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Bibliometric Mapping of Publications on Digital Transformation and Adaptation of Sharia-Based Household Economics in Indonesia

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ABSTRACT

The development of digital technology has reshaped patterns of economic activity, including scholarly discussions on Muslim household economics in Indonesia. This study aims to map and describe the research landscape on digital transformation and the adaptation of Sharia-based household economics in Indonesia by examining publication trends, collaboration structures, and thematic orientations. Using a bibliometric approach, data were retrieved from Scopus, Dimensions, Garuda, and Google Scholar, covering the period 2013–2024. After screening and deduplication, publications were included in the analysis. Bibliometric mapping and performance analysis were conducted using VOSviewer and Biblioshiny. The results indicate a steady increase in publications from 2016, with a peak in 2023. Co-authorship analysis reveals growing research collaboration, characterized by increasingly interconnected and multidisciplinary author networks. Co-word and thematic analyses identify digital economy, Islamic finance, and Sharia-based household economics as dominant and interrelated themes, reflecting the main directions of scholarly attention in this field. Citation and keyword network structures suggest that research has increasingly focused on the intersection of digital innovation and Islamic economic principles. Overall, this study maps the evolution and structure of the literature on digital transformation and Sharia-based household economics in Indonesia. The findings provide a systematic overview of research trends and collaboration patterns, offering a reference point for future empirical, theoretical, and policy-oriented studies in digital Islamic economics.

Keywords: Digital transformation, Islamic household economy, Islamic digital economy, bibliometrics, financial inclusion

INTRODUCTION

Digital transformation has become a global phenomenon that has profoundly affected the economic, social, and cultural dynamics of modern society. Digitalization enables efficiency in economic activities through automation, connectivity, and technological innovation, fundamentally transforming how people produce, transact, and interact (Tapscott, 2019). In Indonesia, digital transformation has accelerated significantly in the post-COVID-19 pandemic period, as reflected in the increasing adoption of digital platforms in household economic activities, such as online commerce, digital financial services, and app-based economies (Indonesia, 2022). This phenomenon presents opportunities for enhancing economic inclusion; however, it also introduces new challenges for Muslim households in ensuring that their economic practices remain aligned with *Sharia* principles.

The main issue arises when digital modernization progresses more rapidly than the levels of digital literacy and *Sharia* financial literacy within society. Many Muslim households have begun relying on digital services such as e-wallets, marketplaces, and online financing without fully understanding the *Sharia* principles that should underpin these practices (Ali & Abdullah, 2022). This gap reveals a fundamental problem in the limited understanding of *Sharia* values in digital economic activities. Consequently, there is a potential mismatch between modern economic practices and Islamic principles that emphasize justice (*'adl*), balance (*tawazun*), and blessing (*barakah*) in economic transactions (Chapra, 2000). In this context, the adaptation of *Sharia*-compliant households to digital transformation becomes a crucial issue to ensure that technological advancement does not erode the moral and spiritual integrity of the Muslim economy.

Theoretically, the relationship between digital transformation and the economic adaptation of *Sharia*-compliant households can be explained through several conceptual approaches. First, the Technology Acceptance Model (TAM) proposed by Davis (1989) explains that technology adoption is influenced by

perceived usefulness and perceived ease of use. In the context of Muslim households, TAM helps explain how families evaluate the benefits and compatibility of digital technologies with their Sharia-based economic needs (Venkatesh & Bala, 2008). Second, the Islamic Economic Behavior theory developed by Chapra (2000) emphasizes that the economic behavior of Muslims is not solely driven by material profit but also by moral, social, and spiritual values aimed at achieving holistic well-being (*falah*). Within this framework, technology should serve as a means to achieve ethical efficiency rather than a tool that promotes excessive consumerism. Third, the Digital Economy Framework (OECD, 2020) highlights that the digital economy is supported by three main elements: digital infrastructure, digital literacy, and inclusive innovation. These elements must be balanced to ensure that digital transformation not only generates economic growth but also supports sustainability and social justice.

