

Digital Waqf Research in Indonesia and Malaysia: A Bibliometric Analysis and Systematic Literature Review

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Abstrak

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Wakaf digital berkembang seiring dengan meningkatnya digitalisasi keuangan dan penguatan peran keuangan sosial Islam di Indonesia dan Malaysia. Penelitian ini bertujuan memetakan perkembangan penelitian wakaf digital, mengidentifikasi tema utama, membandingkan orientasi penelitian kedua negara, serta mengkaji dinamika teknologi dan kelembagaan yang membentuk arah penelitian. Penelitian menggunakan analisis bibliometrik dan systematic literature review (SLR) terhadap publikasi yang terindeks dalam Scopus dan Web of Science. Analisis bibliometrik dilakukan dengan VOSviewer untuk memetakan perkembangan publikasi, kontribusi penulis dan institusi, sitasi, serta jaringan ko-okurensi kata kunci. SLR digunakan untuk menelaah fokus, pendekatan, dimensi teknologi, dan kelembagaan dalam penelitian terpilih. Hasil menunjukkan bahwa penelitian di Indonesia lebih banyak menekankan adopsi wakaf digital, inovasi teknologi, tata kelola, dan integrasi dengan keuangan sosial Islam. Penelitian di Malaysia lebih menonjolkan fintech, crowdfunding, pengembangan kelembagaan, dan faktor perilaku dalam partisipasi wakaf tunai. Temuan ini menunjukkan adanya perbedaan orientasi penelitian yang berkaitan dengan perkembangan ekosistem teknologi, kelembagaan, dan kebijakan di kedua negara. Penelitian selanjutnya perlu memperluas basis data dan mengembangkan analisis saintometrik serta pendekatan empiris.

ABSTRACT

Keyword:

Digital Waqf;
Bibliometric;
Systematic Literature
Review; Indonesia;
Malaysia

Digital waqf has developed alongside the growing digitalization of finance and the expanding role of Islamic social finance in Indonesia and Malaysia. This study aims to map digital waqf research, identify major themes, compare research orientations between the two countries, and examine the technological and institutional dynamics shaping the research agenda. The study combines bibliometric analysis and a systematic literature review (SLR) of publications indexed in Scopus and Web of Science. Bibliometric analysis using VOSviewer examined publication trends, author and institutional contributions, citations, and keyword co-occurrence networks. The SLR examined research focus, approaches, technological dimensions, and institutional issues in the selected studies. The findings show that Indonesian research emphasizes digital waqf adoption, technological innovation, governance, and integration with Islamic social finance. Malaysian research focuses more strongly on fintech, crowdfunding, institutional development, and behavioral factors influencing cash waqf participation. These findings indicate different research orientations shaped by the technological, institutional, and policy environments of the two countries. Future studies should broaden database coverage and develop advanced scientometric and empirical approaches.



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INTRODUCTION

Digital transformation has reshaped the way waqf is collected, managed, and distributed through Islamic philanthropic institutions. Digital cash waqf, waqf crowdfunding, and application-based platforms have expanded public access while creating new opportunities to improve operational efficiency and institutional transparency. These developments have occurred alongside the growth of digital financial services and Islamic fintech infrastructure across Muslim-majority countries. Indonesia and Malaysia have been particularly active in incorporating technological innovation into their waqf ecosystems through institutional development and evolving Islamic finance policies. In both countries, digital platforms have facilitated public participation in online waqf and strengthened the capacity of waqf institutions to mobilize and distribute funds more efficiently (Hafizi, 2021; Wahyudi et al., 2025; Widiastuti et al., 2025).

Although Indonesia and Malaysia share a strong commitment to the digitalization of Islamic social finance, their institutional structures, technological ecosystems, and policy orientations are not identical. These differences have shaped both the development of digital waqf and the research agendas that have emerged around it. In Malaysia, research has addressed innovations in waqf fundraising (Zainuddin et al., 2025), the integration of blockchain and artificial intelligence into waqf management (Hasbulah et al., 2026), and user behavior from a *maqasid al-shariah* perspective (Kasmon et al., 2024). Research in Indonesia has examined *waqif* behavior (Hafizi, 2021), technology acceptance (Nur Hidayah & Tira Mutiara, 2021), the perceived usefulness of digital waqf applications (Hatimah et al., 2024), and public trust in *nazhir* and digital platforms (Muh & Keuma, 2025). Other studies have explored the role of social media in increasing public awareness while also identifying negative public sentiment regarding the transparency of waqf institutions (Pusparini et al., 2025; Akrianto et al., 2023). These studies indicate that digital waqf has developed across several interconnected dimensions, including technology, user behavior, institutional capacity, and governance.

The growing diversity of these themes has produced an increasingly broad body of digital waqf research. Bibliometric and systematic review research has also indicated a marked increase in publications on digital waqf, particularly since 2020 (Augusna et al., 2025). However, much of the existing research continues to examine specific technologies, platforms, behavioral factors, or national institutional settings separately. Existing reviews provide useful information about publication trends and emerging topics, but they offer limited insight into how research orientations differ between Indonesia and Malaysia. The relationship between the development of research themes and the technological, institutional, and policy environments of the two countries also remains insufficiently examined.

This situation leaves an important gap in understanding the intellectual and thematic development of digital waqf research across Indonesia and Malaysia. A comparative examination is needed to identify patterns in publication development, author and institutional contributions, citation structures, thematic clusters, and the substantive issues addressed by researchers in each country. Such a comparison can also show where research agendas converge and where they develop in different directions. This study addresses this gap by combining bibliometric analysis with a systematic literature review of publications indexed in Scopus and Web of Science. The bibliometric component provides a structured mapping of the research landscape, while the systematic review allows the identified themes to be examined in greater depth, particularly in relation to technological, institutional, and behavioral developments.

This study aims to map the intellectual landscape of digital waqf research in Indonesia and Malaysia, identify its major thematic patterns, compare the research orientations of the two

countries, and examine the technological and institutional dynamics shaping their respective research trajectories. Bibliometric analysis is used to examine publication development, author productivity, institutional contributions, citation patterns, and keyword co-occurrence, while the systematic literature review provides a deeper interpretation of the main issues addressed in the selected studies. By bringing these two approaches together, the study provides a comparative account of digital waqf research in Indonesia and Malaysia and identifies areas that remain insufficiently explored. The findings are expected to contribute to a clearer understanding of the development of digital waqf scholarship while offering useful insights for waqf institutions and policymakers seeking to strengthen digital participation, institutional transparency, technological adoption, and cooperation between the two countries.

