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**THE FUTURE GROWTH FOR ISLAMIC MICROFINANCE IN INDONESIA: BAITUL MAAL WAT TAMWIL DOMAINS**

**Haerudin<sup>A</sup>, Annisa Fajri<sup>B</sup>, Syadiyah Abdul Shukor<sup>C</sup>, Kartiko Adi Wibowo<sup>D</sup>**



ARTICLE INFO	ABSTRACT
<p><b>Article history:</b></p> <p><b>Received</b> 07 April 2023</p> <p><b>Accepted</b> 06 July 2023</p>	<p><b>Purpose:</b> This study seeks to examine the trends in existing studies in the field of <i>Baitul Maal wat Tamwil</i> microfinance in terms of theories, themes, methodologies, and contexts.</p>
<p><b>Keywords:</b></p> <p>Baitul Maal wat Tamwil; Islamic Microfinance; Bibliometric Analysis.</p> <div data-bbox="172 913 480 1160"> </div>	<p><b>Theoretical framework:</b> This study utilized bibliometric analysis and the software Publish or Perish in conjunction with the Scopus database. Articles published in 37 journals between 2011 and 2022 were chosen. This study employed systematic data to identify trends in expanding markets and qualitative inductive analysis to identify pertinent themes within the topic.</p> <p><b>Design/methodology/approach:</b> We analysed the profile of international publications on blended learning in management and business from 2001 to 2021. We identified when, who, where and what was published on the subject, singling out the authors and journals with the greatest impact based on the h-index and CiteScore (Scopus), as well as exploring the cooperation between countries.</p> <p><b>Findings:</b> The results show that Six research themes have been developed indicating potential explorative and exploitative research themes. This study identified the dominance of the qualitative approach in BMT research.</p> <p><b>Research, Practical &amp; Social implications:</b> We suggest practical implications as empirical evidence that could be used in a variety of ways, including as a springboard to formulate intervention initiatives aimed at promoting engagement and the development of Islamic microfinance in <i>Baitul Maal wat Tamwil</i> and as a measure of both the economic and non-economic impact.</p> <p><b>Originality/value:</b> This study aims to fill the research gap by conducting a comprehensive bibliometric analysis of the literature surrounding Islamic microfinance "<i>Baitul Maal wat Tamwil</i>" in Indonesia.</p> <p>Doi: <a href="https://doi.org/10.26668/businessreview/2023.v8i7.1632">https://doi.org/10.26668/businessreview/2023.v8i7.1632</a></p>

**O CRESCIMENTO FUTURO DAS MICROFINANÇAS ISLÂMICAS NA INDONÉSIA: BAITUL MAAL WAT TAMWIL DOMAINS**

**RESUMO**

**Objetivo:** Este estudo busca examinar as tendências dos estudos existentes na área de microfinanças do Baitul Maal wat Tamwil em termos de teorias, temas, metodologias e contextos.

**Estrutura teórica:** Este estudo utilizou análise bibliométrica e o software Publish or Perish em conjunto com o banco de dados Scopus. Foram escolhidos artigos publicados em 37 periódicos entre 2011 e 2022. Este estudo

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empregou dados sistemáticos para identificar tendências em mercados em expansão e análise indutiva qualitativa para identificar temas pertinentes dentro do tópico.

**Projeto/metodologia/abordagem:** Analisamos o perfil das publicações internacionais sobre aprendizagem combinada em gestão e negócios de 2001 a 2021. Identificamos quando, quem, onde e o que foi publicado sobre o assunto, destacando os autores e os periódicos de maior impacto com base no índice h e no CiteScore (Scopus), bem como explorando a cooperação entre países.

**Conclusões:** Os resultados mostram que seis temas de pesquisa foram desenvolvidos, indicando possíveis temas de pesquisa exploratória e de exploração. Esse estudo identificou a predominância da abordagem qualitativa na pesquisa de BMT.

**Implicações sociais, práticas e de pesquisa:** Sugerimos implicações práticas como evidência empírica que poderia ser usada de várias maneiras, inclusive como um trampolim para formular iniciativas de intervenção destinadas a promover o envolvimento e o desenvolvimento de microfinanças islâmicas no Baitul Maal wat Tamwil e como uma medida do impacto econômico e não econômico.

**Originalidade/valor:** O objetivo deste estudo é preencher a lacuna da pesquisa por meio da realização de uma análise bibliométrica abrangente da literatura sobre microfinanças islâmicas "Baitul Maal wat Tamwil" na Indonésia.

