, 7(7), 625–638. <https://doi.org/10.15408/sjsbs.v7i7.15544>
- Janah, I. M. N., Muhammad, I. F., & Doddy, M. (2020). The Effect of E-Marketing with the AISAS Model on Shariah Mutual Fund Investment Decisions at Bibit Mutual Fund Fintech. *Jurnal Ekonomi Dan Perbankan Syariah*, 8(1). <https://doi.org/10.46899/jeps.v8i1.174>
- Jin, C. C., Seong, L. C., & Khin, A. A. (2019). Factors Affecting the Consumer Acceptance towards Fintech Products and Services in Malaysia. *International Journal of Asian Social Science*, 9(1), 59–65. <https://doi.org/10.18488/journal.1.2019.91.59.65>
- Junusi, R. El. (2020). Digital Marketing During the Pandemic Period ; A Study of Islamic Perspective. *Journal of Digital Marketing and Halal Industry*, 4810, 15–28. <https://doi.org/10.21580/jdmhi.2020.2.1.5717>
- Kamdzhlov, M. (2020). Islamic Finance and the New Technology Challenges. *EJIF – European Journal of Islamic Finance*, 1–6.
- Khan, N., Kchouri, B., Yattoo, N. A., Kräussl, Z., Patel, A., & State, R. (2020). Tokenization of sukuk: Ethereum case study. *Global Finance Journal*, December 2019. <https://doi.org/10.1016/j.gfj.2020.100539>
- Lacasse, R. M., Lambert, B., & Nida, K. (2018). Islamic Banking - Towards a Blockchain Monitoring Process. *Revue de Gestion et d'Économie*, 6, 33–46.

- Manan, Y. (2019). Sistem Integrasi Proteksi & Manajemen Resiko Platform Fintech peer to peer (P2P) Lending dan Payment Gateway untuk Meningkatkan Akslerasi Pertumbuhan UMKM 3.0. *Ihtifaz: Journal of Islamic Economics, Finance, and Banking*, 2(1), 73. <https://doi.org/10.12928/ijiefb.v2i1.847>
- Marlina, L., Rusydiana, A. S., Hidayat, P., & Firdaus, N. (2021). Twenty years of Islamic banking in Indonesia: A biblioshiny application. *Library Philosophy and Practice (e-journal)*, 4999.
- Md Husin, M., Haron, R., & Aziz, S. (2020). Adoption of financial technology in islamic crowd-funding: Predicting small and medium-sized enterprises' intention to use the investment account platform. *Impact of Financial Technology (FinTech) on Islamic Finance and Financial Stability*, 12–35. <https://doi.org/10.4018/978-1-7998-0039-2.ch002>
- Mehdiabadi, A., Tabatabeinasab, M., Spulbar, C., Yazdi, A. K., & Birau, R. (2020). Are We Ready for the Challenge of Banks 4.0? Designing a Roadmap for Banking Systems in Industry 4.0. *International Journal of Financial Studies*, 8(32). <https://doi.org/10.3390/ijfs8020032>
- Miskam, S., & Eksan, S. H. R. (2018). Big Data and Fintech in Islamic Finance: Prospects and Challenges. 4th Muzakarah Fiqh & International Fiqh Conference (MFIFC 2018), October, 90–103.
- Miskam, S., Mohd Shahwahid, F., & Sholehuddin, N. (2018). Catching the Fintech Wave in Islamic Finance: Regulatory Approach for Malaysia. 4th Muzakarah Fiqh & International Fiqh Conference (MFIFC 2018), October, 223–235.