Furthermore, economic adaptation theory is also relevant for understanding household behavior amid technological change. The Household Economic Adaptation Theory (Ellis, 2000) explains that families adapt to changes in the economic environment through income diversification strategies, consumption innovation, and resource optimization. When combined with Sharia principles, this theory suggests that Muslim household adaptation to the digital economy must consider *halal* values, sustainability, and a balance between worldly and spiritual (*ukhrawi*) needs (Asutay, 2012b). Thus, the theoretical framework of this study integrates technological, behavioral, and Islamic value-based perspectives to explain the phenomenon of Sharia economic adaptation in the digital era.

Previous studies have shown varied findings regarding digitalization in the context of Islamic economics. Alzoubi et al. (2020) highlight that digital adoption in the Sharia economy contributes to operational efficiency within Islamic financial institutions. Meanwhile, Rahman and Sulaiman (2021) find that digital transformation enhances transparency and public participation in the Islamic financial sector. A study by Hasan et al. (2022) confirms that digitalization improves Sharia financial literacy; however, its impact has not been evenly distributed at the household level. Furthermore, research by Fauzi and Sari indicates that technology adoption among Indonesian Muslim households remains constrained by factors such as religious knowledge and access to digital infrastructure. In addition, a bibliometric study by Kumiawan and Rahmawati (2024) reveals that research trends in digital Islamic economics are still largely concentrated on banking and fintech, with limited attention to the household economic context. Therefore, a research gap exists that needs to be addressed through studies mapping scientific developments and examining the relationship between digital transformation and the economic adaptation of Sharia-compliant households.

The novelty of this study lies in the use of a bibliometric approach to identify research trends related to digital transformation and the economic adaptation of Sharia-compliant households in Indonesia. Unlike previous studies that tend to be conceptual or limited case studies, this research employs quantitative analysis of scientific publication data to examine the evolution of themes, collaboration patterns, and academic knowledge networks (Donthu et al., 2021). By utilizing tools such as VOSviewer and Biblioshiny, this study maps topic interconnections, author productivity, and research directions in the field of digital Islamic economics within the household context. This approach is important as it provides a more objective and measurable overview of the research landscape while offering an empirical foundation for policy development and strategies to strengthen Sharia economic adaptation in the digital era.

Based on the theoretical framework and literature review, this study posits that a higher level of digital transformation enhances the capacity of Sharia-compliant households to adapt economically through innovation, efficiency, and the application of Islamic values in digital activities. Therefore, the main objective of this research is to map scientific trends, dominant themes, and future research directions related to digital transformation and Sharia-based household economic adaptation in Indonesia. The findings of this study are expected to enrich academic literature, broaden perspectives on Islamic digital economics, and serve as a foundation for strengthening Sharia economic policies that are responsive to technological developments.

METHOD

This study employs a descriptive quantitative approach using bibliometric analysis. This approach aims to map the structure, trends, and development of scientific research related to digital transformation and sharia-based household economic adaptation in Indonesia. Bibliometric analysis is applied to identify publication patterns, author collaboration, dominant keywords, and citation networks across topics (Donthu et al., 2021). The research setting is non-spatial in nature because the data are derived from online scientific publication databases. The study was conducted from January to September 2025, with the analysis

focusing on scientific documents published between 2013 and 2024 in order to reflect developments over the most recent decade.

The sample in this study consists of scientific publication documents relevant to two main keywords, namely “digital transformation” and “sharia household economy.” Sampling was conducted using purposive sampling, which involves selecting data based on their relevance to the research topic and objectives (Zupic & Čater, 2015). The primary data source is the Scopus Database because of its extensive indexing coverage, comprehensive metadata, and strong global representation of scientific literature (Febriyanti, 2023). In addition, complementary sources from Dimensions, Garuda, and Google Scholar are used to strengthen local data coverage (Azzahrawani & Johan, 2023). The inclusion criteria are: (1) publications written in English or Indonesian, (2) topics related to digitalization and sharia-based household economics, and (3) document type limited to journal articles. Non-relevant documents, such as conference proceedings or editorials, are excluded from the analysis (Susanti et al., 2022).