RESEARCH METHODS

This study employed a combination of bibliometric analysis and a systematic literature review (SLR) to examine the development of digital waqf research in Indonesia and Malaysia. Bibliometric analysis was used to identify publication trends, scholarly contributions, citation patterns, and the thematic structure of the literature, while the SLR provided a more detailed interpretation of the conceptual, technological, behavioral, and institutional issues addressed in the selected studies. The Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework guided the identification, screening, eligibility assessment, and selection of publications to enhance the transparency and reproducibility of the review process.

The study used bibliographic records retrieved from Scopus and Web of Science (WoS). These databases were selected because of their broad coverage of peer-reviewed academic literature and structured bibliographic metadata, which support citation analysis and scientific mapping (Akhter et al., 2023). The literature search was conducted in November 2025 by examining article titles, abstracts, and keywords. The search terms included “digital waqf,” “e-wakaf,” and “waqftech,” followed by geographical refinement using the terms “Indonesia” and “Malaysia.” The selection of these terms was informed by terminology commonly employed in previous bibliometric studies of digital waqf (Augusna et al., 2025).

The initial database search identified 203 records. These records were then assessed for their relevance to digital waqf research in Indonesia and Malaysia, resulting in 107 potentially relevant records, comprising 63 publications associated with Indonesia and 44 with Malaysia. The records were subsequently screened based on relevance, language, document type, and completeness of bibliographic information. Editorials, notes, book chapters, review articles, and conference papers were excluded to maintain a consistent dataset of original research articles. Following the screening process, 70 articles remained, consisting of 41 studies from Indonesia and 29 from Malaysia. A full-text eligibility assessment was then conducted to exclude studies that only mentioned digital waqf terminology without substantively examining the topic. Following this assessment, 54 articles were included in the final dataset, comprising 30 studies from Indonesia and 24 from Malaysia.

The bibliographic data from the selected publications were processed using Microsoft Excel, Publish or Perish, and VOSviewer. Microsoft Excel was used to organize, clean, and classify the bibliographic records, while Publish or Perish supported the examination of publication and citation information. VOSviewer was employed to construct and visualize bibliometric networks, particularly keyword co-occurrence patterns and thematic relationships. Before visualization, variations in keyword spelling and terminology were standardized to reduce fragmentation among conceptually equivalent terms. The bibliometric analysis focused on publication

development, author and institutional contributions, citation patterns, and the formation of major thematic clusters. These procedures enabled the identification of influential contributors and emerging research themes within the digital waqf literature (Mi'raj & Ulev, 2024; Uluyol et al., 2021).

The SLR stage involved a structured examination of the content of the 54 selected articles. Each article was reviewed according to its geographical context, research objectives, theoretical foundation, methodological approach, technological focus, institutional dimension, and principal findings. The studies were subsequently grouped into thematic categories to compare research orientations between Indonesia and Malaysia. This process supported the synthesis of existing findings, the identification of underexplored topics, and the interpretation of the conceptual development of digital waqf research (Timura et al., 2025). Content analysis was then used to examine the theoretical and practical issues emerging from each thematic cluster (Maniam, 2024). The complete process of record identification, screening, eligibility assessment, and final inclusion is presented in the PRISMA flow diagram in Figure 1.

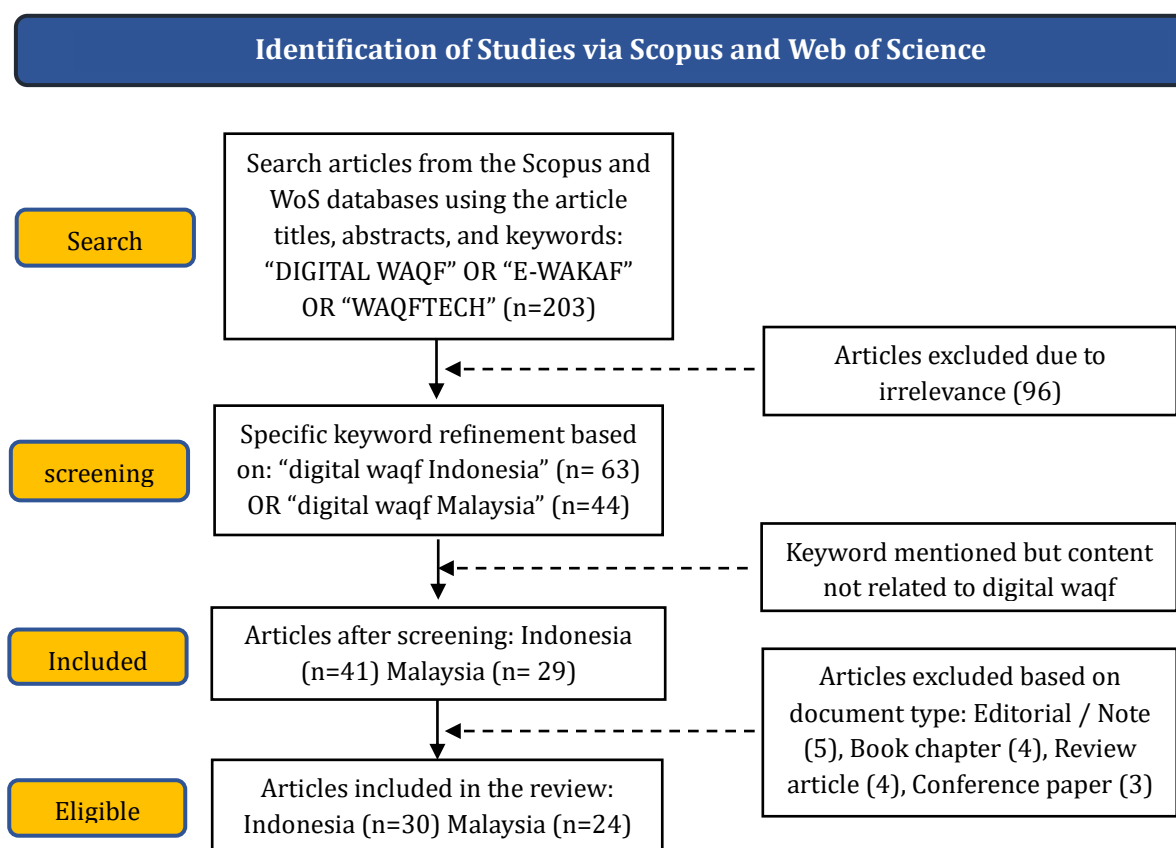


Figure 1. PRISMA Flow Diagram of the Study Selection Process (Source: Authors' analysis based on the PRISMA 2020 framework (Page et al., 2021).

