



## Community Economic Empowerment Through Baitul Maal Wat-Tamwil: A VOSviewer Bibliometric Study

Alya Farika<sup>1\*</sup>; Tatia Nur Fauziyah<sup>1</sup>; Stefania Wahyu Safitri<sup>1</sup>;  
Fijar Rahmawan Rushady<sup>1</sup>

<sup>1</sup>Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia  
Correspondence e-mail: [alyafarika2005@gmail.com](mailto:alyafarika2005@gmail.com)

### Abstract

*This study aims to identify the developmental map of research on Community Economic Empowerment through Baitul Maal Wat Tamwil using a bibliometric analysis with VOSviewer. The research was conducted over a period of six months, from February 2025 to June 2025, by searching the OpenAlex website using the keyword Economic Empowerment. A total of 349 research articles were obtained. These articles were then analyzed descriptively, input into VOSviewer, and processed to visualize the mapping of topic and subject developments related to Economic Empowerment. The findings show that the number of publications on Economic Empowerment has increased significantly every month. Furthermore, based on the visualization results generated by VOSviewer, research on Economic Empowerment is divided into four clusters.*

**Keywords:** *Economic Empowerment; Bibliometric; Vosviewer, Islamic Financial Institutions; Baitul Maal Wat-Tamwil*

### INTRODUCTION

In Indonesia, BMT cooperatives were established in 1992 which was later supported by the President of the Republic of Indonesia who launched BMT as a national movement in 1996. Since then, BMT has continued its momentum by developing nationally. In 2000/2001, the number of BMTs operating in Indonesia was estimated at around 3,000 units. BMT is a non-bank Islamic microfinance institution that has a role directly in contact with the economic welfare of the community in general and the economic welfare of members in particular, where BMT through its financing can minimize speculative activities in business and maximize the ability of the community in the field of production by financing that is carried out in accordance with the products offered in each existing BMT (Fitria and Qulub 2020).

As in the ideal concept, BMT is a non-bank Islamic microfinance institution that plays a direct role in the economic welfare of the community. BMT through its financing can minimize business activities and maximize the ability of the community in the field of production. BMT must indeed carry out the function of economic empowerment as its social responsibility to becto build momentum by expanding its national presenceome a microfinance institution. When viewed in the historical context, the birth of microfinance institutions such as BMT is motivated by the limitations that prevent lower-income individuals from accessing capital,

which is seen as a means to strengthen their economy. The fact that is often found is that financial institutions such as banks are unable to meet the business capital needs of the lower strata due to their limitations to open networks in remote areas. In this case, cooperatives, including BMT, are then developed to meet these needs. In addition to the limitations of banks reaching the lower strata of society, on the other hand, the lower strata also experience difficulties in accessing capital not because of the unaffordable existence of banks, but nevertheless there is a kind of procedure that is difficult for them to fulfill, so choosing cooperatives such as BMT to be used as a source of capital is another alternative for them (Lubis 2016).

The Indonesian micro, small, and medium enterprises (MSMEs) sector is a pillar and lifeblood of the Indonesian economy, contributing 59.08% to the GDP based on prevailing prices and 57.48% based on constant prices. Banking is considered unable to reach the MSME sector as a whole because the banking system is perceived as difficult for some MSMEs to access, particularly in terms of technical requirements, such as collateral and other administrative requirements (Hidayat 2018).

Islamic economics as an alternative in muamalah activities in the economic field requires Muslims to transact halal and avoid the usury and gharar system, which can be a psychological obstacle for Muslims. BMT's role as a non-bank Sharia microfinance institution is to be a partner for small and medium enterprises by providing financing. Microfinance institutions are more popular among MSME actors due to their flexible nature, particularly in terms of banking requirements and the ease of credit disbursement (Kasdi 2016).

The importance of microfinance institutions for SMEs has undergone rapid development, both in terms of the number of Microfinance Institutions from year to year. With the majority of the Muslim population being able to encourage Islamic financial institutions such as BMT, it should be more attractive to Muslim entrepreneurs (Ponorogo and Rofiah n.d.).

Baitul Maal wat Tamwil (BMT) was established to meet the needs of the general public in the region, providing fair and honest financial services. BMT has been successful because it can support MSME activities that are not supported by the traditional banking system. With Islamic and social principles, BMT not only provides assistance but also promotes the economic well-being of the general public in a discreet manner. BMT is becoming increasingly relevant and potentially useful in driving global economic growth thanks to its flexibility and adherence to religious principles. It is more relevant and potentially useful in driving global economic growth due to its flexibility and adherence to religious principles.

## LITERATURE REVIEW

Economic empowerment is an effort to improve the economic level of the community by increasing productivity, both in accessing, managing, and optimizing available economic resources, one of which is through Islamic microfinance institutions.