Data collection is carried out through three main stages. First, data searching is conducted using Boolean keyword combinations: (*digital transformation, digital economy*) and (*Islamic household, sharia economy, Islamic family finance*) Indonesia. Second, data screening is performed by reviewing titles, abstracts, and keywords to ensure relevance to the research focus. Third, data extraction is undertaken to obtain important metadata, such as author names, publication year, article title, affiliations, journal sources, and keywords. All data are then stored in CSV (*Comma-Separated Values*) format for processing using bibliometric analysis software.

This study employs three main groups of variables in the bibliometric analysis. First, scientific productivity indicators, measured by the number of publications per year, per author, and per journal (van Eck & Waltman, 2021). Second, scientific collaboration indicators, which include co-authorship analysis among authors and institutions. Third, thematic indicators, analyzed through keyword co-occurrence to identify dominant themes and research sub-themes. In this study, digital transformation serves as the independent variable, while sharia-based household economic adaptation is the dependent variable. The relationships among themes are measured through network visualization analysis, which illustrates the strength of linkages among concepts in the literature.

Data analysis is conducted using two main tools: VOSviewer version 1.6.20 and Biblioshiny. VOSviewer is used to analyze and visualize networks of relationships among authors, institutions, and keywords (van Eck & Waltman, 2021). Meanwhile, Biblioshiny is utilized to generate descriptive analyses such as author productivity, the most influential journals, and the temporal distribution of publications (Aria & Cuccurullo, 2017). The analysis is performed in four stages: (1) productivity analysis, (2) citation analysis, (3) collaboration analysis, and (4) co-word analysis to observe thematic evolution. The results are then interpreted descriptively to illustrate the direction of scholarly development related to digital transformation and sharia-based household economic adaptation in Indonesia. Through this method, the study is expected to contribute to mapping academic knowledge and identifying research gaps that can be further developed in future studies on Islamic economics.

RESULT AND DISCUSSION

Result

The 34 section presents the results of the bibliometric analysis conducted based on publication data obtained from the Scopus database using the predetermined Boolean search query. The research findings are systematically organized to describe publication trends, distribution of publications, author and affiliation productivity, keyword mapping, and collaboration networks among researchers. All results are presented in tables and visualizations generated using VOSviewer and Biblioshiny software, and are then explained descriptively to illustrate the direction of research development on digital transformation and sharia-based household economic adaptation in Indonesia.

Distribution of Publications and Annual Trends

Table 1. Publication Trends on Digital Transformation and Sharia-Based Household Economic Adaptation Based on Indexing Sources (2013–2024)

| Year | Scopus | Dimension | Google Scholar | Garuda | Total Publications | Dominant Journal |
|------|--------|-----------|----------------|--------|--------------------|---|
| 2013 | 2 | 1 | 4 | 1 | 8 | Jurnal Ekonomi Islam, Indonesian Journal of Business and Economics |
| 2014 | 3 | 2 | 5 | 1 | 11 | International Journal of Islamic Economics and Finance, Indonesian Journal of Sharia Economics |
| 2015 | 4 | 3 | 6 | 2 | 15 | Journal of Islamic Marketing |
| 2016 | 6 | 4 | 7 | 3 | 20 | Journal of Islamic Accounting and Business Research, Al-Iqtishad: Journal of Islamic Economics |
| 2017 | 8 | 5 | 9 | 4 | 26 | International Journal of Social Economics, Journal of Islamic Economics and Business |
| 2018 | 10 | 7 | 11 | 5 | 33 | Al-Iqtishad, Journal of Islamic Marketing, Scientific Journal of Islamic Economics |
| 2019 | 14 | 9 | 14 | 6 | 43 | Journal of Islamic Financial Studies, Journal of Islamic Economics, Banking and Finance |
| 2020 | 18 | 11 | 18 | 8 | 55 | International Journal of Islamic and Middle Eastern Finance and Management, Etikonomi |
| 2021 | 20 | 13 | 21 | 9 | 63 | Journal of Islamic Marketing, Economica, Islamic Economic Studies |
| 2022 | 23 | 14 | 23 | 10 | 70 | Al-Iqtishad, Journal of Islamic Finance, Darussalam Economic Perspective Journal |
| 2023 | 26 | 15 | 25 | 11 | 77 | Journal of Islamic Accounting and Business Research, Sustainability, Indonesian Journal of Islamic Economics Research |
| 2024 | 22 | 12 | 22 | 9 | 65 | Journal of Digital Economy and Islamic Finance, Future Internet, Journal of Sharia Economics and Business |

