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Digital sharia financial and business center can be realized now

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ABSTRACT

Why not the world's Islamic finance centers in Doha, Riyadh, Ankara, Kuala Lumpur, Jakarta, currently located in London, and even Beijing? The implementation of digital sharia finance and business is based on the policies of each Islamic country; it is estimated that the future development of Islamic solid finance and business is challenging to realize. This study emphasizes new ideas for strategies and policies for the digital center of Islamic finance and business as a driver for developing the Islamic digital finance and business ecosystem. The research used the bibliometrics analysis method. From this research, it can be concluded the research that previous researchers have done is still sectoral in nature but is the basis for researchers to develop a State of Taste and Novelty to build Islamic Finance and Business for countries with the largest Muslim community. The development of Islamic Finance and Business in a centralized manner must first be arranged on a common platform that Finance and Business is a way to improve the progress and civilization of the Islamic world because, without an agreement, there will be no Center for Islamic Finance and Business in Islamic countries.



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Introduction

The world population who are Muslims in February 2022 has reached 1.91 billion (24%) of the number of adherents of Religion in the world of 8.337 billion or ranked 2nd among other religions. (iNews.id, 2022). Having the second largest number of religious adherents in the world is not a guarantee of mastering world civilization, as well as its economy (Abdullah et al., 2017; Askinna, 2020; Daulay, Haidar Putra, 2020). Meanwhile, in other parts of the continent, such as countries where the majority of the population is Muslim, currently many political, social, and economic conditions are in decline, and many have large debts to countries where the majority of people are non-Muslims, as well as the welfare of the people as well. Very concerned with dealing with real life in the 21st century (Wijaya et al., 2016). Life in the future will increasingly be based on technology to run energy and support the economy, so humanity who is ready will be the winner (Ellitan, 2020; Novák, 2020; Ramdani et al., 2020; Suyitno, 2020).

Only a few countries whose people embrace Islam in 2021, their economic growth is excellent despite facing the Covid-19 pandemic, such as Saudi Arabia, whose economic growth reached 6.7%, Indonesia 3.60%, Qatar 2.0%, Malaysia 3, 60% (Ceci Data Com, 2022). The success of the economic growth of these countries is supported mainly by selling raw materials such as oil, coal, gold, and other mining goods. Not much of their financial management (Huynh et al., 2020a, 2020b; Madina, 2021; Tashfeen & Shahmeer, 2020; Yaokumah & Biney, 2020) is based on trade and industry, and even digitalization (Deepu & Ravi, 2021; Havryliuk et al., 2021; Moreno, 2020). The great hope to continue to exist in the context of (Abaidoo, 2021; M. Ahmad et al.,

2021; Baig et al., 2021; S. Li & Huang, 2020; Mitsyk & Fischer, 2019; Petry, 2021) and business hegemony is that several countries where the majority of people are Muslim have established Islamic Money Markets and Capital Markets (Didier et al., 2021; Peppel-Srebrny, 2021), which are used for transactions for depositing and distributing funds, selling bonds, stocks, mutual funds, and unlimited funds. This is because there are already many countries with other Muslim-majority communities moving and developing seriously, looking for opportunities and revitalizing their economy through various activities of increasing tourist facilities, hotels, hijab fashion, and food and drink based on sharia and labeled as halal (Abdullahi Busari & Sitiris, 2021; Boediman, 2017; Edris, 2021).

However, all the activities of the countries whose communities are predominantly Muslim are related to financial management. The implementation of Sharia business is only used to meet the needs of each community, not yet integrated with other Muslim-majority countries. Still, they have been linked and follow the economic system. so if there is no innovative thinking about this situation, then in the future, it will be tough to advance the economy for countries where the majority of people are Muslim. Researchers discovered this phenomenon through research that world researchers have carried out through the Publish or Perish (PoP) application (Zhang & Preneel, 2017) and Dimensions.Ai (Bag et al., 2020; Bostan, 2020; Hijmans & Raab, 2022; J. Li & Huang, 2020; Martín-Martín et al., 2021; Prem et al., 2020; Singh et al., 2021; Sofi et al., 2020) by taking from big data Scopus and Google Scholar (Martín-Martín et al., 2021; Singh et al., 2021; Waghmare, 2021; Waghmare P., 2021; Zhu & Liu, 2020). In general, these studies only focus on Islamic finance, business research, and digitalization in each researcher's country of origin. Therefore, in this study, the analysis will be carried out on new things that any researcher, including those: who have not studied.