RESULTS AND DISCUSSION

The bibliometric analysis and systematic literature review reveal the development and intellectual structure of digital waqf research in Indonesia and Malaysia. The findings are organized into annual publication and citation trends, leading publication outlets, productive authors and institutions, highly cited publications, and keyword co-occurrence networks.

Drawing on 54 selected articles—30 focusing on Indonesia and 24 on Malaysia—the analysis also identifies the dominant thematic orientations in each country and provides a comparative interpretation of their technological, behavioral, and institutional research trajectories.

Annual Publication and Citation Trends

Digital waqf research in Indonesia began to emerge in 2017, with one publication identified in the dataset. No publications were recorded in 2018 and 2019, while one additional article was published in 2020. Research output increased to three publications in 2021 and five in 2022, followed by a slight decline to four publications in 2023. The number subsequently increased to seven publications in 2024 and reached its highest level in 2025, with nine publications. This distribution indicates a marked expansion of research on digital waqf in Indonesia, particularly during the final two years of the observation period.

Citation performance did not follow the same pattern as publication output. The article published in 2017 received one citation, while the publication from 2020 accumulated 11 citations. Articles published in 2021 received six citations, followed by a substantial increase to 51 citations for publications from 2022. The citation count declined to 11 for publications from 2023 before increasing to 37 in 2024, while articles published in 2025 accumulated 26 citations. The strong citation performance of the 2022 publications indicates their considerable visibility within the literature. However, citation counts for the most recent publications should be interpreted cautiously because these articles have had less time to accumulate citations. The annual distribution of publications and citations in Indonesia is presented in Figure 2.

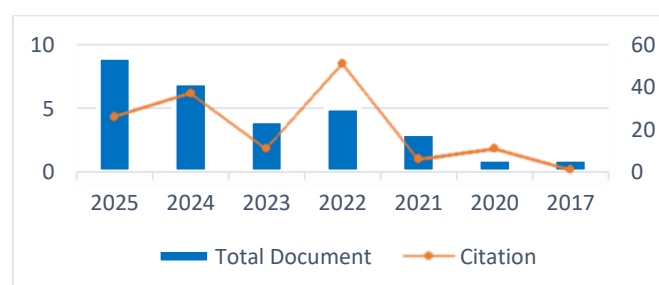


Figure 2. Annual Publications and Citations on Digital Waqf Research in Indonesia, 2017–2025
Source: Scopus and Web of Science data processed using Microsoft Excel (2025)

Digital waqf research in Malaysia emerged later in the dataset but developed rapidly. One publication was recorded in both 2020 and 2021, followed by two publications in 2022 and four in 2023. Research output increased to seven publications in 2024 and reached nine publications in 2025. Of the 24 Malaysian publications identified between 2020 and 2025, 16 were published during the final two years, reflecting the recent expansion of academic interest in digital waqf.

Citation patterns differed from the growth in publication output. The publication from 2020 received three citations, while the article published in 2021 accumulated 12 citations. Publications from 2022 received 17 citations, whereas those from 2023 recorded the highest citation count, with 31 citations. More recent publications accumulated 11 citations in 2024 and

four in 2025. The lower citation counts for publications from 2024 and 2025 should primarily be understood in relation to their shorter citation windows and should not be interpreted directly as indicating weaker academic influence. The annual distribution of publications and citations in Malaysia is presented in Figure 3.

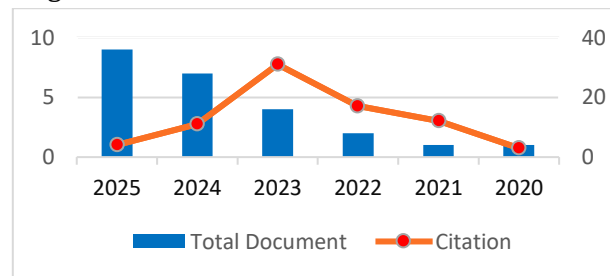


Figure 3. Annual Publications and Citations on Digital Waqf Research in Malaysia, 2020–2025
Source: Scopus and Web of Science data processed using Microsoft Excel (2025)

Publication Outlets and Scholarly Impact

The distribution of publication outlets illustrates where digital waqf research from Indonesia and Malaysia is disseminated and the extent of scholarly attention received by the publications. Productivity is measured by the number of documents included in the dataset, while citation counts indicate the scholarly visibility of those specific documents. The journal H-index provides broader information about the overall standing of each publication outlet and should not be interpreted as the impact of digital waqf publications alone.

In the Indonesian dataset, the *Journal of Islamic Marketing* was the most productive and highly cited outlet, with eight documents accumulating 62 citations. Its H-index of 65 also indicates its established position in the broader academic literature. The journal's prominence reflects the strong behavioral and technology-adoption orientation of Indonesian digital waqf research, particularly studies addressing online participation, trust, and financial technology.

The *ISRA International Journal of Islamic Finance* ranked second, with five documents and 29 citations, followed by the *Journal of Ecohumanism*, with four documents and 17 citations. Together, these three journals published 17 of the 30 Indonesian studies included in the dataset. Their presence indicates that Indonesian digital waqf research is disseminated through both Islamic finance and interdisciplinary publication channels.

National journals also contributed to the development of context-specific discussions. *MILRev: Metro Islamic Law Review* published three documents, while *El-Usrah: Jurnal Hukum Keluarga* published two documents that accumulated 14 citations. Although *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* contributed only one document, it received 11 citations. The presence of these journals suggests that Indonesian digital waqf research is not limited to financial technology and behavioral studies but also addresses legal, governance, and institutional dimensions.

Table 1. Most Productive Journals for Digital Waqf Research in Indonesia, 2017–2025

Nama Jurnal / Country	H-Index	Number of Documents	Number of Citations
Journal of Islamic Marketing / United Kingdom	65	8	62
ISRA International Journal of Islamic Finance (IJIF) / Malaysia	24	5	29
Journal of Ecohumanism / United Kingdom	5	4	17
MILRev: Metro Islamic Law Review / Indonesia	5	3	4
El-Usrah: Jurnal Hukum Keluarga / Indonesia	9	2	14

WSEAS Transactions on Business and Economics / Greece	24	2	7
Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan / Indonesia	12	1	11
Journal of System and Management Sciences / Hong Kong	16	1	4

In Malaysia, the *Journal of Islamic Marketing* was also the most productive journal, publishing five documents that accumulated 28 citations. It was followed by *Management and Sustainability*, with three documents and 14 citations, and the *International Journal of Islamic and Middle Eastern Finance and Management*, with three documents and 17 citations. The prominence of these journals reflects the strong orientation of Malaysian digital waqf research toward technology adoption, institutional management, behavioral intention, sustainability, and Islamic finance.