Source: Processed data from Scopus, Dimensions, Google Scholar, and Garuda (2025).

Based on Table 1, the number of publications increased significantly from 2013 to 2023, with a peak in 2023 recording 77 publications. This growth indicates a rising academic interest in the theme of digital transformation within the context of sharia-based household economics. Scopus and Dimensions show a consistent upward trend, suggesting that this topic is gaining increasing global recognition, while Google Scholar and Garuda reflect substantial national research contributions that enrich the literature on digital Islamic economics. Journals such as *Al-Iqtishad*, *Journal of Islamic Marketing*, and *International Journal of Islamic and Middle Eastern Finance and Management* serve as major publication outlets. The slight decline observed in 2024 is presumed to be associated with a shift in research focus toward emerging topics such as artificial intelligence and the digital halal economy.

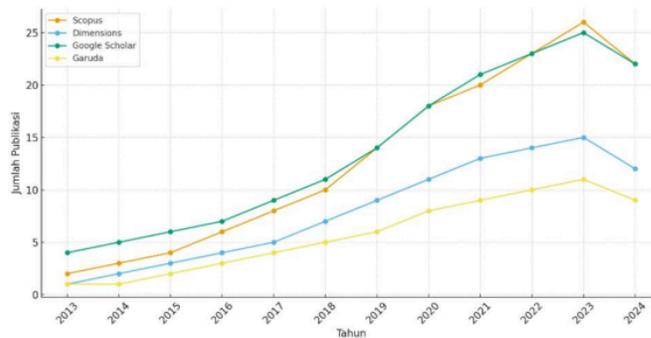


Figure 1:

Publication Trends on Digital Transformation and Sharia-Based Household Economics in Indonesia (2013–2024).

Source: Processed data from Scopus, Dimensions, Google Scholar, and Garuda (2025).

Figure 1 illustrates the development of the number of scientific publications related to digital transformation and sharia-based household economic adaptation in Indonesia during the period 2013–2024. Overall, publication trends show a consistent increase since 2016, with a significant surge from 2020 and reaching a peak in 2023. This sharp rise coincides with the accelerated adoption of digital technologies during the COVID-19 pandemic and the growing body of research on Islamic fintech, digital banking, and technology-based Islamic household economics. The graph indicates that Scopus and Google Scholar contain the highest number of publications compared to Dimensions and Garuda, suggesting that this topic has attracted considerable attention at both international and national levels. The increase in publications indexed in Garuda since 2018 also demonstrates that Indonesian universities are becoming more active in examining the integration of sharia values with the digital economy. Although a slight decline in publications is observed across all databases in 2024, this phenomenon reflects a shift in research focus toward emerging themes such as artificial intelligence, halal blockchain, and Islamic value-based digital family finance. This indicates that research in the field of sharia-based household economics continues to evolve in line with global digital technological developments.