How to create Shariah finance and business with centralized and integrated management and accepted by all countries and people worldwide who embrace Islam. How to create strategies and policies for regulating Islamic finance and business centers digitally integrated with finance and trade with countries that adhere to political and social Liberalism and Socialism. This is because, currently, Italy, these countries have controlled the world's economy and civilization. The purpose of this research is to encourage the creation of an integrated and digital-based Sharia finance and business center for the benefit of all countries where the majority of people are Muslim, as well as to develop strategies and policies that are integrated with global financial and business activities with other countries that adhere to the capitalist system. and Socialism, so that it is hoped that through centralized and digitally sharia financial and business strategies and policies, it will be able to eliminate the gap in social life, welfare among countries where the majority of people embrace Islam to face the modern life of the 21st century and welcome the 22nd century.

Method

Bibliometrix Method and Content Analysis

This research uses the bibliometric analysis method (Waghmare P., 2021) and content analysis (Vespestad & Clancy, 2021) To find gap research (Shah et al., 2021). so that obtained State of Art (Ghosh et al., 2020). As well as generating novelty in research (Wagner et al., 2019), there will be no double research (Heinrichs, 2021). The choice of this method about the theme written by the researcher is to direct how this research is designed, as well as which topics are needed in building world civilization but have not been studied by anyone, and to avoid double analysis so that it will be biased and kill each other. It is appropriate that research should complement each other and strengthen how the results obtained by previous researchers are added or new things are raised so that they are helpful for human life in a better and modern future.

This bibliometric analysis method is used by researchers in calculating and analyzing data quantitatively so that various techniques will be used, assessing and weighing for research that has been produced by previous researchers from prominent data Journals, Scopus manuscripts, and Google Scholars using the Publish or Perish application—And using the Dimensions.Ai application, which is then processed through the Vosviewer and Biblioshiny applications so that researchers can obtain various kinds of research that have been averred out by world researchers, both titles, themes, and abs, tracts. Thus it can be used to compare and review the title, theme, an article under study. (Xiyang, 2020)

To support this research, the researcher also uses the Content analysis method (Piñeiro-Naval, 2020) to filter news or topics that are currently being discussed by the global community for the future of the entire Muslim community to build finance and business centrally based on digitalization and integrated with both Muslim and non-Muslim countries, using the Open Knowledge application. And Google Trends (Politeknik Kesehatan Jakarta & Kesehatan, 2019) journals and news obtained by researchers are carried out in-depth, which of course, must be relevant to the title of the research and hopes for the Muslim community in the future in the face of

globalization that puts forward not only technology, society, but even more incredible is the balance in financial management and world business (D. Shah & Murthi, 2021)

Readiness in the face of world civilization (Dutt et al., 2019) does not lie in the beliefs held or hegemony over politics, but as creatures in the world who should be aware that other people have views and have lived for centuries also want a balance and equitable distribution of financial results so that what is enjoyed by the community different continents can also be felt by other global communities, resulting in peace (Arimbawa & Septiari, 2020), between all the inhabitants of the world, and the absence of conflicts in world civilizations in the name of religion and hatred.

Retrieve and parse data

Data retrieval from Google Scholar big data (Martín-Martín et al., 2021) and Scopus (Singh et al., 2021) are used to analyze the data of previous research (Grover & Niederman, 2021) so that it can be used as a basis for conducting research by researchers. From these data, it can be seen how world researchers respond to themes related to financial and business problems to managers who provide researchers with facilities to publish them to the world community.

Data from previous research through big data Scopus and Google Scholar takes the keywords Sharia Digital Busines (Muhammad, 2020). The data from the 2012 to 30 June 2022 publications obtained through Google Scholar received the titles of 998 papers, 4,524 citations, 452.10 citations per year, and 34 h-indexes. Meanwhile, Scopus big data only brought nine articles and seven sources; the annual citation is 0.88. As for the words that Digital Financial Sharia is looking for from big data Scopus, ten reports are obtained, ten medals, and 3.33 citations per year. Meanwhile, from Google Scholar big data, 1,000 papers were received, with a source of 664.90. Annual Citation 6.65. Below, the researcher displays the details of journal data originating from prominent data Scholar and Google Scholar with the following information.