Baitul Maal wat Tamwil (BMT) is one of the sharia microfinance institutions that has a function in empowering the community's economy, which can be channeled in the form of

financing, such as cooperation in providing capital or interest-free goods, so as to prevent the occurrence of ribawi, which can be detrimental to the community and contrary to sharia principles. Bibliometric studies are the application of mathematical and statistical methods to the publication of books, articles, and other information media. The goal is to analyze and study the map of the development of literature in a scientific field's publication.

VOSviewer is a software tool for creating, browsing, and visualizing metadata network maps. It can be concluded that this device has two main functions: (1) Create bibliometric maps based on metadata networks. The map can create a network of scientific publications, journals, researchers, institutions, countries, and keywords that are already available or not yet available, and (2) visualize and explore bibliometric maps. VOSviewer offers three forms of visualization: network visualization, overlay, and density.

## **METHODS**

This study uses a quantitative descriptive method based on a bibliometric investigation and a literature review. The scope of the data used is scientific publication articles about Baitul Maal wat Tamwil (BMT) at Shariah Financial Institutions, based on a search of the OpenAlex website. The published articles come from accredited national journals. The limitation of the published articles used in this study is that they are only those available in Open Access or accessible by author, type, source, abstract, keyword, year of publication, and PDF.

Data collection for publication articles was conducted from 2017 to 2021. The search technique using the keyword "BMT economic empowerment" was based on title & abstract categories. Then, the article data that meets these criteria is downloaded using the RIS (Research Information Systems) format, then imported into Mendeley's software to store reference data and retrieve the metadata in the article document. Furthermore, the RIS data were processed and analyzed using the VOSViewer (Visualization of Similarities) software algorithm. This study aims to create a bibliometric map and identify trends in scientific publications on economic empowerment through BMT in Indonesia and globally over a 4-year period.

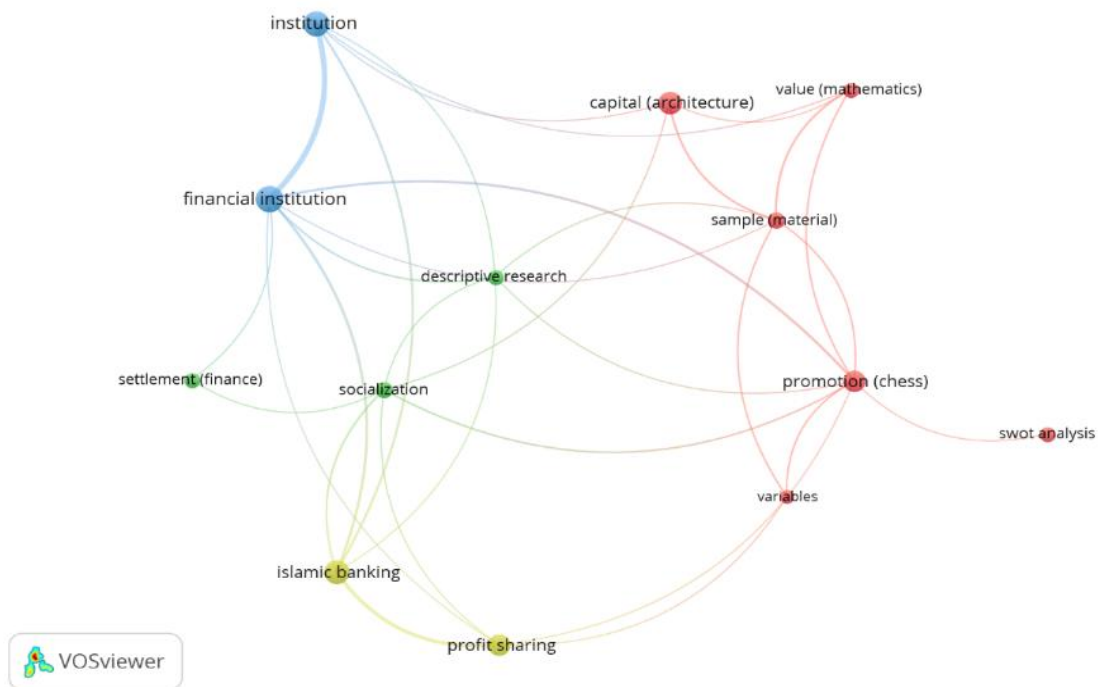
## **RESULT AND DISCUSSION**

### **Bibliometric Analysis**

Bibliometric analysis is a commonly used method to explore and analyze scientific data in large quantities of data, this method allows researchers to uncover trends, patterns, and relationships in a particular field by examining factors such as citations, co-writing, and keywords to further analysis such as the distribution of publications and the application of a ranking system to the development of topics and fields of discussion in an institution publication or in certain areas. Bibliometric analysis allows researchers to provide insight into the "evolution" of a particular topic or field, while allowing for in-depth identification and analysis. Bibliometric analysis can also be described as an approach that uses quantitative techniques and specialized software to understand complex scientific data in large quantities (Wijaya Pramodha Wardhana et al. 2023).