- Muchlis, R. (2018). Analisis SWOT Financial Technology (Fintech) Pembiayaan Perbankan Syariah Di Indonesia (Studi Kasus 4 Bank Syariah Di Kota Medan). *AT-TAWASSUTH: Jurnal Ekonomi Islam*, 1(1), 335. <https://doi.org/10.30821/ajei.v1i1.2735>
- Muneeza, A., & Mustapha, Z. (2020). The Potential of Fintech in Enhancing the Use of Salam Contract in Islamic Banking. *IJIEF: International Journal of Islamic Economics and Finance*, 3(July), 303–332. <https://doi.org/10.18196/ijief.3231>
- Muzdalifa, I., Rahma, I. A., & Novalia, B. G. (2018). Peran Fintech Dalam Meningkatkan Keuangan Inklusif Pada UMKM Di Indonesia (Pendekatan Keuangan Syariah). *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 3(1). <https://doi.org/10.30651/jms.v3i1.1618>
- Naifar, N. (2019). Impact of financial technology (FinTech) on Islamic finance and financial stability. *Impact of Financial Technology (FinTech) on Islamic Finance and Financial Stability*, July, 1–312. <https://doi.org/10.4018/978-1-7998-0039-2>
- Nazaritehrani, A., & Mashali, B. (2020). Development of E-banking channels and market share in developing countries. *Financial Innovation*, 6(1). <https://doi.org/10.1186/s40854-020-0171-z>
- Niswah, F. M., Mutmainah, L., & Legowati, D. A. (2019). MUSLIM MILLENNIAL'S INTENTION OF DONATING FOR CHARITY USING FINTECH PLATFORM. *Journal of Islamic Monetary Economics and Finance*, 5(3), 623–644. <https://doi.org/10.21098/jimf.v5i3.1080>
- Norafni, Rahim, F., Bakri, M. H., & Yahaya, S. N. (2020). Conceptualization of Spiritual Intelligence Quotient (SQ) in the Islamic Fintech Adoption. *Islamiyyat*, 42(1), 113–122. <https://doi.org/10.17576/islamiyyat-2020-4201-13>
- Novitarani, A., & Setyowati, R. (2018). Analisis Crowdfunding Syariah Berdasarkan Prinsip Syariah Compliance serta Implementasinya dalam Produk Perbankan Syariah. *Al-Manahij: Jurnal Kajian Hukum Islam*, 12(2), 247–262. <https://doi.org/10.24090/mnh.v12i2.1759>
- Nurfalah, I., & Rusydiana, A. S. (2019). Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi*, 11(1), 55. <https://doi.org/10.35313/ekspansi.v11i1.1205>
- Omoola, S. (2019). Fintech in Islamic Finance- Theory and Practice. *IJUM Law Journal*, 27(1), 259–264. <https://doi.org/10.31436/iiumlj.v27i1.469>
- Ozili, P. K. (2018). Impact of digital finance on financial inclusion and stability. *Borsa Istanbul Review*, 18(4), 329–340. <https://doi.org/10.1016/j.bir.2017.12.003>
- Pişkin, M., & Kuş, M. C. (2019). Islamic Online P2P Lending Platform. *Procedia Computer Science*, 158, 415–419. <https://doi.org/10.1016/j.procs.2019.09.070>
- Rabbani, M. R., Khan, S., & Thalassinis, E. I. (2020). FinTech, blockchain and Islamic finance: An extensive literature review. *International Journal of Economics and Business Administration*, 8(2), 65–86. <https://doi.org/10.35808/ijeba/444>
- Rachman, M. A., & Salam, A. N. (2018). The Reinforcement of Zakat Management through

- Financial Technology Systems. *International Journal of Zakat*, 3(1), 57–69. <https://doi.org/10.37706/ijaz.v3i1.68>
- Rahmawati, L., Tanjung, I., & El Badriati, B. (2018). Analisis Permintaan dan Perilaku Konsumen Fintech Syariah Model Crowdfunding. *Profit : Jurnal Kajian Ekonomi Dan Perbankan Syariah*, 2(1), 35–49. <https://doi.org/10.33650/profit.v2i1.552>
- Ramli, M. A. R., Mohamed, M. K. A., & Basary, N. F. (2019). the Concept of Future Islamic Automobile Financing Based on Maqasid Shariah. *Research Colloquium*, 1(September), 22–25.
- Razzaque, A., Cummings, R. T., Karolak, M., & Hamdan, A. (2020). The Propensity to Use FinTech: Input from Bankers in the Kingdom of Bahrain. *Journal of Information and Knowledge Management*, 19(1), 1–22. <https://doi.org/10.1142/S0219649220400250>
- Redzuan, N. H., Abd Rahman, N. H., & Abdullah, A. (2019). A conceptual framework for the impact of financial crime towards the financial performance of islamic financial institutions. *Al-Shajarah*, 2019(Special Issue Islamic Banking and Finance 2019), 23–41.