**Palavras-chave:** Baitul Maal wat Tamwil, Microfinanças Islâmicas, Análise Bibliométrica.

## EL FUTURO CRECIMIENTO DE LA MICROFINANCIACIÓN ISLÁMICA EN INDONESIA: DOMINIOS BAITUL MAAL WAT TAMWIL

### RESUMEN

**Propósito:** Este estudio pretende examinar las tendencias de los estudios existentes en microfinanzas Baitul Maal wat Tamwil en términos de teorías, temas, metodologías y contextos.

**Marco teórico:** Este estudio utilizó el análisis bibliométrico y el software Publish or Perish junto con la base de datos Scopus. Se eligieron artículos publicados en 37 revistas entre 2011 y 2022. Este estudio empleó datos sistemáticos para identificar tendencias en mercados en expansión y análisis cualitativo inductivo para identificar temas pertinentes dentro del tema.

**Diseño/metodología/enfoque:** Se analizó el perfil de las publicaciones internacionales sobre aprendizaje combinado en gestión y negocios entre 2001 y 2021. Identificamos cuándo, quién, dónde y qué se publicó sobre el tema, destacando los autores y las revistas con mayor impacto según el índice h y CiteScore (Scopus), así como explorando la cooperación entre países.

**Conclusiones:** Los resultados muestran que se desarrollaron seis temas de investigación, que indican posibles temas para la investigación exploratoria y la exploración. Este estudio identificó el predominio del enfoque cualitativo en la investigación sobre TMO.

**Implicaciones sociales, prácticas y de investigación:** Sugerimos implicaciones prácticas como evidencia empírica que podría utilizarse de varias maneras, incluyendo como trampolín para formular iniciativas de intervención destinadas a promover la participación y el desarrollo de las microfinanzas islámicas en Baitul Maal wat Tamwil y como medida del impacto económico y no económico.

**Originalidad/valor:** El objetivo de este estudio es llenar el vacío de investigación mediante la realización de un análisis bibliométrico exhaustivo de la literatura sobre las microfinanzas islámicas "Baitul Maal wat Tamwil" en Indonesia.

**Palabras clave:** Baitul Maal wat Tamwil, Microfinanciación Islámica, Análisis Bibliométrico.

### INTRODUCTION

*Baitul Maal wat Tamwil* (BMT), an Islamic microfinance organization, is peculiar to Indonesia. This organization stands out as a hybrid microfinance institution that focuses both profit and non-profit purposes (Amalia, 2022). BMT contributes to the improvement of the living conditions of the disadvantaged by providing them with finance capital or additional business capital through a pattern of cooperation and business partnerships (Purwanto et al.,

2020). BMT thereby provides a solution to the obstacles that prohibit micro, small, and medium-sized businesses from gaining access to banking services (Fianto et al., 2019). Moreover, BMT contributes to the elimination of usurers who prey on the poor. Under closer inspection, the theoretical evolution of Islamic economics has not kept pace with its practical development. In reality, Islamic economics as a discipline requires not only a practical-implementation level, but also academic-theoretical advancements. Both must experience a unidirectional development. If the applied-practical side advances, the academic-theoretical side must also advance. Hence, study into the scientific advancement of Islamic economics is crucial.

This study aims to fill the research gap by conducting a comprehensive bibliometric analysis of the literature surrounding Islamic microfinance "*Baitul Maal wat Tamwil*" in Indonesia. Using bibliometric investigation, including methodologies connected to integrating data-based applications scopus and publish or perish, is used to guide this investigation. This research is essential and must be conducted for multiple reasons. First, as a guide or manual for future scholars in the subject of Islamic economics and finance study, to avoid duplication of effort. Second, this research must be conducted so that academics with an interest in research are aware of how far Islamic economics research has progressed and which gaps have not been thoroughly explored. Thirdly, the results of this study also indicate which journals in the domains and sub-fields of Islamic economics and finance research are of high quality and international renown. Based on the preceding context, the following is the formulation of the research problem. Secondly, how prevalent are studies on Islamic economics and finance in Indonesian journal articles that are indexed? In addition, in terms of research technique, what is the makeup of Islamic economics and finance research in general? Secondly, what is the ratio of publications, research types, research techniques, and topics of debate to fields of study in Islamic economics and finance during the past decade? (2011-2022). This research will provide responses to some of these questions.

This study differs from past Islamic microfinance-focused research in certain respects. This study initially focused on full-length articles published between 2011 and 2022 that were all Scopus-accredited. The second objective of this study was to investigate articles whose primary topic was BMT microfinance. Thirdly, several parameters served as the basis for the content analysis.

