THE EFFECT OF ZAKAT FUNDS ON INCREASING MUSTAHIK INCOME AN INDONESIA IN 2013-2024: A BIBLIOMETRIK ANALYSIS

Suhaemi[1a], Muhammad Amin[2]
[1a]Universitas Djuanda, Bogor, Indonesia, e-mail: suhaemidemonh@gmail.com
[2]Universitas Djuanda, Bogor, Indonesia

ABSTRACT

The objective of this study is to review and evaluate the development of trends and topics regarding mustahik income. The methodology employed in this study is a bibliometric analysis approach. Data collection was conducted with the assistance of the Google Scholar database through Publish or Perish. The results yielded 141 articles for the period 2013-2024 with the keyword mustahik income. The accurate results were then carried out through VOSviewer. The results indicated a notable increase in the number of scientific publications on mustahik income from 2013 to 2024. Over the course of the study period, there was a surge in research articles on the income of mustahik in 2021 and 2024, with 76 articles published in these years. Visualization of the data using VOSviewer reveals 49 items, grouped into eight clusters with 381 links and a total link strength of 923. This topic has been extensively researched, yet there is considerable scope for further investigation, particularly in relation to other keywords such as the amount of zakat funds, business capital, and the length of business. These areas offer promising avenues for future research in the field of zakat.

Keywords: Trader Factors; Trader Decisions; Zakat Management Institutions.

INTRODUCTION

The Central Bureau of Statistics reports that Indonesia's Gini Ratio in March 2020 was 0.381, a figure that was 0.007 less than the March 2023 ratio of 0.388. This indicates that income inequality persists in Indonesian society. This phenomenon underscores the need for an instrument to improve the welfare of society. One potential solution to income inequality and poverty is the provision of financial assistance to those who are unable to support themselves (Firdaus & Nur, 2022).

In the Islamic context, one of the strategies for overcoming or alleviating poverty is the optimization of zakat. Zakat can be conceptualized as a social institution (muamalah), encompassing the various economic and social forms of human interaction (Ummah & Kurnia, 2020). Consequently, the role of zakat represents a pivotal aspect of mustahik life (Hartono & Anwar, 2018).

Zakat can be distributed to the mustahik, with the most important target being the poor and the needy, so that they are able to live or finance their lives in a sustainable manner (Alawiyah, 2018). Consequently, zakat is supervised by reliable and reputable institutions. These institutions implement zakat programs that aim to empower mustahik and facilitate their transition to self-sufficiency and increased income. As stated by Hikmah & Shofawati (2020): "The effectiveness of a zakat program can be measured by the extent to which it enhances the benefits of zakat funds for mustahik income. This requires the identification of different success indicators for each institution. Together, these indicators contribute to the overall success of the zakat program.

Over time, this has encouraged researchers to conduct research to prove the effect of zakat funds on increasing mustahik income in various zakat institutions in Indonesia. The more research conducted in an institution, the greater the number of scientific articles published. The results of such research are usually documented, analyzed, and published as articles that disseminate the findings in each institution regarding the income of mustahik. This provides a scientific contribution to the academic community as well as the wider society.

A review of the literature on zakat in Indonesia reveals a substantial body of research. This is evidenced by the publication index on Google Scholar through the Publish or Perish application, which lists 141 articles published with the keyword mustahik income. Previous studies have employed a variety of variables, resulting in disparate findings regarding the relationship between zakat funds and mustahik income.Consequently, the number of studies that have been conducted is considerable, and one method of analysing trends and developments in research is through bibliometric analysis. Consequently, researchers must assess the articles on the income of mustahik in order to ascertain the trends and topics that are developing. The objective of this study is to ascertain the extent to which articles on mustahik income have been linked to trends and topics over the period 2013-2024, sourced from Google Scholar.

MATERIALS AND METHODS

Concept of Zakat

The concept of zakat, both in its individual and collective dimensions, is meaningful in both the realm of worship and economics. In terms of worship, zakat is an obligation for those who are able to set aside some of their assets. This is also an indicator of one's obedience to Allah SWT. From an economic perspective, zakat serves as a pivotal factor in maintaining socio-economic stability, ensuring that conditions remain secure and sustainable. To achieve this, the process of zakat distribution must be equalized.