This study utilizes VOSviewer software to conduct a bibliometric analysis with the abstract title "BMT economic empowerment", which is indexed in OpenAlex. The results of the analysis produced three types of network visualization, namely network visualization, overlay visualization, and density visualization. This network visualization illustrates the relationships between keywords using colored circles of various sizes. The color indicates the cluster of the keyword, while the size of the circle reflects the frequency with which the keyword appears. Larger text and circles indicate a higher frequency of keyword occurrences.

Based on the visualization results, there are five main clusters, represented by circles in different colors: blue, green, yellow, and red. Each cluster shows a distribution with different keywords.



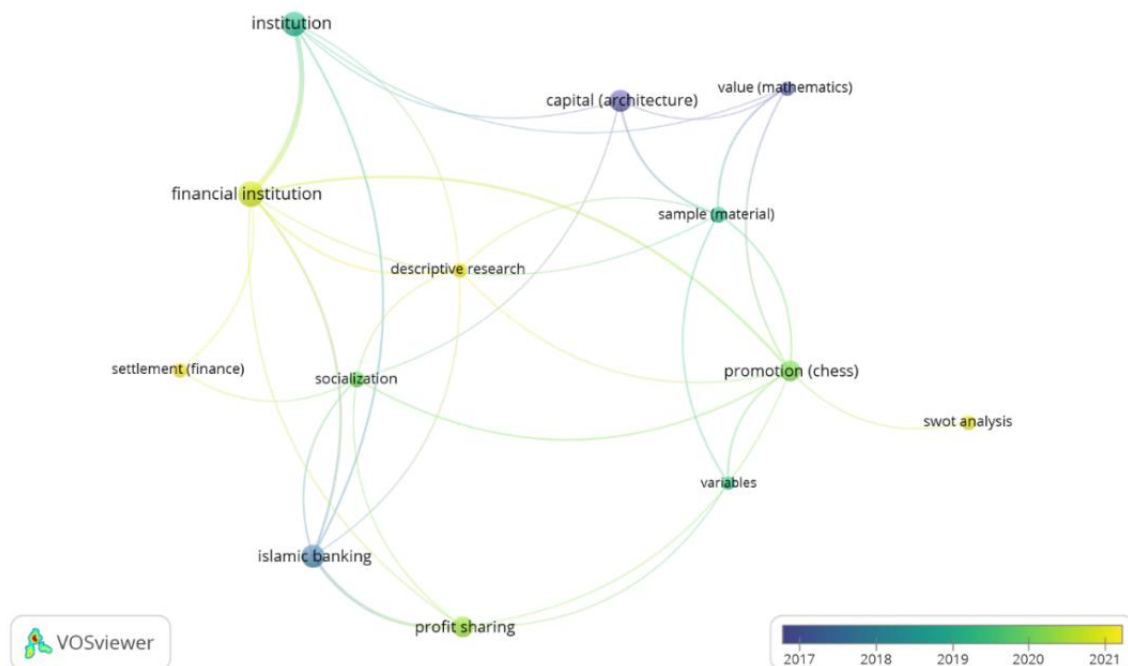
Sumber: VOSViewer (2025)

**Figure 1. Network Visualization**

The results of Network Visualization in the research on community economic empowerment through Islamic microfinance institutions show the relationship between keywords that appear in the literature related to Islamic banking and financial institutions. Based on the analysis of 13 keywords, it can be seen that the keyword with the highest appearance rate is "financial institution", which appears 43 times and has a total relationship strength of 31. The keyword "institution" also showed a high frequency of occurrences, which was 41 times with a relationship strength of 24. The keyword "Islamic banking" appeared 36 times with a total link strength of 17. "Promotion (chess)" and "profit sharing" each appeared 28 times. The keywords "sample (material)", "socialization", and "descriptive research" appeared with moderate frequency, ranging from 14 to 18 times. The keywords "value (mathematics)", "capital (architecture)", "variables", "settlement (finance)", and "SWOT analysis" appear with the same frequency, ranging from 13 to 15 times.

This indicates that the main topics in the discussion on community economic empowerment through Islamic microfinance institutions are primarily focused on Islamic financial institutions. However, the discussion extends beyond the institutional structure to include the educational process and the application of Sharia principles in their operations. The research also tends to focus on information dissemination strategies and the public understanding of the Islamic banking system, and remains a key focus in the development of literature and practice in Sharia principles.