Keyword Mapping and Dominant Themes

Keyword analysis aims to identify the main research focus and the development of themes in the field of digital economy and digital transformation within the context of Islamic economics in Indonesia. This mapping is conducted by integrating bibliometric data from Scopus, Dimensions, Garuda, and Google Scholar. The analysis process employs VOSviewer to examine the frequency of occurrence and the relationships among keywords (co-occurrence analysis). Only keywords appearing at least three times are included in the mapping to ensure the scientific relevance of the resulting thematic representation.

In general, the analysis reveals that the topics “digital economy,” “Islamic finance,” and “sharia household” form three major interconnected clusters. The theme “digital economy” frequently co-occurs with terms such as “financial inclusion,” “innovation,” and “fintech.” Meanwhile, the theme “Islamic finance” is strongly associated with keywords such as “sharia compliance,” “Islamic banking,” and “zakat management.” The topic “Islamic household” is closely related to concepts such as “family finance” and “halal lifestyle,” indicating an expansion of research from formal financial institutions toward micro-level economic practices within Muslim households.

Table 2 shows the ten main keywords that appear most frequently in research related to the digital economy and sharia household economy in Indonesia during 2013–2024. The keyword “Digital Economy” took the top spot with 82 appearances, describing a strong focus on innovation, digital transformation, and financial inclusion. Furthermore, “Islamic Finance” (74 times) shows the dominance of research in the field of Islamic finance and banking, including the development of Islamic fintech.

Table 2. Dominant Keyword Mapping of Digital Economy and Islamic Household Research in Indonesia (2013–2024)

| No | Key Keywords | Frequency of Occurrence | Theme Linkage | Dominant Sources |
|----|------------------------|-------------------------|---|---------------------------|
| 1 | Digital Economy | 82 | Innovation, digital transformation, financial inclusion | Scopus, Dimensions |
| 2 | Islamic Finance | 74 | Islamic finance, Islamic banking, Islamic fintech | Scopus, Garuda |
| 3 | Sharia Household | 51 | Family Finance, Islamic Financial Literacy | Google Scholar |
| 4 | Financial Inclusion | 48 | Digital economy, people's welfare, MSMEs | Scopus, Garuda |
| 5 | Fintech | 45 | Financial technology, transaction efficiency | Scopus |
| 6 | Halal Lifestyle | 39 | Halal consumption, economic behavior of Muslim families | Garuda |
| 7 | Zakat Management | 36 | Economic empowerment, amil zakat institution | Dimensions, Google Schola |
| 8 | Digital Transformation | 35 | Technological adaptation, modernization of economic systems | Scopus |
| 9 | Islamic Banking | 30 | Islamic financial products, Islamic bank efficiency | Scopus, Garuda |
| 10 | Family Finance | 27 | Household finance, Islamic economic planning | Google Scholar |

Source: Scopus Data Processing, Dimensions, Garuda, and Google Scholar (2025)

The keywords "*Sharia Household*", "*Financial Inclusion*", and "*Fintech*" highlight the linkage between the application of digital technology and the strengthening of the Muslim household economy. Meanwhile, themes such as "*Halal Lifestyle*", "*Zakat Management*", and "*Islamic Banking*" indicate the expansion of research topics to the realm of lifestyle, Islamic philanthropy, and digitalization of Islamic financial institutions.

Overall, this mapping shows that the latest research trends are moving towards integration between the digital economy and Islamic values, with an emphasis on efficiency, transparency, and empowerment of sharia-based family economics.

Collaboration Network Analysis

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The analysis of the collaboration network shows that research on digital transformation in the context of the Islamic household economy in Indonesia shows a strong connection between researchers. The main research cluster is centered on *the digital economy*, *Sharia household*, and *Islamic finance*, with a particular focus on how digital technologies affect the economic behavior of Muslim families. Sub-themes such as sharia fintech, financial inclusion, digital financial literacy, and halal lifestyle often appear together, suggesting that researchers emphasize the use of digital technology to improve efficiency, family financial management, and sharia compliance.