- Revathy, C., & Balaji, P. (2020). DETERMINANTS OF BEHAVIOURAL INTENTION ON E-WALLET USAGE : AN EMPIRICAL EXAMINATION IN AMID OF COVID-19 LOCKDOWN PERIOD. *International Journal of Management (IJM)*, 11(6), 92–104. <https://doi.org/10.34218/IJM.11.6.2020.008>
- Ridhwan, M., & Aziz, A. (2020). TALENT COMPETENCY AND READINESS IN FINTECH FOR ISLAMIC BANKING AND FINANCE PROGRAM. *JOURNAL OF CRITICAL REVIEWS*, 7(19), 1327–1332.
- Roslan, M. F., Bamahriz, O., Muneeza, A., Chu, J., Mustapha, Z., & Ahmad, M. Z. (2020). Application of Tawarruq in Islamic Banking in Malaysia : Towards Smart Tawarruq. *International Journal of Management and Applied Research*, 7(2). <https://doi.org/10.18646/2056.72.20-008>
- Rumondang, A. (2018). The Utilization of Fintech (P2P Lending) as SME's Capital Solution in Indonesia: Perspective in Islamic Economics (Qirad). *International Conference of Moslem Society*, 2, 12–22. <https://doi.org/10.24090/icms.2018.1818>
- Rusydziana, A. S. (2018). Developing Islamic Financial Technology in Indonesia. *Hasanuddin Economics and Business Review*, 2(2), 123–141. <https://doi.org/10.26487/hebr.v2i2.1550>
- Rusydziana, A. S. (2019). Bagaimana Mengembangkan Industri Fintech Syariah di Indonesia? Pendekatan Interpretive Structural Model (ISM). *Al-Muzara'ah*, 6(2), 117–128. <https://doi.org/10.29244/jam.6.2.117-128>
- Rusydziana, A. S. (2021). Bibliometric analysis of journals, authors, and topics related to COVID-19 and Islamic finance listed in the Dimensions database by Biblioshiny. *Science Editing*, 8(1), 72–78.
- Rusydziana, A., Sanrego, Y., & Rahayu, S. (2021). Modeling Islamic economics and finance research: a bibliometric analysis. *International Journal of Islamic Economics and Finance (IJIEF)*, 4(1), 149–176.
- Sa'ad, A. A., Alhabsh, S. M., Noor, A. bin M., & Hassan, R. (2020). ROBO-ADVISORY FOR ISLAMIC FINANCIAL INSTITUTIONS: SHARPAH AND REGULATORY ISSUES Asst. Prof. Dr. Auwal Adam Sa'ad, Assoc. Prof. Dr. Sayed Musa Alhabshi, Assoc. Prof. Dr. Azman bin Mohd Noor, Prof. Dr. Rusni Hassan. *EJIF – European Journal of Islamic Finance*, 1–9.
- Saad, M. A., & Fisol, W. N. bin M. (2019). Financial Technology (Fintech) Services In Islamic Financial Institutions. *International Postgraduate Conference*, November, 1–10.
- Seetharaman, P. (2020). Business models shifts : Impact of Covid-19. *International Journal of Information Management*, 54(June), 1–4. <https://doi.org/10.1016/j.ijinfomgt.2020.102173>
- Seman, J. A., & Jamil, N. N. (2019). The Impact of Fintech On The Sustainability Of Islamic Accounting And Finance Education In Malaysia. *Journal of Islamic, Social, Economics and Development (JISED)*, 4(17), 2–15. www.jised.com
- Setyaningsih, E. D. (2018). Analisis SWOT Implementasi Financial Technology Syariah pada PT Telkom Indonesia. *Syi'ar Iqtishadi : Journal of Islamic Economics, Finance and Banking*, 2(2), 73. <https://doi.org/10.35448/jiec.v2i2.4386>
- Shaikh, I. M., Qureshi, M. A., Noordin, K., Shaikh, J. M., Khan, A., & Shahbaz, M. S. (2020). Acceptance of Islamic financial technology (FinTech) banking services by Malaysian users : an extension of technology acceptance model. *Foresight*, 22(3), 367–383. <https://doi.org/10.1108/FS-12-2019-0105>
- Siswantoro, D., Handika, R., & Farah, A. (2020). The requirements of cryptocurrency for money , an