Table 1. Word search table on Google Scholar and Scopus big data

Keywords	Paper	Citation	Citation/Year
Digital Financial Sharia (Google Scholar)	1.000	5.649	664,90
Digital Financial Sharia (Scopus)	10	10	3,33

Source: processed by researchers from Google Scholar and Scopus data as of June 2022

Annalisa uses the Vosviewer application, so it is generated as below. World researcher (Barendregt, 2020) has carried out research with various titles, adding to the repertoire of knowledge in Islamic finance and business such as Indonesian researchers producing works of sharia business units, halal tourism, sharia capital markets, halal industries, while researchers from Malaysia have researched Islamic Financial, Islamic Bank, Sharia Compliant hotel, while researchers from Pakistan are concerned with efficiency and finance. Research scientists have conducted various kinds of research ranging from Islamic Banking related to Islamic financial analysis, share law, Corporate Social Responsibility, and Islamic Micro also told to Role, Financing services, and Micro Financing (AbdurohIm, 2021; Abdurohim, 2022a, 2022c).

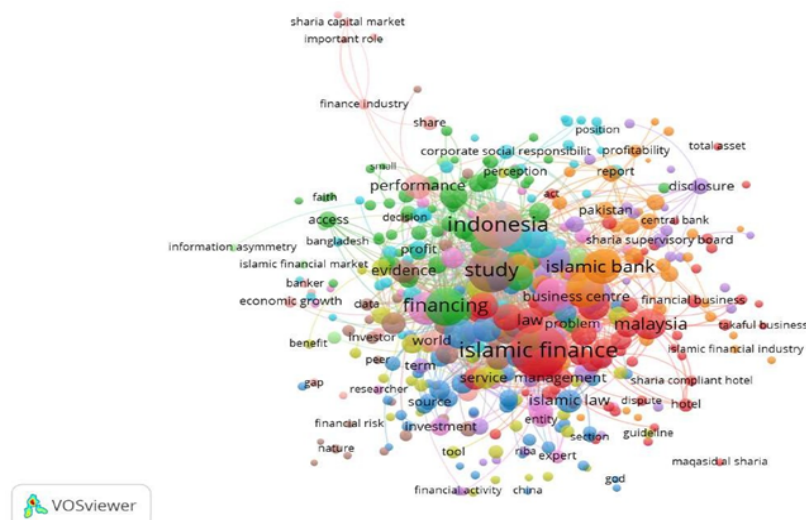


Figure 1. Word search on big data Google Scholar and Scopus
Source: Google Scholar & Scopus data, June 2022 processed by researchers

Meanwhile, data from journals, researchers, and countries of origin were obtained from the Dimension application by mining data from 2012 to June 2022.

Table 2. Table search words on big data Dimensions.Ai

Description	Result
Documents	500
Source (Journals, Books, etc.)	192
Author's Keywords (DE)	43
Period	2013 -2022
Average citations per documents	2,026
Authors	1022
Documents per Author	0,489
Authors per Documents	2,04
Co-Authors per Documents	2,36
Collaboration Index	2,69
Document types	
Article	279
Chapter	145
Monograph	13
Preprint	17
Proceeding	46

Sumber: Dimensions.Ai diolah Peneliti melalui Biblioshiny

The results obtained from the Dimensions.AI big data from 2013 to June 2022 as many as 500 documents, while from journals, books, etc. as many as 192, the average citation per document is 2,026, authors are 1,022, papers per author are 0.489 while the collaboration index is 2.69 and co-author of 2.36 documents so that the data can be analyzed through the Biblioshiny application by plotting on titles, words, authors who produce various labels which are grouped into 15 headings that focus on Islamic finance and business issues, as well as grouping authors into 20, and grouping words into 11. The results obtained from Biblioshiny are not intended to discourage researchers. Still, they are used by researchers to analyze titles and appropriate words to get a research novelty (Wagner et al., 2019) to enrich future research.