Then, the Overlay Visualization results display the distribution of keywords through colored circles, with each color representing the period during which the article was published. Color variations indicate the timeline of the article. Circles with darker colors indicate that the keyword appeared more often in publications before 2018, while bright yellow circles indicate that the keyword became more prominent in articles published in 2021. Grouping circles by color can provide a visual understanding of the evolution of usage and keywords over time in relation to different publication periods.



Sumber: VOSViewer (2024)

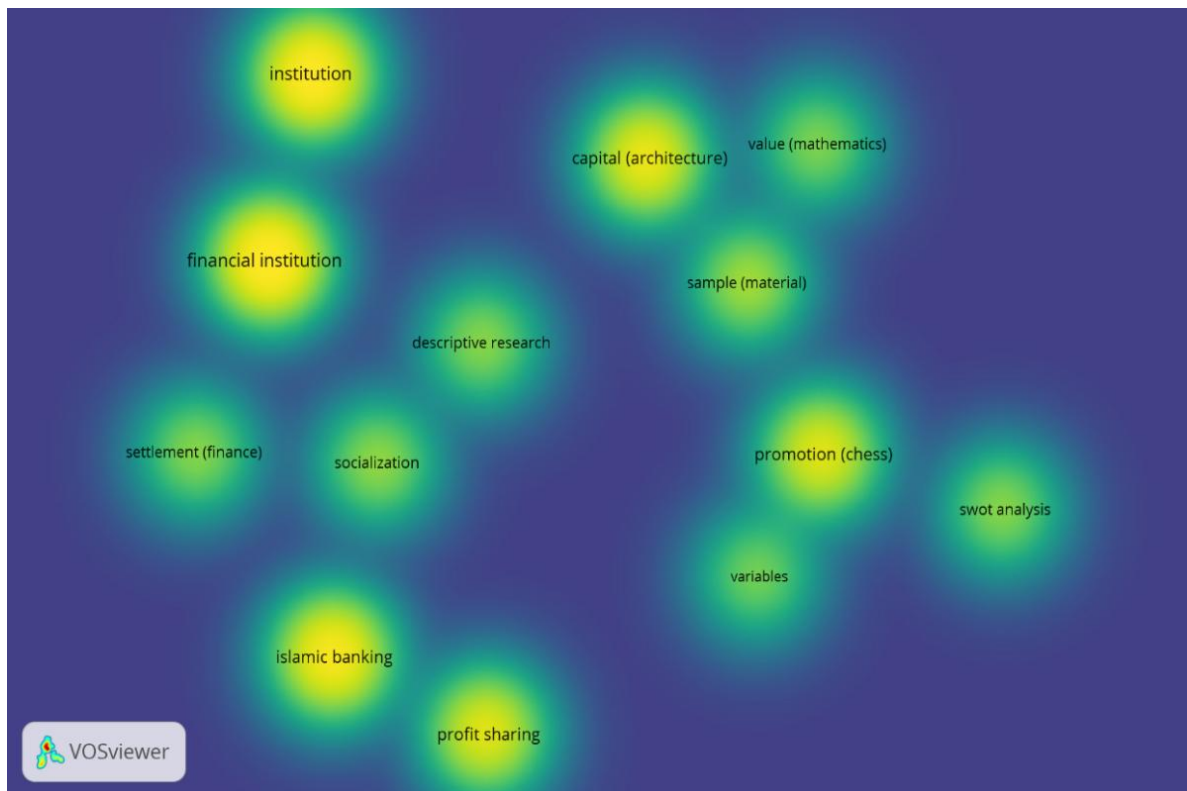
**Figure 2. Overlay Visualization**

Based on the results of Overlay Visualization, keywords that appear in initial publications indexed in OpenAlex are represented by bluish-purple circles (period 2017-2018). These keywords include capital (architecture), Value (mathematics), and sample (material). This shows that the initial period of research was more on technical and conceptual aspects, such as capital in architecture, values in mathematics, and samples as material elements. From these topics, it is evident that the research literature is still in the stage of developing a theoretical basis and quantitative measurements that support a broader topic.

As time went on, the focus of the research shifted to more practical and contextual topics. The bright green to yellow circles already indicate those from more recent publications, which were released between 2020 and 2021. In that year, it began to highlight keywords such as financial institutions, profit sharing, promotion (in chess), socialization, settlement (in finance), descriptive research, and SWOT analysis. This suggests that research is beginning to focus on more relevant topics, such as the examination of financial institutions and Islamic banking, illustrating the researchers' interest in the institutional dynamics and implementation of the Islamic banking system in real-world practice.