Mustahik

The objective of zakat is to assist those in need in fulfilling their basic necessities, alleviating economic pressure, and promoting a more equitable distribution of wealth within Islamic society. Zakat is regarded as a social and spiritual obligation in Islam, wherein Muslims are encouraged to donate a portion of their wealth to those in need (Rahman, 2021). The groups entitled to receive zakat are as follows: fakir, miskin, amil, muallaf, gharimin, ibnu sabil, riqab, and fii sabilillah.

Zakat Distribution

There are two principal methods of maximizing the distribution of funds from zakat, namely consumptive and productive zakat funds. The distribution of zakat funds in consumptive mode refers to the disbursement of zakat funds for direct consumption, with the objective of meeting the needs of mustahik (Nopiardo, 2018). Zakat utilized in a consumptive manner refers to the allocation of zakat funds to individuals who are in a state of deprivation and need, such as the poor (Hanifa, 2022).

Conversely, the distribution of zakat funds productively is the distribution of zakat funds carried out by empowering mustahik through productive activities (Fauzi & Munandar, 2019).The type of distribution of zakat funds according to Wardani (2022), is divided into 4 parts as follows:

1) The traditional consumptive distribution involves the direct provision of zakat to eligible recipients. This may include zakat fitrah, which is given to the poor to fulfill their daily needs, or zakat harta, which is given to victims of natural disasters.
2) Creative consumptive distribution refers to the distribution of zakat in a form that differs from the original item, such as school supplies or scholarship assistance.
3) Traditional productive distribution: The provision of zakat in the form of productive goods such as livestock, equipment, or machinery is designed to encourage individuals to engage in entrepreneurial activities, thereby expanding the livelihood opportunities of the economically disadvantaged.
4) Creative productive distribution is the productive and creative use of zakat. This includes the allocation of funds as capital that can be utilized to support innovative social projects or to provide capital assistance to traders or small entrepreneurs.

It is essential that the distribution fund zakat has a positive impact on the mustahik, both socially and economically. From a social perspective, it is expected that mustahiks will be able to live a life that is equal to that of other communities. From an economic standpoint, it is expected that mustahik will be able to achieve financial independence and a decent life (Maudina, 2018). This is in accordance with Government Regulation of the Republic of Indonesia Number 14 of 2014, which outlines the implementation of Law Number 23 of 2011. The 2011 regulation stipulates that the management of zakat encompasses three distinct phases: planning, implementation, and coordination. These phases encompass the process of collection, distribution, and utilization of zakat. The distribution of zakat funds can have a positive impact if they are channeled to the intended recipients and in accordance with their needs.

The distribution of zakat has the potential to have a diverse range of effects and influences. The distribution of zakat can contribute significantly to improving social, economic, and overall welfare for people in need, especially by increasing mustahik income. The impact of zakat distribution on the increase of mustahik has a positive, negative, or no effect at all, depending on the variables used by each researcher.As research conducted by Maufur & Iswandi (2020), it was concluded that the utilization of productive zakat

funds (Variable X) does have a positive and significant influence on the level of mustahik income (Variable Y). In addition, research conducted by Utami (2018), states that the variables of capital assistance, skills training, and mentoring are overall significant and have a positive effect on increasing mustahik income. As for research according to Chairunnisa & Abdillah (2022), that the variables used are business capital assistance and the length of mustahik business has a positive effect on increasing mustahik microbusiness income. Meanwhile, the variables of mentoring assistance and mustahik entrepreneurial characteristics do not have a positive effect. According to research by Siregar et al. (2021), it states that the variable of zakat funds has been effective in increasing the income of mustahik while the coaching variable has no positive effect on increasing the income of mustahik.