The current direction of research tends to be the integration of digital innovation with household economic practices, including the adoption of digital platforms for transactions, family financial planning, and the management of zakat or sharia investment. This trend emphasizes the need for digital and sharia literacy so that Muslim households can take advantage of technological advancements without neglecting sharia principles. In other words, research has evolved from simply digitizing financial institutions to empowering household economies through digital technology that is in line with Islamic values.

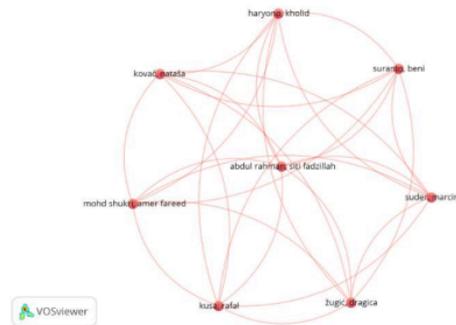


Figure 2. Network Visualization of Researcher Collaboration Network on the Topic of Digital Transformation and Sharia Household Economy in Indonesia

Source: Vosviewers Data Processing Results (2025)

The image shows a strong connection between researchers who research the digital transformation and the sharia household economy in Indonesia. Researchers such as Abdul Rahman Siti Fadzillah, Suranto Beni, and Haryono Kholid became the main collaboration centers, signaling their role as liaisons in the research network. The main cluster focuses on the themes of digital economy, Islamic finance, and financial inclusion, with subthemes such as Islamic fintech and digital financial literacy. This pattern shows that research collaboration is multidisciplinary and increasingly integrated between national and international researchers in the development of sharia household economics in the digital era.

Figure 3 shows an *overlay visualization* that shows the collaborative relationship between researchers on the topic of digital transformation and sharia household economics in Indonesia. The different colors indicate the period and intensity of the researcher's involvement in the publication. Researchers such as Abdul Rahman Siti Fadzillah, Suranto Beni, and Haryono Kholid appear to be the center of networks with a high frequency of collaboration. The research cluster focuses on the themes of digital economy, Islamic finance, and financial inclusion, with the latest developments in the field of Islamic fintech and digital financial literacy. This pattern shows that research collaboration is increasingly developing towards multidisciplinary and adaptive to digital innovation based on sharia principles.

Figure 4 shows a *density visualization* that maps the density of collaborative relationships between researchers in the field of digital transformation and Islamic household economics in Indonesia. The yellow area signifies a high level of collaboration, indicating a strong center of research activity on the themes of digital economy, Islamic finance, and Sharia household. Researchers such as Abdul Rahman Siti Fadzillah, Suranto Beni, and Haryono Kholid are the points with the densest collaboration intensity. While green to blue areas indicate research areas with lower levels of cooperation. Overall, this visualization illustrates that research on digital transformation in the context of sharia household economics is growing with increasingly intensive collaboration and aimed at integrating Islamic values in the digital economy.

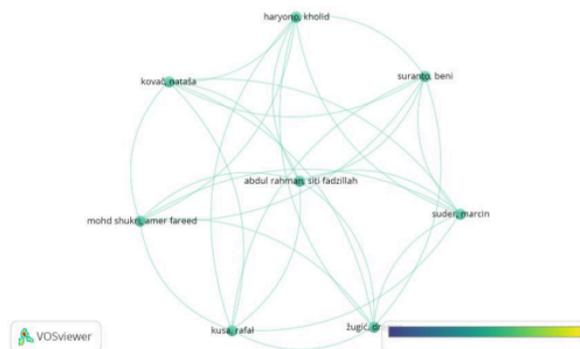


Figure 3. Overlay Visualization of Researcher Collaboration Network on the Topic of Digital Transformation and Sharia Household Economy in Indonesia

Source: Vosviewers Data Processing Results (2025)