## METHODS

The study employed a systematic review to create a scientific summary of the microfinance research conducted on *Baitul Maal wat Tamwil*. This subject is being investigated theoretically, with a focus on technical procedures. It is classified as a bibliography study since it evaluates previously published research on the topic (Creswell, 2017).

We established three flexible criteria because there aren't many articles on *Baitul Maal wat Tamwil* microfinance. Keywords made up the initial criterion. While the primary variable of this study was "*Baitul Maal wat Tamwil*," and this phrase is frequently connected with "Islamic microfinance," both terms were utilized as keywords. Also, to find pertinent publications in electronic databases, the terms "Indonesia," which represent the term "expanding markets," were also utilized. To make sure that the chosen articles addressed the important subjects and the study purpose, those three keywords were used. The type of article was the second factor. The list was therefore eliminated from conference proceedings, unpublished theses, and other kinds of works. Reading the titles and abstracts helped in the selection of the peer-reviewed publications for inclusion. In essence, the evaluation included every item that examined ethnic entrepreneurship in underdeveloped nations or emerging markets. The diverse fields of the publications made up the third criterion. In order to increase the variety of viewpoints, the ability of including papers from various social science subjects was increased. In terms of language and publication outlets, three criteria were defined for selecting the peer-reviewed articles included in this analysis. First, only articles presented in English and published in reputable international journals (mainly based on Scopus index rankings Q1– Q4) were included. Second, for articles published in journals not listed in the Scopus index, the articles were read thoroughly to identify and assess the relevance of the content. Third, the researchers also considered articles from non-indexed journals as long as they were not listed in Beall's list of predatory journals ([beallslist.weebly.com](http://beallslist.weebly.com)). In the selection process, two authors were responsible for identifying and assessing the quality of the journals, and the other two were responsible for re-validating the results.

Bibliometric analysis is mainly employed in the scientific disciplines and focuses on reflecting the quantitative side of research performance (Heersmink et al., 2011). However as undertaken by (Apriliyanti & Alon, 2017), the present evaluation utilized both quantitative and qualitative analysis. The methodology entails five steps: selecting research terms, getting preliminary search results, honing those results, gathering preliminary data, and doing a data analysis.

## RESULTS

Based on the initial search, a total of 37 articles published over 10 years (2011–2022) were obtained. From those results, a total of 183 articles met the second criterion (peer-reviewed journal articles), and 315 articles from other sources were excluded. Out of 183 articles, 108 articles were from the first set of keywords and 75 articles were from the second set of keywords. Tables 2 and 3 outline the details of the refinement process for each set of keywords. The first set of keywords (see Table 2) produced an initial result of 253 articles or a decrease of 57.3% (253 to 108 articles). After the refinement process, overall citations declined from 5,811 to 4,361 (a decrease of 24.9%). Meanwhile, the second set of keywords (see Table 3) produced an initial result of 268 articles, a decrease of 72.1% (268 to 75 articles). After the refinement process, overall citations declined from 4,549 to 2,431, a decrease of 53.4%. When the results were collected, each paper was collectively discussed and selected based on its relevance to the topic by reading the abstract and the objective of the paper. If there were any competing arguments, the researchers examined the paper for more detailed information and decided whether to include it based on that reading. Overall, the baseline papers used for this study are 183 papers.

A systematic review method was used to describe and summarize the definitions, theories, themes, methodologies and research settings of each article to answer the research questions. In addition, interpretive and organic approaches were used to identify the research themes of each article to gain deeper and richer context meanings, as suggested by (Dwi & Alon, 2017). This kind of approach, to the best of the authors' knowledge, offers a novel way of teasing out meaning in studies from the topic. To ensure objectivity in the analysis, the process was performed and verified by four authors. Two authors were responsible for conducting the data retrieval. The third author checked the data and performed the analysis. The fourth author rechecked the final results. During the checking process, all four authors discussed the results in several iterative processes as suggested for the interpretative data process (Campbell et al., 2011). The division of responsibilities was based on distinctive competencies among the researchers. For example, the fourth author had the most knowledge of the topic, whereas the third author had competence in data analysis management. The data retrieval was undertaken by two authors, who familiarized themselves with the supporting software. In the analysis, all the articles were identified by their topics and keywords and were clustered into various research themes using the framework of input–process–output (IPO) from (Waring, 1996). This result clearly marked the differences between the current



bibliometric study and the previous studies, which mainly used bibliometric analysis and visualization of islamic economics and finance articles indexed in scopus by Indonesian authors (Handoko, 2020).