Those who posit that zakat has no effect on increasing the income of mustahik are in accordance with research conducted by Jannah (2020), which indicates that the variable business capital assistance managed by the institution has no impact on the level of income of mustahik, as the purpose of zakat for the program.

Zakat Management

In the era of the Prophet and his companions, zakat management was regarded as a paragon of Islamic history. At that time, zakat was regarded as one of the primary obligations for Muslims and was meticulously monitored by the Islamic government, which was led by the Prophet Muhammad SAW. Zakat was implemented during the time of the Prophet and his companions in two distinct methods. Officers were responsible for collecting zakat from muzakki, while muzakki were also permitted to directly submit their zakat to Baitul al-Mal. Subsequently, the officers (amil zakat) distributed the zakat to the muzakki. The eight groups of ashnaf tsamaniyah are those who are entitled to receive zakat.

The enactment of Law No. 23/2011 on Zakat Management has facilitated the rapid expansion of zakat management organizations (OPZ) in Indonesia. This is due to the role of OPZ in collecting and distributing zakat, infaq, sadaqah, and waqf (ziswaf) funds, which are sources of public funds. In Indonesia, OPZ is divided into two main types: Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ).

Mustahik Income

Islam emerged as the final and definitive teaching with the aim of guiding its adherents towards a prosperous and happy life. Consequently, Islam is profoundly concerned with the well-being of humanity, encompassing both the temporal and the eternal (Chaira, 2020). One of the community's welfare can be observed in terms of the community's income. In Islamic economics, income is defined as the flow of money or value obtained by individuals or groups in society through effort, investment, or asset ownership. This income must be obtained in accordance with Islamic principles, which regulate the permissible sources of income.

The improvement of the community's economy can affect the variation of mustahik's income, which is strongly influenced by local social and economic factors as well as religious considerations. It is anticipated that the provision of zakat funds to mustahik will make a substantial contribution to fulfilling their basic needs and increasing their income. The zakat fund assistance can be utilized for productive activities among mustahik by providing business capital (Djailani, 2021).

Research Methods

This research uses the Bibliometric Analysis method. Bibliometric analysis is a study that analyzes scientific bibliographic activity, based on the assumption that a researcher must carry out his research and communicate the results to colleagues (Tupan et al., 2018). Bibliometric analysis plays an important role in assessing the results of scientific research, mapping the

structure of a field of science, and tracking the development of new knowledge in a particular discipline (Haikal, 2017). Bibliometric analysis aims to analyze the development of research on zakat funds related to mustahik income. Bibliometric analysis research uses 3 stages, namely data collection, data selection, and data analysis (Fauziah et al., 2023).

The data collection of this study used a database from Google Scholar. 141 scientific papers were found with the keyword mustahik income. Search data from the Google S c h o l a r database was extracted using VOSviewer software. There are three types of development maps in VOSviewer software, namely keyword clusters or research networks (network visualization), recent research keyword trends (overlay visualization), and research keyword trends to identify research areas that are rarely explored (density visualization) (Sulardja, 2021).

RESULTS AND DISCUSSION

Scientific PublicationTrends 2013-2024

Based on the search through Publish or Perish, there were 141 articles published on Google Scholar in 2013-2024.
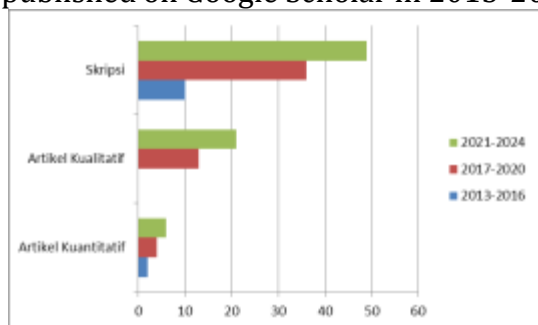

Figure 1. Distribution of Articles and Thesis 2013-2024

Figure 1. searches based on time series, in 2013-2016 0 qualitative approach articles were found, 2 quantitative approach articles, and 10 theses both quantitative and qualitative. In 2017-2020, 4 qualitative approach articles were found, 13 quantitative approach articles, and 36 theses that were quantitative and qualitative. In 2021- 2024, there were 6 qualitative approach articles, 21

quantitative approach articles, and 49 theses of quantitative and qualitative methods. The dominant independent variables that appear to be used in previous studies are as follows:

Table 1. Dominant variables appear

No.	Independent Variable	Percentage
1	Dana Zakat	69,50%
2	Business Capital	36,90%
3	Length of Business	21,70%
4	Assistance	19,50%
5	Training	15,20%
6	Coaching	8,60%
7	Education	6,50%
8	Type of Business	6,50%

Table 1. illustrates that the variables of zakat funds, business capital, and length of business are the top three variables often used by previous studies found in the article. These variables include the Amount of Zakat Funds, Business Capital, and Length of Business.

Journal Core Articles

Several sources of article publications were found that contributed to this research on mustahik income as follows :

Table 2. Journal Publish Source

No	Source of Journal Publish	Quantity
1.	Journal Scientific Students FEB	7
2.	Lisyabab : Journal Study Islam and Social	1
3.	E-Journal of Business Economics and Accounting	1
4.	Journal Education and Economy	1
5.	Journal Accounting STIE Muhammadiyah Palopo	1
6.	Philanthropy: Journal Management Zakat and Waqf	1
7.	El-Mal: Journal Studies Economics & Islamic Business	1
8.	IJBE: Indonesian Journal of Islamic Business and Economics	1
9.	Al-Infaq: Journal Economics Islam	1

10.	Scientific Journal of Management Economics, Accounting	1
11.	Journal Scientific Economics Islam	1
12.	Al-Azhar : Journal of Islamic Economics	1
13.	Syntax Literate: Journal Scientific Indonesia	1
14.	Insight: Journal Science Management, Economics and Entrepreneurship	1
15.	Journal Accounting & Islamic Finance	1
16.	Islamic Banking Journal	1
17.	Journal Economics, Management and Accounting	1
18.	My Jurnal	1
19.	Journal Science Computer, economics and Management	1
20.	JESM: Journal Economics Syariah Mulawarman	1
21.	Atsar Unisa Journal	1
22.	Islamic Economics and Finance in Focus	1
23.	Journal of Sharia Economics	1
24.	Journal Research Multidisciplinary Science	1
25.	Journal of Economics and Business Islam	1
26.	Juhanperak	1
27.	Ecoplan Journal	1
28.	SNAM PNJ	1
29.	Journal Alma Ata	1

Table 2 shows some of the dominant sources of research journals with the keyword mustahik income. The largest number of journal sources came from the Scientific Journal of FEB Students of Universitas Brawijaya as many as 7 articles. Meanwhile, other journals each contributed 1 article. Thus, there are 29 different journal sources in this study from the period 2013-2024. These articles raised the topic of the effect of zakat on mustahik income. This shows one of the concrete and significant contributions from universities in advancing national zakat management that is in accordance with the needs. This study is considered to be quite comprehensive, starting with an analysis of the pattern of zakat

Highest Citation by Article

Based on Google Scholar in Publish or Perish there are top citations of 141 articles, as follows:

Table 3. Top Citations of Articles

Cites	Authors	Title	Years	Source
21	HL Fathullah, A Hoetoro	Influence Zakat Assistance Productive by The Institution Amil Zakat to Revenue Mustahik (Study on LAZIS Sabilillah and LAZ El-Zawa Malang)	2015	Jurnal Ilmiah Mahasiswa FEB
21	N Nurbismi, MR Ramli	Influence Zakat Productive, Revenue and Performance Amil Against Poverty Mustahik at City Banda Aceh	2018	Jurnal EMT KITA
18	PRTP Utami	Influence Help Capital, Training Skills, and Companion Against Improved Revenue Mustahik At Empowerment Zakat,	2018	Jurnal Pendidikan dan Ekonomi