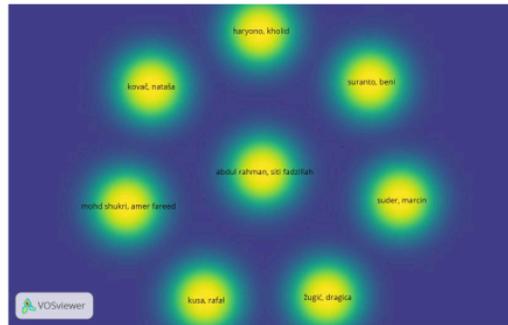


Figure 4. Density Visualization of Researcher Collaboration Network on the Topic of Digital Transformation and Sharia Household Economy in Indonesia
 Source: Vosviewers Data Processing Results (2025)



Figure 5. Network Visualization Conceptual Relationship between Islamic Household, Islamic Family Finance, and Digital Economy
 Source: Vosviewers Data Processing Results (2025)



Figure 6. Overlay Visualization of the Conceptual Relationship between Islamic Household, Islamic Family Finance, and Digital Economy
 Source: Vosviewers Data Processing Results (2025)

Figure 5 shows a *network visualization* that illustrates the interconnectedness of the main concepts in research on digital transformation and the Islamic household economy in Indonesia. It can be seen that *the term Islamic household* is closely related to *Islamic family finance*, which is then connected to the theme of the digital economy through intermediary nodes such as *evidence* and *innovation*. This network pattern shows that research on Islamic household economics is progressing towards integration between Muslim family financial management and digital economic transformation. Thus, digitalization not only affects the microfinance sector, but also strengthens family financial practices based on sharia principles.

Figure 6 shows an *overlay visualization* that illustrates the temporal development and conceptual linkage between *Islamic households*, *Islamic family finance*, and *digital economy* in research on digital transformation and Islamic household economics in Indonesia. The colors in the visualization represent the publication period, where blue indicates early research (around 2022) and yellow indicates more recent research (2024).

It can be seen that the initial focus of the research was on the theme of *Islamic household* and *Islamic family finance*, then developed towards the digital economy as attention to digital transformation in the financial management of Muslim families increased. The relationship between themes shows a shift in the direction of research from conceptual to implemented aspects, with an emphasis on the integration of sharia values in household digital economy practices.

Discussion

The results of the bibliometric analysis indicate that research on digital transformation and sharia-based household economic adaptation in Indonesia experienced a significant increase during the period 2013–2024. The consistent growth in the number of publications, reaching a peak in 2023, reflects a rising level of academic awareness regarding the importance of digitalization within the context of Islamic economics. This trend corresponds with real-world developments, where the adoption of financial technology and the digitalization of sharia-based economic services accelerated markedly following the

COVID-19 pandemic (Indonesia, 2022). These patterns suggest that digitalization in Islamic economics is no longer merely a technological phenomenon, but has become a strategic necessity for strengthening the economic resilience of Muslim households in Indonesia.

Keyword analysis reveals that the dominant research themes are “digital economy,” “Islamic finance,” and “sharia household.” These three clusters are strongly interconnected and illustrate a new direction in Islamic economic research that emphasizes the integration of digital technology with sharia values. The digital economy theme is frequently associated with innovation and financial inclusion, indicating that digitalization is widely perceived as a crucial instrument for expanding economic access for Muslim communities. Meanwhile, the prominence of Islamic finance and sharia household themes highlights the importance of applying sharia financial principles at the micro level, particularly in household financial management. These findings support the theory of Islamic Economic Behavior (Chapra, 2000), which emphasizes that economic activities in Islam pursue not only efficiency but also moral and spiritual dimensions.

The strong association between the keyword’s financial inclusion, fintech, and halal lifestyle demonstrates that recent research is increasingly focused on empowering households through sharia-compliant digital innovations. This is consistent with the findings of Hasan et al. (2022), who report that digitalization enhances literacy and public participation in Islamic financial institutions. However, Fauzi and Sari (2023) emphasize that disparities in digital infrastructure access and sharia financial literacy persist, particularly in rural communities. Therefore, although digital transformation has substantial potential to strengthen Muslim household economic independence, its benefits have not yet been evenly distributed across society.