Additionally, the keywords' profit sharing' and 'socialization' indicate attention to profit-sharing mechanisms that align with Sharia principles and how society responds to innovations in Islamic finance. The topic of SWOT analysis reveals that researchers have begun to employ an analytical approach to evaluate strengths, weaknesses, opportunities, and threats in the implementation of policies and business strategies within the Islamic financial institution sector.

The Density Visualization Results display the density of keywords appearing in a network. In this visualization, areas with high concentrations of keywords will be displayed with lighter colors and intensities, while areas with low density will be displayed with darker colors. The purpose of Density Visualization is to help identify the most frequently cited and most influential topics in a particular area of research. By examining this density, we can quickly understand the main focuses and trends in the analyzed literature.



Sumber: VOSViewer (2025)

**Figure 3. Density Visualization**

The Density Visualization results show the distribution of the most frequently used keywords, including those related to Institutions, financial institutions, Capital (architecture), Promotion (chess), Islamic banking, and Profit sharing. This indicates that research in companies, particularly those in the financial sector, consistently highlights these issues, as seen in the results. The focus on Sharia Institutions as well as their impact on employment also reflects the importance of Islamic financial instruments and social policies in economic welfare. Other keywords that also appear in medium green are Descriptive research, Sample (material), Variables, Swot analysis, Settlement (finance), Socialization, and Value (mathematics).

In the image, a number of important terms such as "financial institution," "Islamic banking," "profit sharing," "capital," and "swot analysis" can be seen. These words indicate that the primary focus of the analyzed publications is closely related to economic studies, particularly Islamic finance and financial institution management. Terms such as "socialization," "descriptive research," and "promotion" show a variety of methodological approaches and development strategies in these fields.

The correlation between the terms "Islamic banking" and "profit sharing" indicates that the discussion in this research extends beyond the institutional existence of these institutions to include operational mechanisms that are carried out in accordance with Sharia principles. In this context, the profit-sharing system is a crucial factor in evaluating the competitive advantage and sustainability of Islamic banking practices compared to conventional interest-based systems. In addition, this linkage also indicates an effort to connect theory with practice, specifically how Sharia principles, such as justice, transparency, and togetherness, are applied in real financial products.

This visualization is useful for researchers, academics, and practitioners of Islamic finance to understand the evolving landscape of Islamic finance. By examining the relationships between keywords, researchers can identify emerging research trends, pinpoint gaps in the literature that have not been discussed, and design targeted and contextually relevant follow-up studies.

Based on the results of the bibliometric analysis, there are 4 clusters in the fiscal policy framework in Islamic economics. The following table shows the BMT Economic Empowerment keyword cluster.

**Table 1. BMT Economic Empowerment Keyword Cluster**

Cluster	Keyword
Blue (2 items)	Financial institution Institution
Green (3 items)	Descriptive research Socialization Settlement (finance)
Yellow (2 item)	Islamic banking Profit sharing

Red (6 item)	Promotion (chess) Sample (material) Variables Swot analysis Capital (architecture) Value (mathematics)
--------------	---

Based on the results of the bibliometric analysis, the 4 clusters that form the fiscal policy framework in Islamic economics are:

Blue Cluster, with 2 keyword items, covers topics such as institutions, financial institutions. This cluster focuses on institutional entities within a financial or economic context, related to topics such as the role of financial institutions in society, organizational structure, or financial policy.

Green Cluster, which consists of 3 keyword items, namely research, socialization, and completion. This cluster illustrates a research approach or methodology, as well as information dissemination activities closely related to socialization, which may indicate the use of research methods to evaluate the impact of socialization on society or financial institutions, and to connect the practical aspects of financial transactions.

Yellow Cluster, with 2 keyword items, namely Islamic banking and profit sharing. In this case, the main focus is on the concept and practice of Islamic banking, which utilizes profit sharing as its primary concept within the Islamic financial system (for example, mudharabah and musharaka).

Red Cluster, which consists of 6 keyword items, namely promotion, sample, variable, analysis, capital, and value. Topics around marketing, market analysis, and variable measurement in business research. It can also be related to the promotion strategy of financial services products, especially in the banking sector.

### **Literature Synthesis**

In economic empowerment, it must be carried out gradually and adjusted to the community's ability, so that economic empowerment can enhance the community's social capacity and improve its quality of life. Like the principle of community empowerment, which aims to achieve independence and improve the standard of living, community independence requires assistance to prepare the community to manage its activities effectively. (Bakhri and Alwi 2021). In community empowerment, BMT's role is more effective because all aspects carried out by BMT are simple, which can reach the middle to lower economic community, and the results of these blessings are then returned to the community. Through the concept of empowering small communities, BMT is slowly able to provide economic growth, such as by providing capital loans to traders. In addition, BMT also places great emphasis on the importance of running a sharia-based economy so that it can reap the benefits. (Hidayat 2022).