Although each contributed only one document, the *International Journal of Social Economics* and the *International Journal of Ethics and Systems* recorded 18 and 10 citations, respectively. Their citation performance indicates that individual studies addressing fintech adoption, institutional behavior, ethical considerations, and sustainable waqf development have attracted substantial scholarly attention. Overall, the three most productive journals published 11 of the 24 Malaysian studies, accounting for approximately 45.8% of the national dataset.

Table 2. Most Productive Journals for Digital Waqf Research in Malaysia, 2020–2025

Nama Jurnal / Country	H-Index	Number of Documents	Number of Citations
Journal of Islamic Marketing / United Kingdom	65	5	28
Management and Sustainability / United Kingdom	57	3	14
International Journal of Islamic and Middle Eastern Finance and Management / United Kingdom	47	3	17
International Journal of Ethics and System / United Kingdom	43	1	10
Studies in Systems, Decision and Control / Switzerland	46	1	4

Most Productive Authors

Author productivity was assessed using the number of documents, citation counts, and total link strength. The number of documents reflects an author's research productivity within the dataset, citations indicate the scholarly attention received by the author's publications, and total link strength represents the strength of the author's co-authorship connections. These indicators capture different dimensions of scholarly contribution and should not be interpreted interchangeably.

In the Indonesian dataset, Raditya Sukmana was the most productive and strongly connected author, with six publications, 24 citations, and a total link strength of 18. Imron Mawardi ranked second in terms of publication output, with three publications, nine citations, and a total link strength of 11. Heru Wahyudi, Tika Widiastuti, and Ascarya each contributed two documents, although their citation performance differed, with 14, 12, and four citations, respectively. The differences indicate that similar levels of publication productivity do not necessarily result in similar levels of scholarly attention.

Izra Berakon presents a different pattern. Although he contributed only one publication, the article received 48 citations, representing the highest citation count among the authors listed in Table 3. His total link strength of two, however, indicates a relatively limited position within the co-authorship network. This contrast shows that citation influence can be generated by a highly

visible publication even when an author's overall productivity and collaborative connectivity within the dataset remain limited.

Table 3. Most Productive Authors for Digital Waqf Research in Indonesia, 2017–2025

Author	Number of Documents	Number of Citations	Total Link Strength
Raditya Sukmana	6	24	18
Imron Mawardi	3	9	11
Heru Wahyudi	2	14	9
Tika Widiastuti	2	12	7
Ascarya	2	4	7
Izra Berakon	1	48	2
Muhammad Ubaidillah Al Mustofa	1	5	3

In the Malaysian dataset, Siti Sara Ibrahim was the most productive author, with four publications, five citations, and the highest total link strength of 17. Her position reflects both sustained publication activity and strong participation in the Malaysian co-authorship network. Nadzirah Mohd Said followed with three publications, four citations, and a total link strength of 11. Siti Afiqah Binti Zainuddin, Tahirah Abdullah, and Fakhita Ridzuan each contributed two publications, with citation counts ranging from three to nine.

Balkis Kasmon contributed only one publication but recorded a total link strength of 13, the second-highest collaborative score among the Malaysian authors listed in Table 4. This suggests that the publication was embedded in a relatively strong co-authorship network. Siti Afiqah Binti Zainuddin recorded the highest citation count among the listed Malaysian authors, with nine citations from two publications. The distribution indicates that publication productivity, citation performance, and collaborative connectivity are not concentrated in the same contributors.

Table 4. Most Productive Authors for Digital Waqf Research in Malaysia, 2020–2025

Author	Number of Documents	Number of Citations	Total Link Strength
Siti Sara Ibrahim	4	5	17
Nadzirah Mohd Said	3	4	11
Siti Afiqah Binti Zainuddin	2	9	9
Tahirah Abdullah	2	4	6
Fakhita Ridzuan	2	3	9
Kasmon Balkis	1	5	13
Mohd Rushdan Yasoa	1	3	7

Most Cited Publications

Citation analysis identifies the publications that have received the greatest scholarly attention within the digital waqf literature. Citation counts indicate the accumulated scholarly attention received by each publication, while citations per year provide a partially normalized measure that considers differences in publication age. These indicators should nevertheless be interpreted with caution because citation performance is influenced by publication timing, database coverage, and disciplinary visibility.

In the Indonesian dataset, *Impact of Digital Sharia Banking Systems on Cash-Waqf Among Indonesian Muslim Youth* was the most cited publication, receiving 48 citations and averaging 12 citations per year. Its citation performance indicates substantial scholarly attention to the relationship between digital banking systems and cash waqf participation among younger

Muslims. The second-ranked publication, *Utilizing the Banking System for Digital Waqf: Behavioral Approach of Millennial Muslims*, received 14 citations, equivalent to seven citations per year.

An earlier study, *Waqf Fundraising Through Money in the Industrial Revolution 4.0 Era: A Case Study on Baitulmaal Munzalan Indonesia*, received 11 citations. Its position among the most cited publications highlights the early importance of digital fundraising mechanisms in Indonesian waqf research. Meanwhile, *Determinant Factors for Online Cash Waqf Intention Among Muslim Millennial Generation* received seven citations, averaging 3.50 citations per year. The prominence of behavioral intention, digital banking, and fundraising among the highly cited publications indicates that influential Indonesian research has largely examined how digital infrastructure can facilitate public participation in cash waqf.