Table 1. Comparison metrics from the first searching process of “Islamic microfinance in Indonesia”

Metrics	Initial Search	Refined Search
Query	Journal, title Islamic microfinance Indonesia, articles	Journal, title Islamic microfinance Indonesia, articles
Source	Scopus	Scopus
Years	2011-2022	2011-2022
Papers	47	25
Citations	211	132
Cites_Year	17.58	11.00
Cites_Paper	4.49	5.28
Age_weighted citation rate	1.00	1.00
H_index	8	7
G_index	12	10
PoP hI norm	8	7
PoP hI annual	0.67	0.58
hA-index	4	3

Table 2. Comparison metrics from the first searching process of “*Baitul Maal wat Tamwil*”

Metrics	Initial Search	Refined Search
Query	Journal, title <i>Baitul Maal wat Tamwil</i> , articles	Journal, title <i>Baitul Maal wat Tamwil</i> , articles
Source	Scopus	Scopus
Years	2011-2022	2011-2022
Papers	18	12
Citations	114	93
Cites_Year	10.36	8.45
Cites_Paper	6.33	7.15
Age_weighted citation rate	1.00	1.00
H_index	6	5
G_index	10	9
PoP hI norm	6	5
PoP hI annual	0.55	0.45
hA-index	3	3

Tables 1 and 2 summarize the metrics of the articles obtained from the first and second search process, respectively. The metrics information includes the citations per year and the Hirsch index (h-index) scores of the articles. Of 65 articles, 37 articles were published in reputable journals (Q1–Q4), based on the SCImago Journal and Country Rank website. These findings indicate that in Islamic Microfinance, especially in the context of *Baitul Maal wat Tamwil*, other publication types aside from peer-reviewed journals (for example, books/book chapters, reports and conference proceedings) have a considerable impact on citations.

The results of the refined search were saved in Excel format containing all important information related to the statistics of the paper, including title, author, year of publication and journal specification (name of the journal, tier and publisher). Information about the theories, methodologies, ethnicity and countries of study was also included. Figure 2 presents the distribution of published articles on ethnic entrepreneurship per year.

Figure 1. Distribution of Published Articles on BMT Microfinance per year



### Research themes in the field of ethnic entrepreneurship

The current study found that various research areas were clustered into five research themes (see Table 6), namely:

1. BMT engagement and establishment (22 papers) covering many aspects related to the development and growth of the BMT;
2. external factors (4 papers) reflecting various factors affecting the BMT from the outside environment, both directly and indirectly;
3. theoretical and methodological issues (2 papers) discussing the operational definitions of the construct and instrument development;
4. BMT microfinance impacts (3 articles), including economics and non-economic impacts, for business, society and country; and
5. individual factors (6 articles) focusing on individual characteristics and behaviors toward BMT, such as values, beliefs, motivations and risk preferences.

The most theme is BMT engagement and establishment (22 articles). However, the development of BMT today is no longer unique because some cooperatives are also offering similar services. As a result, the performance of BMTs is affected by tight competition leading

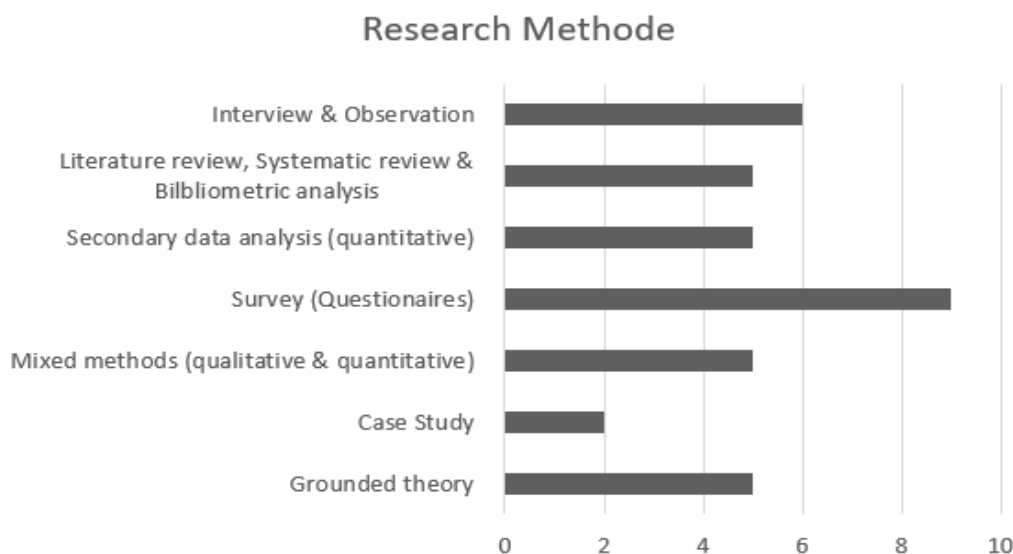
to customers' switching across IMFIs (Wahyudi, 2014). Thus, BMTs are encouraged to pay their attention to understand their customers' preferences in order to survive in the current competitive environment. BMT engagement and establishment also design appropriate micro-fintech models for Islamic microfinance institutions (IMFIs) to design micro-fintech models, based on BMT characteristics, and then to determine micro-fintech model suitable for IMFI, such as BMT, using Delphi-ANP methods, to ensure its sustainability in achieving its social and commercial objectives (Ascarya & Sakti, 2022).