BMT is a strategic partner in meeting the needs of the lower middle class. There are three classifications of community assessments of the institutional role of BMT: products, institutional roles, and assessments of BMT services. In public perception, the role of BMT is

quite effective and influential in economic growth because it prioritizes the community's need for business capital for the lower middle class. The community's assessment of products is quite innovative and relevant, aligning with the current needs of the community, such as Mudharabah, Murabahah, Ijarah, and other financing options. This convenience is supported by the existence of online media and technology. Meanwhile, the community's assessment of BMT's services is considered satisfactory, because it is judged by BMT employees who are polite and friendly so that customers feel safe and comfortable to save or borrow funds from BMT.

It's just that BMT has disadvantages, such as being unable to develop and remain more advanced; in reality, it is not directly proportional to the public's understanding of Islamic banking. To address these shortcomings, BMT needs to actively engage in periodic socialization about the differences between Islamic and conventional banking systems, strengthen its human resources by conducting regular training for administrators and staff on Islamic financial management, and diversify its products and financing to become more competitive and develop. With an educational, digital, collaborative, and internal strengthening approach, BMT can develop a more modern system while still maintaining the values of Sharia. The public has also become more informed and trusting, allowing BMT's role as an Islamic microfinance institution to be more optimal and sustainable.

As an Islamic financial institution, BMT undertakes efforts to empower the community's economy through financing that is free from harmful usury practices, as often employed by loan sharks. The financing provided is not only aimed at meeting the economic needs of the community but also as a means of strengthening Islamic ukhuwah in every transaction and is intended as a form of worship. That way, members not only benefit materially but also get inner peace and blessings in this world and the hereafter. Through its commitment to the principles of Islamic law in every aspect of its operations, BMT presents itself as a trusted alternative economic institution. In addition to being easily accessible to the public, all BMT activities are grounded in solid Islamic Sharia values (Farhan et al. 2023).

BMT implements various strategies to encourage growth and MSMEs. BMT's strategy includes fostering an entrepreneurial spirit in customers through two approaches: personal factors and environmental factors. Environmental factors provide the knowledge, skills, abilities, and competencies needed to succeed in entrepreneurship. The personal factor approach aims to reduce the practice of riba by promoting awareness of the risks associated with riba and providing non-interest-based loans. Additionally, BMT seeks to enhance the quality of human resources by fostering spiritual potential in line with development (Nur'aeni, Dewi, and Asih 2021).

The efforts made by BMT in community empowerment are not limited to providing financial assistance, but also include organizing communities that have small businesses. These communities are grouped and provided with financing without collateral, allowing small business actors to continue developing and maintaining their businesses. In addition, BMT also provides individual training and guidance to the community or customers who need direction in business management. This step aims to enhance the capacity of business actors to manage

their businesses more effectively, thereby increasing the chances of success and sustainability of the businesses they operate (Nasution, Syakir, and Yanti 2024).

Community empowerment through independent entrepreneurial potential increases resilience in three stages: empowerment, capacity building, and empowerment. The initial stage is empowerment, a process that generates awareness, confidence, and enthusiasm within the community to drive change and development. The main focus in this stage is to awaken the internal potential of the community, enabling business actors to progress effectively. After the community has developed awareness and willingness, the next stage is to strengthen the capacity of individuals and groups, both in terms of knowledge, skills, and institutional systems. The goal is for business actors to be able to manage their business independently and competitively. The last stage emphasizes the utilization of the potential and capacity results that have been built to really have a real and sustainable economic impact. The main goal is to make the community truly productive and economically independent, and create a growing circle of the sharia economy (Masmuroh, Mukmin, and Yanti 2023).

## DISCUSSION

### **Analysis of Community Economic Empowerment Through BMT**

BMT, as one of the Islamic microfinance institutions, has one of its key functions, which is community economic empowerment. Through bibliometric analysis using Vosviewer, a scheme can be described, namely, where BMT promotes its products by socializing to the public about cooperation schemes for their use. In this context, one of the products that can be utilized is financing, where BMT serves as a provider of capital to the community, commonly referred to as *Shohibul Mal*. Then from the BMT side made observations about the feasibility of receiving the funds with various criteria such as the reputation and track record of prospective customers, the suitability of the plan to use funds with sharia principles, the ability to return (cash flow) of the business, the guarantees or collateral offered, the feasibility of the business based on SWOT analysis and the 5Cs (Character, Capacity, Capital, Collateral, Condition), the results of field surveys and direct interviews, as well as administrative documents and business legality. After that, it is continued with the determination of the contract scheme, which in this context is the contract in question, namely using the Mudharabah Agreement. In this case, the customer plays the role of a *Mudharib* or fund manager, and the contract employs a profit-sharing system. The profits and losses are shared on the basis of a mutual agreement, ensuring that neither party feels disadvantaged by the other later.