Table 5. Most Cited Publications on Digital Waqf in Indonesia, 2017–2025

Title	Citations	Authors	Year	Citations per Year
Impact of Digital Sharia Banking Systems on Cash-Waqf Among Indonesian Muslim Youth	48	Izra Berakon; Hendy Mustiko Aji; Muhammad Riza Hafizi	2022	12.00
Utilizing the Banking System for Digital Waqf: Behavioral Approach of Millennial Muslims	14	Erike Anggareni; Gustika Nurmalia; Kumedi Ja'far	2024	7.00
Waqf Fundraising Through Money in the Industrial Revolution 4.0 Era: A Case Study on Baitulmaal Munzalan Indonesia	11	Bustami; Rio Laksamana; Zuliana Roviqoh	2020	1.83
Determinant Factors for Online Cash Waqf Intention Among Muslim Millennial Generation	7	Tika Widiastuti; Imron Mawardi; Samer Ali Al-Shami; Nikmatul Atiya; Lina Nugraha Rani; Anidah Robani; Muhammad Ubaidillah Al Mustofa	2024	3.50

In Malaysia, *The Determinants of Financial Technology Adoption Amongst Malaysian Waqf Institutions* was the most cited publication, accumulating 18 citations and averaging six citations per year. Its prominence reflects the importance of institutional fintech adoption within Malaysian digital waqf research. The second-ranked publication, *Waqf Integrated Income Generating Model (WIIGM) for Enhancing Sustainable Development Goals (SDGs) in Malaysia: An Evaluation of Behavioural Intention*, received 10 citations. The study extends the discussion beyond technology adoption by connecting waqf management, sustainable income generation, governance, and behavioral intention.

Research on emerging technological applications is represented by *Assessing the Predictive Benefits of Waqftech Smart Contracts on Corporate Waqf Crowdfunding Among Malaysian Enterprises*, which received six citations and averaged three citations per year. *Future Behavior in Waqf Digitalization: Integrating UTAUT and DIT Theories* also received three citations during its first publication year. The Malaysian citation profile highlights institutional fintech adoption, integrated income-generation models, smart contracts, crowdfunding, and technology-acceptance frameworks as important themes within the highly cited literature.

Table 6. Most Cited Publications on Digital Waqf in Malaysia, 2020–2025

Title	Citations	Authors	Year	Citations per Year
The Determinants of Financial Technology Adoption Amongst Malaysian Waqf Institutions	18	Habeebullah Zakariyah; Adnan Opeyemi Salaudeen; Anwar Hasan Abdullah Othman; Romzie Rosman	2023	6.00
Waqf Integrated Income Generating Model (WIIGM) for Enhancing Sustainable Development Goals (SDGs) in Malaysia: An Evaluation of Behavioural Intention	10	Siti Sara Ibrahim; Dalila Daud; Khusnul Hidayah; Amir Shaharuddin; Al-Amirul Mukmin Al-Amin	2022	2.50
Assessing the Predictive Benefits of Waqftech Smart Contracts on Corporate Waqf Crowdfunding Among Malaysian Enterprises	6	Puteri Aina Megat; Fahd Al-Shaghdari; Besar Ngah; Sami Samir Abdelfattah	2024	3.00
Future Behavior in Waqf Digitalization: Integrating UTAUT and DIT Theories	3	Balkis Kasmon; Siti Sara Ibrahim; Dalila Daud; Raja Rizal Iskandar Raja Hisham; Ririn Tri Ratnasari	2025	3.00

Leading Institutional Affiliations

Institutional analysis identifies the universities and organizations that contribute most actively to digital waqf research in Indonesia and Malaysia. The number of documents reflects institutional productivity, citation counts indicate the scholarly attention received by affiliated publications, and total link strength represents the strength of institutional collaboration within the bibliometric network. These indicators provide complementary information about institutional contribution and should be interpreted separately.

In the Indonesian dataset, Universitas Airlangga occupied the leading position, with nine documents, 22 citations, and a total link strength of 14. Universitas Islam Indonesia followed with four publications, eight citations, and a total link strength of six. UIN Syarif Hidayatullah Jakarta and Universitas Darussalam Gontor each contributed two publications, with seven and four citations, respectively. The remaining institutions contributed one document each. The distribution indicates that Indonesian digital waqf research is concentrated among several leading universities, while contributions from other institutions remain relatively dispersed.

Table 7. Leading Institutional Affiliations in Digital Waqf Research in Indonesia, 2017–2025

Organization	Documents	Citations	Total Link Strength
Universitas Airlangga	9	22	14
Universitas Islam Indonesia	4	8	6
UIN Syarif Hidayatullah Jakarta	2	7	2
Universitas Darussalam Gontor	2	4	2
Institut Agama Islam Negeri Kendari	1	3	3
Universitas Brawijaya	1	3	2
Universitas Lampung	1	2	2

In Malaysia, Universiti Malaysia Kelantan was the most productive and strongly connected institution, with seven documents, 19 citations, and a total link strength of 16. Universiti Teknologi MARA ranked second, contributing six documents, 16 citations, and a total link strength of 14. Universiti Utara Malaysia contributed three documents, while International Islamic

University Malaysia contributed two documents with six citations. Other institutions contributed one or two documents, with varying levels of citation impact and collaborative connectivity.

The involvement of Majlis Agama Islam dan Adat Istiadat Melayu Kelantan is particularly notable because it represents a state Islamic authority rather than a university. Its presence indicates that Malaysian digital waqf research also involves institutions directly engaged in Islamic religious administration and waqf governance. This institutional composition suggests a closer connection between academic research and organizations responsible for the practical administration of waqf.

Table 8. Leading Institutional Affiliations in Digital Waqf Research in Malaysia, 2020–2025

Organisation	Number of Documents	Total Citation	Total Link Strength
Universiti Malaysia Kelantan	7	19	16
Universiti Teknologi MARA	6	16	14
International Islamic University Malaysia	2	6	2
Universiti Utara Malaysia	3	4	2
Majlis Agama Islam dan Adat Istiadat Melayu Kelantan	2	2	3
Universiti Kebangsaan Malaysia	1	5	2
Universiti Sains Islam Malaysia	1	4	2

Keyword Co-occurrence Analysis of Indonesian Digital Waqf Research

Keyword co-occurrence analysis was conducted to identify the conceptual structure and thematic relationships within Indonesian digital waqf research. In the network visualization, node size represents the frequency of keyword occurrence, the distance between nodes indicates their thematic proximity, and connecting lines represent co-occurrence relationships. Different colors indicate the clusters generated by VOSviewer.

The Indonesian dataset initially contained 104 keywords, of which 71 met the occurrence threshold applied in VOSviewer and were included in the network. As shown in Figure 4, the visualization contains nine color-coded clusters. The term *waqf* occupies the most central position and is connected to keywords related to cryptocurrency, financial technology, digitalization, governance, behavioral intention, and Islamic social finance. This central position indicates that Indonesian digital waqf research has developed at the intersection of technological innovation, institutional transformation, and Islamic philanthropy.