- Islamic view. *Heliyon*, 6(October 2019), e03235. <https://doi.org/10.1016/j.heliyon.2020.e03235>
- Sodikin, M. (2020). Competitive Advantages of Sharia Banks : Role of Ihsan Behavior and Digital Marketing in New Normal. *Journal of Digital Marketing and Halal Industry*, 4810, 1–14. <https://doi.org/10.21580/jdmhi.2020.2.1.5769>
- Sulistiani, S. L. (2019). Aspek Hukum Fintech Syariah Untuk Peningkatan Fundraising Wakaf Uang Di Indonesia. *Jurisprudensi: Jurnal Ilmu Syariah, Perundang-Undangan, Ekonomi Islam*, 11(1), 99–120. <https://doi.org/10.32505/jurisprudensi.v11i1.1002>
- Syed, M. H., Khan, S., Rabbani, M. R., & Thalassinos, Y. E. (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. *International Journal of Economics and Business Administration Volume*, VIII(2), 351–364. <https://doi.org/10.35808/ijeba/466>
- Todorof, M. (2018). Shariah-compliant FinTech in the banking industry. *ERA Forum*, 19(1). <https://doi.org/10.1007/s12027-018-0505-8>
- Trimulato, Samsul, & Sartika, M. (2020). Investment in Sharia Fintech to Develop Real Sector of SMEs. 1st ANNUAL CONFERENCE ON IHTIFAZ: Islamic Economics, Finance, and Banking (ACI-IJIEFB), 343–365.
- Tun-Pin, C., Keng-Soon, W. C., Yen-San, Y., Pui-Yee, C., Hong-Leong, J. T., & Shwu-Shing, N. (2019). an Adoption of Fintech Service in Malaysia. *South East Asia Journal of Contemporary Business, Economics and Law*, 18(5), 73–92.
- Usanti, T. P., Thalib, P., & Setiawati, N. U. (2020). Sharia Principles on Information Technology-Based Financing Services. *Yuridika*, 35(1), 153. <https://doi.org/10.20473/ydk.v35i1.14084>
- Wiranatakusuma, D. B., & Hawwa, T. N. El. (2019). How Does Islamic Financial Technology Influence Debtors' Preference in Islamic Rural Bank. *Advances in Social Science, Education and Humanities Research*, 353(IcoSIHESS), 126–132. <https://doi.org/10.2991/icosihess-19.2019.21>
- Wisandiko, F. A., & Indarwati, T. A. (2020). Inovasi Model Donasi Masjid Melalui Penerapan Financial Technology di Era Pandemi Covid-19. *Airlangga Journal of Innovation Management*, 1(1), 32–47. <https://doi.org/10.20473/ajim.v1i1.19523>
- Wójcik, D., & Ioannou, S. (2020). DEVELOPMENTS SO FAR AND POTENTIAL IMPACTS ON THE FINANCIAL SECTOR AND. *Tijdschrift Voor Economische En Sociale Geografie*, 111(3), 387–400. <https://doi.org/10.1111/tesg.12434>
- Xu, M., Chen, X., & Kou, G. (2019). A systematic review of blockchain. *Financial Innovation*, 5(1). <https://doi.org/10.1186/s40854-019-0147-z>
- Yahaya, M. H., & Ahmad, K. (2018). Financial Inclusion through Efficient Zakat Distribution for Poverty Alleviation in Malaysia: Using FinTech & Mobile Banking. *Proceeding of the 5th International Conference on Management and Muamalah*, 2018(September 2000), 15–31. www.un.org.my
- Yazici, M. (2020). THE IMPACT OF COVID-19 ON PAYMENT SYSTEMS IN TURKEY. *International Journal of Information Research and Review*, 07(85), 6911–6917.
- Yuspita, R., Pebruary, S., & Kamala, A. Z. H. (2019). The society's perceptions on the use of fintech services in sharia financial institutions. *Jurnal Ekonomi & Keuangan Islam*, 5(2), 87–92. <https://doi.org/10.20885/jeki.vol5.iss2.art6>
- Zatadini, N., Marjany, N., & Syamsuri. (2019). Risk Mitigation Strategy in Islamic Crowdfunding Institution (Case Study at Islamic Crowdfunding Institution in Indonesia). *Journal of International Conference Proceedings*, 6(1), 170–175. <https://doi.org/10.32535/jicp.v2i3.659>