		Infak, and Sadaqah		
16	SP Sari	Influence Financing Qardhul Hasan Against Revenue Business Mustahik Zakat (Study Case Wallet Care People Daarut Tauhid Branch Bogor)	2018	Al-Infaq: Jurnal Ekonomi Islam
10	SK Siregar, D Harahap, ...	Role Fund Zakat Productive in Increasing Revenue Mustahik	2021	Journal of Islamic Social finance Management
10	MA Nuriana	Influence User An Zakat Productive and Training Business Against Revenue Mustahik	2020	Lisyabab: Jurnal Studi Islam dan Sosial

Based on the table above, there are 2 top citations, including the title "The Effect of Productive Zakat Assistance by Amil Zakat Institutions on Mustahik Income (Study at LAZIS Sabilillah and LAZ el zawa Malang)" conducted by HL Fathullah, A Hoetoro and the title "The Effect of Productive Zakat, Income, and Amil Performance on Mustahik Poverty in Banda Aceh City" conducted by N Nurbismi, M.R. Ramli, each with 21 citations.

Thus, it shows that it has a great impact in its field. So that it shows that the research makes an important and relevant contribution to knowledge and developments regarding mustahik income. The more citations in research, the more it will advance the latest research.

Topic Visualization Using VOSviewer

The data visualization process using VOSviewer software has three parts, namely network visualization, overlay visualization, and density visualization.

Network Visualization

The initial overview of the VOSviewer feature is displayed with Network Visualization which identifies the network visualization linkages between items or keywords with other keywords or variables with other variables.
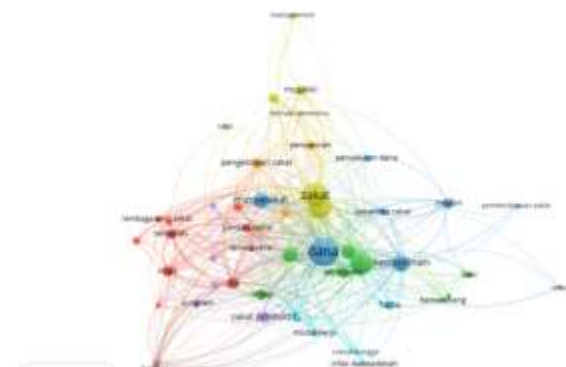

Figure 2. Network Visualization

Figure 2, the results show data visualization of 141 articles contained 49 items divided into 8 clusters with the most links of 381 and a total link strength of 923. This can be identified from each cluster which is presented as follows.

Table 4. Cluster Distribution

Cluster	Item	Warna
Cluster 1	10 Items	Red
Cluster 2	8 Items	Green
Cluster 3	8 Items	Blue
Cluster 4	7 Items	Yellow
Cluster 5	5 Items	Purple
Cluster 6	5 Items	Light Blue
Cluster 7	4 Items	Orange
Cluster 8	2 Items	Chocolate

In table 4 it is found that cluster 1 has the most item types of 10. Furthermore,

followed by clusters 2 and 3 each have 8 items that have been visualized in the VOSviewer software feature display. The relationship with items that are connected to the keyword of the amount of zakat funds, can be seen as follows.
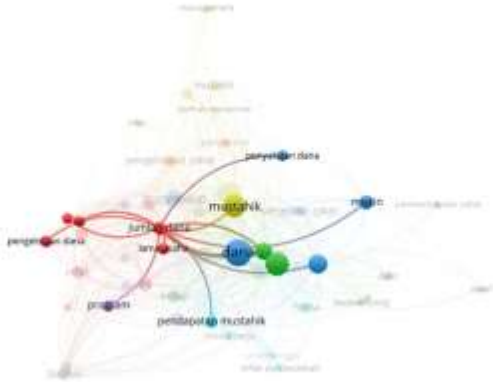

Figure 3. Item of Dana Zakat

The zakat funds based on networking visualization is in cluster 1, precisely in the red circle with 16 occurrences, has 13 links, and a total link strength of 22. All items are related to the relationship of the number of zakat funds item. This visualization shows the existing linkages, which in turn can provide a deeper understanding of the interaction of the amount of zakat funds with other components in the relevant context. Further research into these interrelationships will provide quality insights into the usefulness of the zakat fund amount within a broader system framework or scope. This analysis can also provide a better understanding of how innovations and evolutions related to the amount of zakat funding can affect various aspects in the context.