In another context, community economic empowerment by BMT is not only focused on financing, but several other steps that can also be taken, namely by providing training and business assistance in the form of providing education about financial management, marketing, production, and simple bookkeeping, then another step is to establish strategic partnerships with other institutions such as the government (cooperative offices, MSMEs), amil zakat institutions, training institutions (BLK, business incubators), Marketplaces (Shopee, Tokopedia, etc.) which

have the goal of strengthening the customer's business ecosystem and opening wider market access.

BMT's efforts to strengthen the customer's business ecosystem extend beyond funding and training aspects. As a Sharia-based microfinance institution, BMT also plays an important role in promoting financial awareness and Islamic business ethics among small business actors. Through a personal and participatory approach, BMT is able to foster long-term relationships with its customers, not only as a fund provider but also as a strategic partner in business development. In addition, in the current era of digitalization, BMT is starting to utilize information technology to expand its service range. One approach is to introduce a mobile-based application for financial services, allowing customers to access balance information, installment schedules, and financing simulations independently. This not only makes transactions easier but also increases transparency and accountability in fund management. Furthermore, BMT also can work with digital platforms to help customers market their products online, thereby expanding market potential beyond local areas.

In the long term, BMT's economic empowerment will have a positive impact on strengthening the competitiveness of local MSMEs, reducing their dependence on loan sharks and burdensome conventional financial institutions, and accelerating the achievement of the goal of Islamic financial inclusion. By combining a fair financing approach, sustainable mentoring, and cross-sectoral collaboration, BMT has great potential to become a driving force for community-based economic development. This role aligns with maqashid sharia, which aims to protect property and promote the welfare of the people through a financial system that is not only legally halal but also has a direct impact on improving the quality of life within the community. In its implementation, BMT also faces various challenges, particularly in maintaining the quality of financing and ensuring the sustainability of customer businesses. Not all prospective financing recipients have an adequate managerial background, making them riskier in the management of the capital provided. To overcome this, BMT is required not only to act as a funder but also as a mentor who actively assists customers in business planning and evaluation. Periodic monitoring of the financed business's development is an essential part of the risk management system implemented by BMT. In this way, the potential for non-performing loans can be suppressed from the start, and the sustainability of the customer's business can be maintained.

Furthermore, BMT's social approach fosters a relationship between the institution and the customer that is not only economic, but also emotional and built on trust. This is a strength in itself, as customers feel involved and appreciated throughout every process. One form of this approach is the formation of customer communities or fostering business groups that allow for the sharing of experiences, collaboration between businesses, and the strengthening of business networks. In some cases, these communities have even developed into cooperatives or joint business units that can collectively expand economies of scale and access capital.

With all these roles and approaches, BMT is not only an alternative financial institution but also a catalyst for social and economic transformation in society. This strategic role is

crucial to continue being encouraged and strengthened, especially through policy support from local and national governments, synergy with zakat and waqf institutions, and enhancing the capacity of human resources within BMT itself. In the midst of global economic challenges and inequality in access to capital, the existence of BMT is a concrete answer to the need of grassroots communities for financial institutions that are inclusive, fair, and in accordance with Islamic values.

## CONCLUSIONS

This research shows that Baitul Maal Wat Tamwil (BMT) plays an important role in community economic empowerment, especially for MSME actors and the lower middle class. Through a sharia-based approach, BMT provides access to capital through riba-free schemes, including mudharabah and murabahah contracts. The results of the bibliometric analysis using VOSviewer show that the focus of the research literature on economic empowerment through BMT has increased over time, with the mapping of main topics that include Islamic financial institutions, profit sharing, socialization, and SWOT analysis.

Bibliometric visualization also reveals four main clusters in this study: financial institutions, research and socialization methods, profit-sharing systems in Islamic banking, and aspects of promoting and evaluating business strategies. This indicates that economic empowerment through BMT not only emphasizes the funding aspect but also the aspects of education, training, and community capacity building. The development of the topic from a conceptual to a practical direction demonstrates a shift in academic interests and real needs in the field.

However, the journal also acknowledges the challenges in the implementation of BMT, such as the lack of public understanding of the Islamic financial system and the limited human resources in the institution. Therefore, strategic steps such as periodic education, human resource development, and product diversification are necessary. In this way, BMT can develop in a more professional and modern manner, without abandoning Sharia principles, so that it can contribute sustainably to the community's economic growth.