Research that has been carried out with various titles has begun to focus on issues of Sharia, Islamic, Finance, banking, digital and halal, which all researchers in the world carry out to emphasize that the Islamic economy run by Muslim-majority countries needs a place to be able to believe that what is what has been owned is lawful to be used and improved so that some countries can support their people with decent income as other world countries (Abdurohim, 2022c).

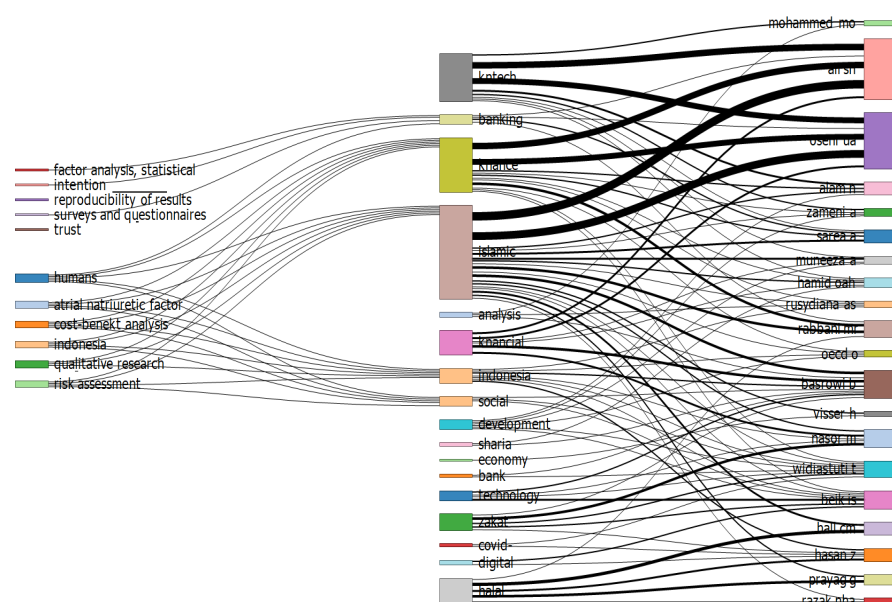


Figure 2. Word search on big data Dimensions.Ai

Source: processed by researchers from Dimensions data. Ai as of June 2022

The research that has been carried out is not only focused on Islamic Finance and Business but has developed and penetrated other issues such as sharia trade and business law as well as issues related to the life or style of Islamic society in responding to world civilization in the global spectrum. (Song & Zhou, 2020). Unfortunately, the research that has been carried out is only for the benefit of the people and countries that have a majority of Muslims (Ruiz-Real et al., 2019); it is rare to find research that describes the position of Islamic finance and business power for world civilization, as well as how to carry out integration activities both among countries whose communities are predominantly Muslim or non-Islamic (Andreu Escario, 2020). It is recognized that based on the data that has been obtained, there are no obstacles to be faced, but what needs to be developed is a shared perception of the importance of establishing a Sharia Finance and Business Center (Halim, 2020), which the researcher will discuss below.

Results and Discussion

Bibliometric Analysis and Content Analysis

Getting to the core of the problems that have been written by various researchers around the world related to Islamic finance and business activities (Hidayat et al., 2021) is admittedly complicated if it is only based on manually because the productivity of these researchers, they have added to the library both written through Google Scholar, Scopus or others. There needs to be an application that can collect and retrieve data accurately and quickly. This application emphasizes that the research conducted is not duplicated and seeks research updates so that the development of science and world civilization is expected to be more advanced and modern. So that it can be used by both the community and the state in supporting economic activities by the underlying beliefs such as sharia-based (Musari & Fathorrazi, 2021) or running a mixed economy because, in a globalized world, each country cannot stand alone, require assistance or cooperation with countries that have systems of Capitalism (Gruin & Knaack, 2020) and Socialism. (Gunawan, 2020), mengingat negara-negara tersebut telah menguasai peradaban dunia.