Several thematic branches can also be identified within the network. Keywords associated with digitalization and artificial intelligence form a technology-oriented branch, while *waqf management*, *Indonesian Waqf Board*, and *transformation* are associated with institutional and governance concerns. The behavioral dimension is represented by terms such as *intention*, *intention to donate*, and *cash waqf*. Meanwhile, *Islamic social finance*, *innovation*, and *COVID-19 pandemic* place digital waqf within a broader socioeconomic and philanthropic context.

Although VOSviewer generated nine visual clusters, some clusters contain closely related concepts with relatively few prominent keywords. For analytical purposes, these clusters were consolidated into five broader thematic domains based on semantic similarity and network proximity: waqf–fintech integration, digital waqf adoption and behavioral intention, digitalization and technological advancement, waqf governance and institutional transformation, and Islamic social finance and contextual innovation. This consolidation is an interpretive synthesis of the visual network and does not alter the original VOSviewer output.

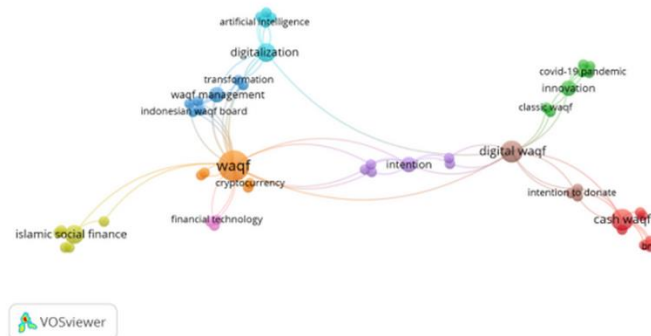


Figure 4. Keyword Co-occurrence Network of Digital Waqf Research in Indonesia, 2017–2025
Source: Scopus and Web of Science data processed using VOSviewer, 2025

Table 9. Consolidated Thematic Domains of Digital Waqf Research in Indonesia, 2017–2025

Thematic Domain	Interpretation	Representative Keywords
Waqf and fintech integration	Integration of waqf with financial technology and emerging digital financial instruments	waqf; cryptocurrency; financial technology; e-waqf
Digital waqf adoption and behavioral intention	Individual willingness and behavioral factors influencing participation through digital platforms	digital waqf; cash waqf; intention; intention to donate
Digitalization and technological advancement	Application of emerging technologies in developing digital Islamic finance and waqf services	digitalization; artificial intelligence; Industrial Revolution 5.0; digitalization of Islamic finance
Waqf governance and institutional transformation	Reform of waqf management, institutional capacity, and governance structures	waqf management; Indonesian Waqf Board; transformation
Islamic social finance and contextual innovation	Positioning digital waqf within Islamic philanthropy and contemporary socioeconomic developments	Islamic social finance; zakat; innovation; COVID-19 pandemic; classic waqf

Thematic Interpretation of Digital Waqf Research in Indonesia

A. Theme 1: Waqf and Fintech Integration

The first thematic domain represents the intersection between waqf and financial technology, reflected in keywords such as *waqf*, *financial technology*, *cryptocurrency*, and *e-waqf*. The emergence of these terms indicates that digital waqf research in Indonesia is increasingly connected with developments in the wider digital financial ecosystem. Wahyudi et al. (2024) examine the relationship between crowdfunding, e-waqf platforms, and Islamic fintech in the transition toward Industry 5.0. Their findings illustrate how technological infrastructure can expand the mechanisms through which waqf is collected and managed.

Ulum et al. (2025) also highlight the potential of digital innovation to strengthen sustainable funding through Islamic philanthropic instruments. The connection between digital waqf and established financial infrastructure is further illustrated by Hafizi (2021), who examines the role of digital Sharia banking systems in facilitating cash waqf participation among younger Muslims. These studies help explain why fintech-related terms occupy an important position in the Indonesian keyword network. At the same time, the appearance of *cryptocurrency* suggests an emerging research direction. Its presence indicates that scholars have begun to consider new

forms of digital assets in relation to waqf, although their practical application remains less developed than platform-based fundraising and digital banking.

B. Theme 2: Digital Waqf Adoption and Behavioral Intention

The second thematic domain concerns the factors that shape people's willingness to participate in digital waqf. Keywords such as *digital waqf*, *cash waqf*, *intention*, and *intention to donate* indicate that behavioral issues have become an important part of the Indonesian research agenda. Rather than examining digital platforms only from a technological standpoint, researchers have increasingly considered how trust, perceived benefits, religiosity, and individual experience influence people's decisions to use them.

Widiastuti et al. (2025) identify trust, religiosity, perceived usefulness, and perceived behavioral control as important factors associated with online cash waqf intention among millennial *waqifs*. Alimusa et al. (2025) similarly show that attitudes, subjective norms, and behavioral control influence waqf participation when digital waqf is connected with micro-enterprise financing. Nur Hidayah and Mutiara (2021) add that perceived benefits and technological experience contribute to behavioral intention in digital cash waqf systems. Taken together, these findings indicate that technological availability alone is insufficient to encourage participation. The willingness to use digital waqf platforms is also shaped by users' perceptions, trust, experience, and understanding of the benefits offered by the system.

C. Theme 3: Digitalization and Technological Advancement

The third thematic domain reflects the growing attention to technological innovation in waqf management and fundraising. Keywords such as *digitalization*, *artificial intelligence*, *Industry 5.0*, and *digitalization of Islamic finance* indicate that research has moved beyond simple online payment mechanisms toward broader questions concerning the transformation of Islamic social finance.

Canggih et al. (2025) show that Generation Z's engagement with e-cash waqf can be strengthened through modern platform features and interactive digital interfaces. Akrianto et al. (2023) examine the use of sentiment analysis and machine-learning approaches to support user experience and decision-making in waqf platforms. Fadhlurrohman and Fatmawati (2023) likewise emphasize mobile-based donation applications as part of the digital transformation of waqf fundraising. These findings are consistent with the bibliometric network, where technological terms form an important cluster around digital waqf. The direction of research is not limited to making waqf transactions digital; it increasingly concerns how technology can improve accessibility, interaction, information processing, and institutional services.

D. Theme 4: Waqf Governance and Institutional Transformation

The fourth thematic domain places governance and institutional capacity alongside technological development. Keywords such as *waqf management*, *Indonesian Waqf Board*, and *transformation* indicate that digitalization is also changing the way waqf institutions are expected to manage assets, serve *waqifs*, and maintain accountability.