## REFERENCE

- Bakhri, Saiful, and Muhammad Alwi. 2021. "Analisis Manajemen Risiko Likuiditas Dimasa Pandemi Pada Lembaga Keuangan Mikro Syariah." *Tasharruf Journal of Islamic Economics and Business* 2(1):19–37. doi: 10.55757/tasharruf.v2i1.75.
- Farhan, Muhammad, Media Kusumawardani, Achmad Soediro, and Patmawati Patmawati. 2023. "Peningkatan Pemahaman Lembaga Keuangan Mikro Syariah pada Pengurus Masjid dan Anggota Ikadi Kota Pelambang." *SELAPARANG Jurnal Pengabdian Masyarakat Berkemajuan* 7(1):396. doi: 10.31764/jpmb.v7i1.13639.
- Fitria, Evi, and A. Qulub. 2020. "Peran Bmt Dalam Pemberdayaan Ekonomi (Studi Kasus Pada Pembiayaan BMT Padi Bersinar Utama Surabaya)." *Jurnal Ekonomi Syariah Teori Dan Terapan* 6(11):2303. doi: 10.20473/vol6iss201911pp2303-2330.

- Hidayat, Solikhul. 2018. "Persepsi Masyarakat Terhadap Baitul Maal Wat Tamwil (BMT) Dalam Pemberdayaan Ekonomi Masyarakat." *Al-Uqud Journal of Islamic Economics* 2(2):198. doi: 10.26740/al-uqud.v2n2.p198-212.
- Hidayat, Wahyu. 2022. "Pengaruh Kualitas Layanan Terhadap Loyalitas Anggota BMT Bisma Kota Tangerang." *I-BEST Islamic Banking & Economic Law Studies* 1(1):30–35. doi: 10.36769/ibest.v1i1.189.
- Kasdi, Abdurrohman. 2016. "Filantropi Islam Untuk Pemberdayaan Ekonomi Umat ( Model Pemberdayaan ZISWAF Di BMT Se-Kabupaten Demak )." 9(2):227–45.
- Lubis, Fauzi Arif. 2016. "Peranan BMT Dalam Pemberdayaan Ekonomi Nasabah Di Kecamatan Berastagi-Kabanjahe Karo (Studi Kasus BMT Mitra Simalem Al-Karomah)." *HUMAN FALAH: Jurnal Studi Ekonomi Dan Bisnis Islam* 3(2):271–95.
- Masmuroh, Masmuroh, Hasan Mukmin, and Fitri Yanti. 2023. "Strategi Pemberdayaan Ekonomi Masyarakat Melalui Baitul Mal Wattamwil (Studi Peran KSPPS BMT Al-Hikmah Bandar Lampung)." *Ijtimaiyya Jurnal Pengembangan Masyarakat Islam* 15(2):253–86. doi: 10.24042/ijpmi.v15i2.15210.
- Nasution, Zulhasby, Ahmad Syakir, and Nursantri Yanti. 2024. "Peran BMT Raudhah Dalam Pengembangan Ekonomi Lokal Dan Pemberdayaan Masyarakat: Studi Kualitatif Kontribusi BMT Raudhah Dalam Mendorong Pertumbuhan Ekonomi Dan Kesejahteraan Masyarakat Lokal." *El-Mal Jurnal Kajian Ekonomi & Bisnis Islam* 5(11). doi: 10.47467/elmal.v5i11.5845.
- Nur'aeni, Nur'aeni, Cyntia Dewi, and Vemy Asih. 2021. "Pengaruh Non-Performing Financing Dan Biaya Operasional Pendapatan Operasional Terhadap Return on Assets Di BMT Dana Ukhuwah Cabang Cicalengka." *Journal of Applied Islamic Economics and Finance* 2(1):21–34. doi: 10.35313/jaief.v2i1.3505.
- Ponorogo, Kabupaten, and Khusniati Rofiah. n.d. "Peran Lembaga Keuangan Mikro Dalam Pembedayaan Ekonomi Masyarakat Di Kabupaten Ponorogo."
- Wijaya Pramodha Wardhana, Arya, Rahma Sugihartati, Tamara Adriani Salim, Abi Rafdi Ramadhan, and Fakultas Ilmu Pengetahuan Budaya. 2023. "Analisis Bibliometrik Terhadap Perkembangan Topik Penelitian Standardisasi Kualitas Perpustakaan Di Indonesia Pada Database Scopus Tahun 2018-2023 Menggunakan VOSviewer Dan CitNetExplorer." *Media Pustakawan* 30(3):20–32. doi: 10.37014/medpus.v30i3.4973.



Copyright © The Author(s)

**Wealth: Journal of Islamic Banking and Finance**, Vol. 4, No. 2, July - December 2025

---

This page has been intentionally left blank.