The sphere image on the amount of funds item has a small size compared to the network of items such as mustahik, funds which have a larger size. This concretizes the space for research on the amount of zakat funds to be examined in detail. Furthermore, the item capital business linkage with other items can be seen as follows.
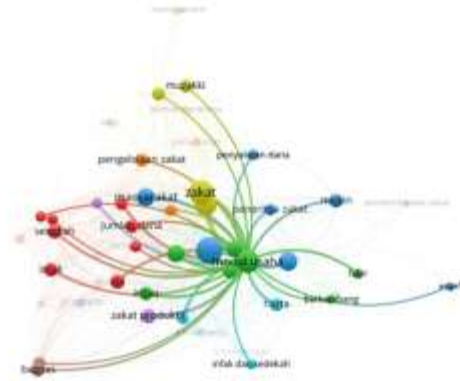

Figure 4. Item Venture capital

Figure 4 shows that the business capital item is in cluster 2 marked with a green circle, the occurrence rate is 99, has 34 links, and the total link strength is 139. This item has many links with other elements based on interconnected networks. So that the business capital item if based on network visualization has a very strong interaction. This means that business capital items have an influence on other relevant components. In addition, other networks can also be seen, namely the length of business item as follows.
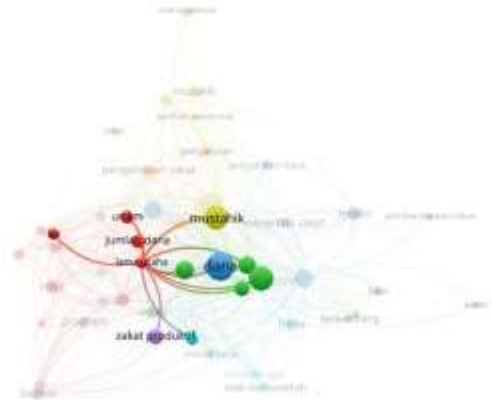

Figure 5. Item Lama Usaha

Figure 5 shows that the old business item is in cluster 1 marked with a green circle with an occurrences rate of 19, has 18 links, and a total link strength of 59. This indicates that the old business item has many links with other items. This is based on analysis through VOSviewer software. The circle on the length of business item is not too large, which means that there is still room and gaps for further research. Therefore, it can provide understanding and insight to be further developed periodically by researchers. Thus, this

creates sustainability and innovation and enlarges the gap in research. Then, there are other items that are analyzed by the network, namely mustahik income as follows.
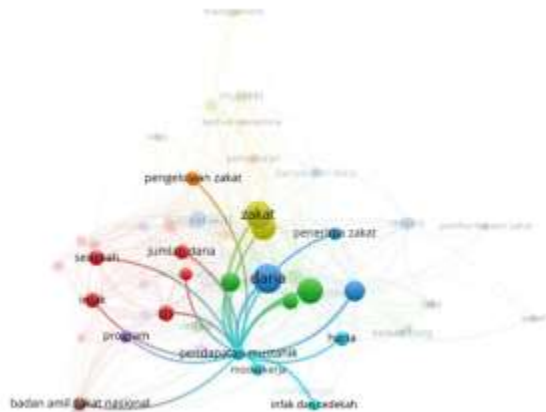

Figure 6. Item Pendapatan Mustahik

Figure 6 shows that The length of business item is in cluster 6 marked with a green circle with an occurrence rate of 13, having 19 links, and total link strength, which is 30. This mustahik income item has a relationship with other keywords.