Hatimah et al. (2024) show that improving digital waqf management requires stronger governance, professionalization, and the integration of appropriate digital tools. Tanjung et al. (2025) propose the Waqf Core Principles Implementation Index as a means of assessing institutional capacity and strengthening compliance with international standards. Muh and Keuma (2025) further emphasize the need for regulatory reform in the modernization of zakat

and waqf governance. These findings indicate that digital transformation cannot be separated from institutional readiness. A digital platform may improve access and efficiency, but its long-term effectiveness still depends on the quality of governance, regulatory support, institutional capability, and public accountability.

E. Theme 5: Islamic Social Finance and Contextual Innovation

The fifth thematic domain connects digital waqf with the wider Islamic social finance ecosystem. Keywords such as *Islamic social finance*, *zakat*, *innovation*, *COVID-19 pandemic*, and *classic waqf* indicate that digital waqf is increasingly understood as part of a broader transformation in Islamic philanthropy rather than as an isolated technological innovation.

Ulum et al. (2025) highlight the possibility of integrating zakat, waqf, and sadaqah through digital platforms to strengthen social impact. Suhairi et al. (2025) examine regulatory and economic challenges associated with crowdfunding-based waqf initiatives, showing that technological development remains closely connected with institutional and policy conditions. Wahyudi et al. (2024) further demonstrate the role of fintech innovation in supporting Islamic social finance during periods of disruption such as the COVID-19 pandemic. The thematic structure thus shows that digital waqf in Indonesia has developed across several interconnected areas: financial technology, user behavior, technological innovation, institutional governance, and the wider Islamic social finance ecosystem.

Keyword Co-occurrence Analysis of Malaysian Digital Waqf Research

The Malaysian keyword co-occurrence network presents a somewhat different thematic structure. The network is centered on financial technology, institutional development, digital fundraising, behavioral intention, Islamic philanthropy, and waqf literacy. Of the 70 keywords identified in the dataset, 54 were connected within the network and classified into five clusters. Generic geographical and methodological terms were excluded from the substantive interpretation because they did not independently represent a specific research theme.

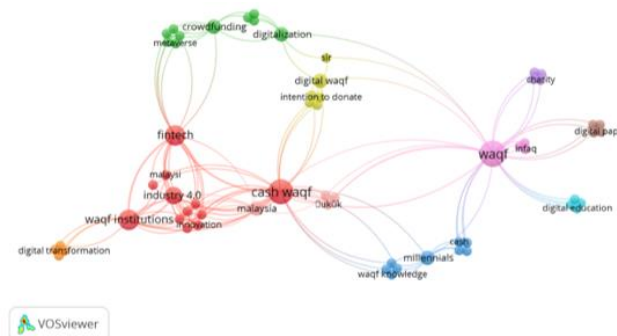


Figure 5. Keyword Co-occurrence Network of Digital Waqf Research in Malaysia, 2020–2025
Source: Scopus and Web of Science data processed using VOSviewer, 2025

Table 10. Consolidated Thematic Domains of Digital Waqf Research in Malaysia, 2020-2025

Thematic Domain	Theme	Representative Keywords
1	Fintech-Driven Institutional Development	fintech; waqf institutions; Industry 4.0; technological development; technology adoption; organizational innovation; digital transformation

2	Digitalization and Alternative Fundraising Platforms	digitalization; crowdfunding; corporate waqf; blockchain technology; metaverse
3	Digital Waqf Adoption and Behavioral Intention	digital waqf; cash waqf; intention to donate; technological influence
4	Islamic Philanthropy and Traditional Giving	waqf; infaq; charity; Islamic philanthropy
5	Waqf Literacy and Generational Perspectives	millennials; waqf knowledge; cash waqf; digital education

The Malaysian network indicates that digital waqf research extends beyond the adoption of individual platforms. The presence of *fintech*, *waqf institutions*, *technology adoption*, and *digital transformation* places institutional development at the center of the research agenda. At the same time, *crowdfunding*, *blockchain technology*, and *metaverse* suggest stronger attention to alternative technological mechanisms for fundraising and waqf development. The appearance of *millennials*, *waqf knowledge*, and *digital education* also points to the importance of literacy and generational factors in expanding participation.

Compared with the Indonesian network, the Malaysian structure suggests a stronger connection between technological adoption, institutional development, alternative fundraising mechanisms, and waqf literacy. This distinction becomes important in the comparative discussion because it indicates that digital waqf development in the two countries is not following exactly the same research trajectory. Indonesia shows a relatively strong intersection between digital waqf, behavioral intention, governance, and Islamic social finance, while Malaysia presents a more pronounced connection between fintech-driven institutional development, alternative fundraising platforms, and generational literacy.

Thematic Interpretation of Digital Waqf Research in Malaysia

A. Theme 1: Fintech-Driven Institutional Development

The first thematic domain highlights the relationship between financial technology and institutional modernization in Malaysia's waqf sector. Keywords such as *fintech*, *waqf institutions*, *Industry 4.0*, *technology adoption*, *innovation*, and *digital transformation* indicate that technological development is closely associated with the readiness and capacity of waqf institutions. Zakariyah et al. (2023) identify perceived trust and social norms as significant factors influencing fintech adoption among Malaysian waqf institutions. Zainuddin et al. (2025) further emphasize the role of digital accounting and governance in strengthening transparency, accountability, and institutional performance. The Malaysian literature thus presents fintech not merely as an additional channel for collecting waqf funds, but as part of a broader process of institutional modernization.

B. Theme 2: Digitalization and Alternative Fundraising Platforms

The second thematic domain focuses on emerging digital channels for mobilizing waqf funds. The presence of *digitalization*, *crowdfunding*, *corporate waqf*, *blockchain technology*, and *metaverse* reflects growing interest in fundraising mechanisms that extend beyond conventional collection practices. Megat et al. (2024) examine the predictive benefits of smart contracts for corporate waqf crowdfunding, particularly their potential to improve transaction traceability and encourage participation among Malaysian enterprises. Crowdfunding and blockchain have received more direct empirical attention, whereas the metaverse remains an emerging concept whose application to waqf management requires further investigation. The thematic pattern

suggests that Malaysian research is increasingly concerned with how new digital infrastructures can reshape the mechanisms through which waqf funds are mobilized and managed.

C. Theme 3: Digital Waqf Adoption and Behavioral Intention

The third thematic domain connects technological development with individual willingness to participate in digital waqf. Keywords such as *digital waqf*, *cash waqf*, *intention to donate*, and *technological influence* demonstrate the importance of behavioral and technology-acceptance perspectives. Kasmon et al. (2025) integrate the Unified Theory of Acceptance and Use of Technology with Diffusion of Innovation Theory to explain behavioral intention toward waqf digitalization. Hasbulah et al. (2026) further associate participation among younger donors with factors such as platform trust, perceived transparency, and ease of use. These findings place behavioral intention between the availability of digital infrastructure and its actual use by prospective *waqifs*. The presence of this theme also shows that technological innovation needs to be accompanied by user confidence and a clear perception of value.