Theoretical and methodological issues has 2 papers. The philosophical basis for the need for changes in legal entities and the legal norms of *Baitul Maal Wat Tamwil* (BMT) is as a form of legal strengthening of populist economic institutions for legal certainty is discuss (Prasada et al., 2020). The issues also contribute to literature on managing Islamic micro financing by formulating and evaluating the implementation of internal control system for Islamic micro financing (Wardiwiyono, 2012).

### Research Methodology Used in the Field of Ethnic Entrepreneurship

This section summarizes the numerous research methods performed in BMT microfinance studies, including the research environments and research methodology. Figure 2 is a comparison of the methodologies utilized by the reviewed studies. As shown in Figure 2, the vast majority of BMT microfinance research (37 papers) was empirical as opposed to theoretical.

Figure 2. Research methods used in the field of BMT



On the subject of BMT microfinance, surveys are one of the most prevalent research methods. As an example, a recent study by (Maulana et al., 2018) used a survey (questionnaires) technique. This study may be the first to apply the Decomposed Theory of Planned Behavior (DTPB) to customer behaviors in the field of Islamic microfinance in Indonesia. The DTPB measurement consisted of ten underlying factors: relative advantage, compatibility, awareness, complexity-uncertainty, normative beliefs, self-efficacy, facilitating conditions, attitude, subjective norms, and PBC. (Taylor & Todd, 1995, 1997), (Shih & Fang, 2004), and (Echchabi & Abd. Aziz, 2012) adapted and modified as necessary for the study the items comprising the underlying subscale from an existing DTPB measure.

Systematic or bibliometric Interview & Observation is the second most popular study method for BMT microfinance. Example, investigate the origins, initiators, and visions of BMTs in relation to women's empowerment (Rahayu, 2020). The purpose is to gain a better understanding of how BMT institutions intersect with women's issues in terms of their history, mission, and development of BMT. This study suggests that the personalities of the four BMTs are significantly influenced by their founders. Multiple parties made substantial contributions to the BMTs' movement.

### **Concluding Remarks and Future Research Agenda**

This study examined 37 articles in the subject of Islamic Microfinance in Indonesia to identify and review the definitions, theories/perspectives, research themes, and research methods. The bibliometric analysis includes conclusions and future research ideas.

About research themes, this study categorized six research themes into five blocks (input, process, output, foundation improvement and contemporary issues). Each block has a varied convergence rate that represents the diversity of issues studied in ethnic entrepreneurship studies. Higher convergence rates result in exploratory research, whereas lower convergence rates result in exploitative research.

In terms of research technique, the majority of microfinance studies conducted by *Baitul Maal wat Tamwil* were empirical and qualitative in nature. Future research on a certain topic employing a suitable research approach would be a worthy endeavor. For exploratory research on non-economic impact, for instance, a multiple-case study or grounded theory might be employed, but a quantitative methodology such as a survey method could be used to analyze business involvement and establishment among BMT microfinance. Therefore, it is arguable

that mixed methods are becoming more important for conducting quality research on BMT microfinance.

This research has a number of drawbacks. First, since Scopus is the sole electronic database utilized, it is possible that some research that are not part of the Scopus database will not be included. Second, the results reveal that various forms of publications account for a considerable number of citations in the literature on emerging markets regarding ethnic entrepreneurship. Since only peer-reviewed articles are included in this analysis, all other types of publishing are excluded. Thus, this study may miss crucial lessons from the Broader microfinance literature on expanding markets. As a result of these limitations, future systematic reviews should incorporate additional databases and categories of publications to increase the breadth and depth of the evaluated literature. In order to present a different perspective, systematic analysis is also recommended. Although the study is theoretical in nature, its impact on practice may be restricted. As a foundation for future research, it may have practical implications as empirical evidence that could be used in a variety of ways, including as a springboard to formulate intervention initiatives aimed at promoting engagement and the development of Islamic microfinance in *Baitul Maal wat Tamwil* and as a measure of both the economic and non-economic impact.

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