Overlay Vizualization

Overlay visualization displays information or time chronology on the publication of research results. This is presented in the following figure.
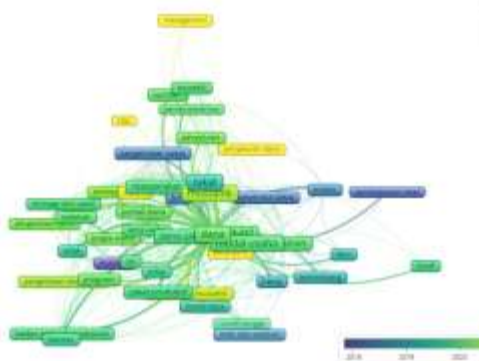

Figure 7. Overlay Visualization

Figure 7 shows that there are emerging trends in research topics. This mapping process is characterized by the presence of varied colors that symbolize a clear view of the development of research topics. This can be observed in terms of the changing yellow color that represents the latest research over time, this can indicate trends in certain research topics. As the

color changes, initially many studies indicate blue, then switch to green until it becomes yellow. This can provide insight to researchers in choosing research topics that make the evolution of research topics in the present.

Density Visualization

Density visualization which aims to display the level of density in the research group. The density visualization of the research group is as follows.
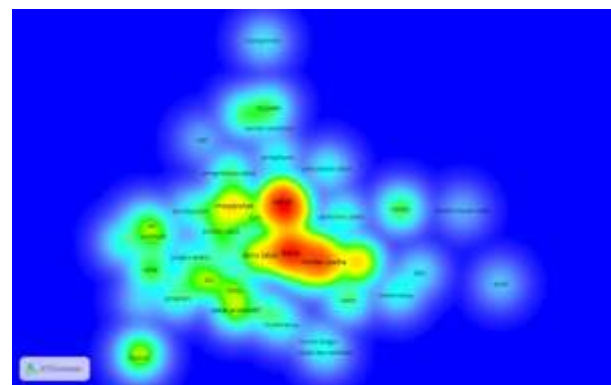

Figure 8. Density Visualization

Figure 8 shows that It identifies the density of research groups on mustahik income that have a relationship with each other. The more intense the color, the higher the density of topics in the research. This is indicated by the thick red color that the research topic makes a different research center and has a big impact in a particular research field. Conversely, the fainter the color, the less dense the research topic. Density visualization provides.

A view of research topics where there are differences between popular and unpopular topics. This helps in determining the direction of future research or in finding collaboration opportunities with other researchers who have similar interests. This can illustrate the dominant topics in scientific published research from 2013-2024.

CONCLUSION AND IMPLICATION

Analysis Bibliometric Analysis About trends in article publications from 2013-

2024 with the keyword mustahik income. In 2021-2024, there was a significant increase in research on mustahik income, totaling 76 articles. The largest number of journal sources comes from Journal Scientific Students FEB Universitas Brawijaya as many as 7 articles. The top citation belongs to HL Fathullah, A Hoetoro entitled "The effect of productive zakat assistance by amil zakat institutions on mustahik income (study on LAZIS sabilillah and LAZ el zawa Malang)" with 21 citations.

Based on Visualization The topic uses VOSviewer, resulting in 8 research clusters. The item of the amount of zakat funds based on networking visualization is in cluster 1, precisely in the red circle with 16 occurrences, has 13 links, and a total link strength of 22. The business capital item is in cluster 2 marked by a green circle, the occurrences rate is 99, has 34 links, and a total link strength of 139. Meanwhile, the length of business item is in cluster 1 marked with a green circle with an occurrences rate of 19, has 18 links, and a total link strength of 59.

REFERENCES

Alawiyah, A. (2018). The Effect of Productive Zakat on Mustahik Income. Journal Alma Ata, 0-13..

Chaira, N. (2020). Effect of Program Productive Economic Empowerment of Baitul Mal Aceh on Mustahik Income (Vol. 14, Issue 2).

Chairunnisa, S. A., & Abdillah. (2022). The Effect of Business Capital Assistance, Assistance, Entrepreneur ial Characteristics, and Length of Business on Increasing Mustahik Micro Business Income (Case Study of the Senyum Mandiri Program of Rumah Zakat Depok). PNJ Journal of Accounting and Management, 3.

Djailani, S. G. (2021). The Effect of Utilization of Zakat Funds on the Income Level of Mustahik at BAZNAS North Sulawesi Province.