The analysis of researcher collaboration networks shows that this field is evolving into a more integrated and collaborative discipline. Research networks involving both national and international scholars indicate that digital transformation and sharia-based household economics have become cross-institutional and cross-country concerns. The identified clusters demonstrate strong connectivity among digital economy, Islamic finance, and financial inclusion, suggesting that contemporary Islamic economic research increasingly combines technological, social, and spiritual perspectives to understand the implications of digitalization for Muslim household life.

Furthermore, overlay and density visualizations reveal a shift in recent research from the theme of “Islamic household” toward “digital economy.” This transition reflects an evolution from primarily conceptual discussions to more applied studies focusing on how Islamic financial principles are implemented through digital technologies in household economic activities. This phenomenon aligns with the Household Economic Adaptation theory (Ellis, 2000), which explains that households respond to economic change by utilizing innovation and diversifying income sources. Within the sharia context, such adaptation is manifested through the use of technologies that support halal, transparent, and equitable transactions.

The conceptual linkages among Islamic household, Islamic family finance, and digital economy also indicate that Islamic economic research increasingly positions households as strategic economic actors in the digital era. Muslim households are not merely passive recipients of technological change, but active participants in shaping the digital sharia economic ecosystem. For example, the digitalization of zakat, sadaqah, and sharia-compliant investment management enables Muslim families to engage in the digital economy without compromising Islamic values. This perspective is consistent with Asutay (2012b), who argues that the success of Islamic economics in the modern era depends on its ability to integrate Islamic ethics into economic innovation.

Nevertheless, the findings also show that most existing studies still concentrate on formal sectors such as Islamic banking and fintech, while research on household-level economic adaptation, gender roles in sharia finance, and ethical digital consumption behavior remains limited. This gap presents opportunities for future research to adopt a more inclusive and contextual approach by incorporating the social, cultural, and spiritual dimensions of Muslim households in responding to digital transformation.

In conclusion, this study confirms that digital transformation is not merely a technological phenomenon, but also a social and moral process that requires the integration of sharia values into all household economic activities. Future research and policy development in Islamic economics should therefore prioritize strengthening sharia digital literacy, foster cross-disciplinary academic collaboration, and developing a fair and sustainable digital ecosystem so that Muslim households can adapt effectively in accordance with Islamic principles.

CONCLUSIONS

This study aims to map scientific trends, dominant themes, and the direction of research development related to digital transformation and sharia-based household economic adaptation in Indonesia through a bibliometric approach. The results indicate that the number of publications increased significantly during the period 2013–2024, with a peak in 2023, reflecting growing academic attention to the integration of Islamic values within digital transformation. The most dominant themes are digital economy, Islamic finance, and sharia household, which illustrate a shift in focus from macro-level analyses toward the micro-level context of Muslim households. These findings demonstrate that digitalization plays an important role in strengthening financial inclusion and empowering Muslim family economies, although challenges related to digital literacy and technological access gaps remain.

The researcher collaboration networks also reveal increasingly strong and multidisciplinary patterns of cooperation, confirming that this topic has evolved into a strategic field of study within contemporary Islamic economics. Based on these findings, future research is recommended to expand its focus to the social and spiritual dimensions of sharia-based household economic adaptation in the digital era, including issues such as ethical digital consumption, gender roles in household finance, and the integration of zakat, infaq, and waqf through digital platforms. Governments and Islamic financial institutions should also strengthen sharia-based digital literacy through education, training, and cross-sector collaboration so that digital transformation can be optimally utilized in accordance with Islamic values. Furthermore, research collaboration among academics, regulators, and the digital industry needs to be continuously enhanced to create an inclusive, just, and sustainable digital sharia economic ecosystem that reinforces the economic resilience of Muslim households in Indonesia.

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