Meanwhile, the content analysis is based on the Open Knowledge application written by researchers worldwide. It becomes a trend for the future so that researchers can present research that is right for the needs of society and countries whose people are predominantly Muslim to face globalization. (Fikri, 2019) increasingly crazy without regard to national, social, and political boundaries. With this step, the needs needed by the Muslim community can be appropriately presented (Hidayat et al., 2021). The data generated from Open Knowledge (Huang et al., 2021) are as follows:

Table 3. Sharia financial and business tables

Title	Paper
Sharia Banking, digital banking, digitalisasi product	8
System Islamic	2
Digital innovations, digital trends, Islamic accounting	10
Sharia insurance company business	4
Syariah terhadap, fintech syariah, syariah	14
Islamic account, accounting in	4

Source: processed by researchers from Open Knowledge data as of June 2022

The current research trend, which is being researched between 2020-2022, tends to be Islamic financial research which includes 14 papers on sharia financial technology, digital innovation, ten digital trends, and research on sharia banking: Digital Banking and eight products. Each theme carried out by analysis is undoubtedly used to improve the situation, providing a direction for improvement for now (Samra et al., 202). Likewise, to convince the author, regarding trends around the world as of June 2022, discussing the issue of Islamic Bank and Islamic Internet Banking (Abdurohim, 2021b), then the global community is talking about the trend related to Islamic banks in 39 regions including the Maldives, Somalia, Ethiopia, Bangladesh, Oman, Malaysia, Bahrain, Tanzania, Uganda, Brunei, Afghanistan, Nigeria, Sri Lanka, Qatar, Kenya, Singapore, South Africa, Jordan, Ghana, Arab Saudia, Nepal, India, Indonesia, United Kingdom, Philippines, Egypt, Australia, New Zealand, Canada, Austria, Germany, Turkey, United States of America, Netherlands, Vietnam, Russia, and United Arab Emirates, and Pakistan in addition to discussing Islamic Banking as well as Islamic Internet Banking. For Islamic Internet Banking, much discussed is the Internet: Dubai Islamic Internet Banking, Dubai Islamic Bank, Maldives Islamic Bank (Abdurohim, 2021a).

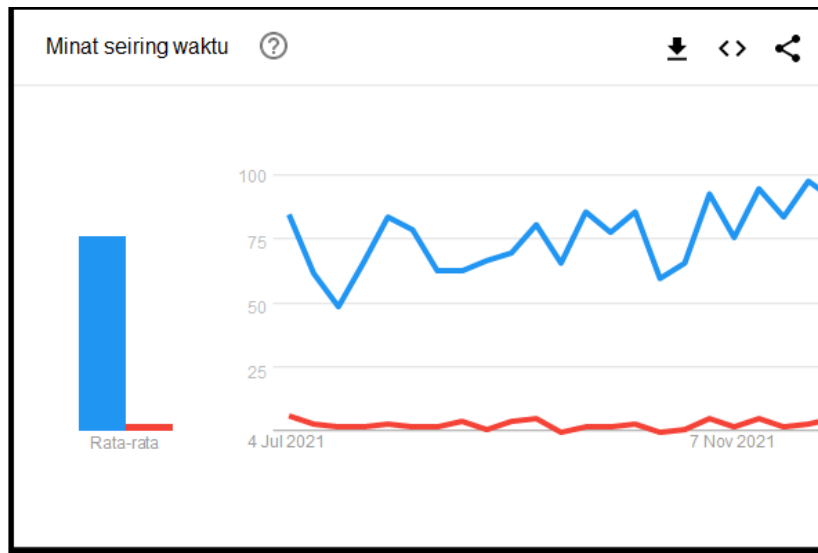


Figure 4. Trending Topic Islamic Bank and Islamic Internet banking
Source: Google Trends, June 2022

Conformity with previous research

In this study, although not based on what has been found (Fabry et al., 2021), to stand on the ground in developing further research, it is essential to show the journal articles, institutions, and authors by the title of the research conducted, so that the direction in the study is not biased and the research that has been done is not repeated. (Riyanto et al., 2020), So that the essence of the problems that arise cannot be solved. Ordering journals, researchers, and indexes that have been recognized around the world to strengthen researchers' arguments (Cuervo-Cazurra et al., 2017), that the titles of digital sharia financial and business sharia have been widely studied around the world, considering that countries that are predominantly Muslim want that finance and business are aligned with their beliefs. (Aziz & Mustafar, 2021), So that it does not conflict with his conscience. Many authors publish their research through 27 procedures with a g_index of 2, g_index 3, and m_index of 0.3. There are also studies published but do not have a journal of 150 papers with an h_index of 6, g_index of 10, and a m_index of 0.6, but these authors have contributed valuable thoughts to the progress of Islamic finance and business.