Fauzi, I. M., & Munandar, E. (2019). The Effectiveness of the Zakat Collection Unit (UPZ) in Increasing the Amount of Zakat, Infaq, and Sadaqah towards Improving the Economic Welfare of Mustahik Margaharja Village. Journal of Economics, Finance, Banking and Sharia Accounting (EKSPEKSTASy), 1(1), 1-10.

Fauziah, R. S. P., Suherman, I., Kholik, A., Ramdhani, M. R., & Lathifah, Z. K. (2023). A Bibliometric Analysis of Instructional Technological Leadership Research Using VOSviewer. AL-Tanzim: Jurnal Manajemen Pendidikan Islam, 07(02), 340–350.

Firdaus, R., & Nur, M. M. (2022). The Impact of Productive Zakat Distribution in Improving Mustahiq Welfare in Zakat Management at Baitulmal North Aceh. Journal of Management Economics and Business, 23(1).

Haikal, A. (2017). Bibliometric Analysis of Thesis Research Mapping in the Social Science Education Study Program at UIN Maulana Maliki Ibrahim Malang Indexed by Google Scholar in 2019-2023.

Hanifa, I. D. (2022). The Role of Productive Zakat in Increasing Mustahik Income (Case Study at El- Zawa UIN Maulana Malik Ibrahim Malang) (Vol. 4, Issue 2).

Hartono, N., & Anwar, M. (2018). Analysis of Productive Zakat on Poverty Index, Material and Spiritual Value of Mustahik. In Scientific Journal of Islamic Economics (Vol. 4, Issue 3, p. 187). STIE AAS Surakarta.

Hikmah, I. F., & Shofawati, A. (2020). Efficiency Analysis of 7 National Zakat Management Organizations (Opz) Using Data Envelopment Analysis (Dea). Journal of Sharia Economics Theory and Applied, 7(6).

Jannah, W. (2020). Analysis of Productive Zakat Fund Utilization on Mustahik Income Level (Study of Baitul Mal Banda Aceh City in Syiah Kuala District).

Maudina, U. (2018). The Effect of Productive Zakat Financing on Mustahik Income Level (Study at Baitul Mal Aceh).

Maufur, S., & Iswandi, I. (2020). The Effect of Productive Zakat Fund Utilization on Mustahik Income Level at Baznas Palopo City. Metta: Journal of Multidisciplinary Research, 6(1), 713-722.

Nopiardo, W. (2018). Income Development of Productive Zakat Mustahik BAZNAS Tanah Datar Regency (Study of Mustahik Trade Business in Lima Kaum District). At- Tijaroh: Journal of Management Science and Islamic Business, 4(2), 139-154.

Rahman, A. K. (2021). Analysis of Differences in Income, Consumption, and Alms Mustahik Before and After Receiving Productive Zakat Funds at the Amil Zakat, Infaq, Sedekah Muhammadiyah Institution (Lazismu) Malang City. Scientific Journal of FEB Students.

Siregar, S. K., Harahap, D., & Lubis, R. H. (2021). The Role of Productive Zakat Funds in Increasing Mustahik Income. Journal of Islamic Social Finance Management, 2(2), 225-236.

Sulardja, E. C. (2021). Bibliometric analysis of scientific publications in the field of digital asset management based on Scopus data 2011-2020. Informatio: Journal of Library and Information Science, 1(3), 259.

Tupan, T., Rahayu, R. N., Rachmawati, R., & Rahayu, E. S. R. (2018). Bibliometric Analysis of Research Development in Instrumentation Science. Read: Journal of Documentation and Information, 39(2), 135.

Ummah, F. N., & Kurnia, T. (2020). Fisabilillah Criteria in the Indonesian Zakat Management Institution. Syarikah Journal: Journal of Islamic Economics, 6(1), 83.

Wardani, A. C. (2022). Implementation of Productive Zakat Fund Management to Increase Mustahik Income at BAZNAS Jember Regency in 2020-2021.