D. Theme 4: Islamic Philanthropy and Traditional Giving

The fourth thematic domain places digital waqf within the broader Islamic philanthropic ecosystem. The association among *waqf*, *infaq*, *charity*, and *Islamic philanthropy* indicates that technological development remains connected to established religious and social objectives. Ibrahim et al. (2023) and Hasbulah et al. (2026) discuss the use of digital mechanisms to support activities related to education, social welfare, religious infrastructure, and community development. Digital platforms are consequently positioned primarily as instruments for expanding access, improving the delivery of philanthropic services, and strengthening existing waqf functions. The technological dimension does not replace the religious and social foundations of waqf; rather, it provides additional mechanisms through which these functions can be carried out in a changing social environment.

E. Theme 5: Waqf Literacy and Generational Perspectives

The fifth thematic domain emphasizes knowledge, education, and generational engagement in the development of digital waqf. Keywords such as *millennials*, *waqf knowledge*, and *digital education* indicate that technological infrastructure alone may not be sufficient to expand participation. Understanding waqf principles, receiving accessible information, and developing confidence in digital services can influence the willingness of younger generations to contribute. Sanusi et al. (2025) and Ibrahim et al. (2023) associate targeted education and institutional communication with greater awareness and participation in digital waqf. Zainuddin et al. (2025) also indicate that transparent digital reporting can strengthen public understanding and trust toward waqf institutions. The theme highlights that digital transformation requires not only technological readiness but also the capacity of users to understand, trust, and engage with the systems provided.

Comparative Discussion

The findings reveal two distinct but interconnected trajectories in digital waqf research in Indonesia and Malaysia. The difference does not necessarily indicate that one country is more advanced than the other. Rather, it reflects differences in technological priorities, institutional arrangements, research traditions, and behavioral concerns. Indonesian research tends to emphasize innovation and the integration of digital waqf with emerging financial technologies

and Islamic social finance, while Malaysian research places stronger emphasis on institutional application, technological adoption, and the development of digital fundraising mechanisms.

In Indonesia, digital waqf research is closely associated with artificial intelligence, cryptocurrency, digitalization, and the broader transformation of Islamic finance. Studies of crowdfunding, *e-waqf*, and Islamic fintech examine how emerging technologies can expand waqf collection and connect waqf with other Islamic social finance instruments (Ulum et al., 2025; Wahyudi et al., 2024). Governance-related themes, including waqf management and the Indonesian Waqf Board, also demonstrate growing attention to institutional capacity and regulatory development. Malaysian research, in comparison, shows a stronger connection between fintech, digital accounting, crowdfunding, corporate waqf, and smart contracts within established institutional structures. Research on institutional fintech adoption, smart contracts, and digital accounting connects technological development with operational efficiency, transparency, and accountability (Megat et al., 2024; Zakariyah et al., 2023; Zainuddin et al., 2025).

Behavioral intention represents a shared theme in both countries, although the emphasis and analytical approaches vary. Indonesian studies examine factors such as trust, religiosity, perceived usefulness, attitudes, and perceived behavioral control in relation to online cash waqf participation (Md Noh & Mutiara, 2022; Widiastuti et al., 2025). Malaysian studies more frequently employ integrated frameworks, including the Unified Theory of Acceptance and Use of Technology and Diffusion of Innovation Theory, while also giving attention to literacy, generational characteristics, and institutional communication (Kasmon et al., 2025; Sanusi et al., 2025). The prominence of the *Journal of Islamic Marketing* in both datasets further indicates that technology acceptance and donor behavior constitute an important shared foundation of digital waqf research. Institutional contributions, however, show different patterns, with Indonesian research concentrated around Universitas Airlangga, while Malaysian publications are more strongly represented by Universiti Malaysia Kelantan and Universiti Teknologi MARA.

The comparative contribution of this study lies in identifying an innovation-led integration pathway in Indonesia and an institution-oriented operationalization pathway in Malaysia. Both research trajectories remain strongly influenced by behavioral models, conceptual frameworks, and expectations concerning the benefits of digital technology. At the same time, empirical evidence on actual platform usage, fundraising performance, cybersecurity, data protection, operational efficiency, and long-term socioeconomic outcomes remains relatively limited. Future comparative research could address this gap by applying comparable institutional- and user-level indicators across the two countries. Such research would help determine whether the different development pathways produce measurable differences in participation, transparency, fund mobilization, institutional performance, and beneficiary welfare.

CONCLUSION

This study mapped the development of digital waqf research in Indonesia and Malaysia through bibliometric analysis and a systematic literature review of 54 publications indexed in Scopus and Web of Science. The findings identify two research pathways that are distinct but remain closely connected. Indonesian research tends to follow an innovation-led integration pathway, linking digital technology with governance transformation and Islamic social finance. Malaysian research shows a stronger institution-oriented pathway, with greater attention to fintech adoption, crowdfunding, behavioral models, and waqf literacy. Despite these differences,

trust, transparency, usability, and public participation remain common concerns across both countries.

The study contributes to the development of digital waqf research by providing a comparative understanding of how technological and institutional contexts influence research directions in Indonesia and Malaysia. The findings also indicate that digital transformation should not be viewed only as a technological process. Its effectiveness depends on institutional readiness, governance quality, public trust, and the ability of waqf institutions to translate digital access into meaningful social benefits. In practice, regulators and waqf institutions need to strengthen digital governance, platform transparency, data protection, and public accountability while paying greater attention to the actual contribution of digital platforms to fundraising, institutional performance, and beneficiary welfare.

Future research should move beyond publication trends and technology adoption toward empirical examination of actual platform usage, cybersecurity, institutional performance, user trust, and the socioeconomic outcomes of digital waqf. Cross-country studies using comparable indicators could provide stronger evidence on the differences between Indonesian and Malaysian development pathways. Islamic educational institutions, including universities, madrasahs, and pesantren, can also contribute by strengthening digital waqf literacy within Islamic economics and financial education. Collaboration among educators, waqf institutions, and technology providers may further develop responsible digital participation and help younger generations understand waqf not only as a religious obligation but also as an instrument of sustainable Islamic social finance and community development.

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