Table 4. Trending Topic Islamic Bank And Islamic Internet banking

Source	Article	h_index	g_index	m_index
Note Reported	150	6	10	0,6
Proceedings of the 2 nd International Scientific and Practical Conference "Modern Management Trends and The Digital Economy: From Regional Development to Global Economic Growth" (MTDE 2020)	27	2	3	0,3
American Ethnologist	26	1	1	0,25
SS RN Electronic Journal	16	3	4	0,38
Journal of Islamic Marketing	12	7	12	1,75
Advances in Social Science, Education and Humanities	10	1	4	0,2
Journal of Islamic Monetary Economics and Finance	7	2	3	0,5
Shirkah Journal of Economics and Business	7	2	2	0,5
World Banking Abstracts	6	0	0	0
Airlangga International Journal of Islamic Economics and Finance	5	1	1	0,33
Al-Iqtishad Journal of Islamic Economics	5	2	5	0,4
An-Nisbah Journal Ekonomi Syariah	5	1	2	0,2
KNE Social Science	5	1	1	0,2
International Journal of Islamic and Middle Eastern	4	2	3	0,5

Source	Article	h_index	g_index	m_index
Finance and Management	4			
Lecturer Notes in Network and Systems	4	1	1	0,5
Share Jurnal Ekonomi dan Keuangan Islam	3	1	1	0,16
Al-Falah Journal of Islamic Economics	3	1	1	0,25
Iqtishadia Jurnal Kajian Ekonomi dan Bisnis Islam	3	1	2	0,2
Journal of Islamic Accounting and Business Research	3	1	1	0,5
Journal of Islamic Economic Laws	3	1	2	0,5

Source: processed by researchers from Dimensions.Ai data as of June 2022.

Foreigners have also found various topics that are very relevant in sharia finance and business, including the OECD, which has contributed four articles, Irfan Syauqi from IPB University, and Tika from Airlangga University, three pieces each. In comparison, the authors whom Dimensions.AI cannot detect are enormous, with 170 articles. However, the researchers who have contributed their research are instrumental in providing color in proposing a renewal for the advancement of world civilization. Researchers' views on Islamic finance and business centers (Ulfah & Yetmi, 2020) are very diverse depending on where they come from; several countries are very consistent with Islamic law that must be carried out so that the government launches Islamic-based products and services but not a few countries that have a majority population.

However, in the development of products and services, there are still not many, only created certain things not explicitly developed. It is still far from expectations to be able to realize a sharia financial and business center (Trimulato et al., 2021) as managed and implemented by the countries that currently exist in carrying out economic and business activities so that other countries follow the regulations and requirements that must be met are. It takes a long time to prepare a standard view in viewing the financial and business center, not for one country but to improve the civilization of Islamic society.

Table 5. Relevant Researchers from Overseas

Affiliation	Articles
Not Reported	170
OECD ()	4
Irfan Syauqi (IPB University)	3
Tika (Airlangga University)	3
Yomna (University of Bahrain)	2
Adel (Ahlia University)	2
Ahmad (Mercu Buana University)	2
Aishath (International Centre for Education in Islamic Finance)	2
Arvind (Universite Bourgogne Franche-Comite)	2
Eko Fajar (Airlangga University)	2
Hendy Mustiko (Islamic University of Indonesia)	2
Imron (Airlangga University)	2
International University of Rabat	2
Lena (University of Warwick)	2
Lina (Siliwangi University)	2
Lucky (Mercu Buana University)	2
Mehmet (Durham University)	2
Mohamed Cherif (Istanbul Sahabattin Zain University)	2
Mohammad Kabir (University of New Orleans)	2
Muhamad Nafik Hadi (Airlangga University)	2

Source: processed by researchers from Dimensions.Ai data as of June 2022.

Development of Global Islamic Finance and Business Strategies

The results of the mapping from the bibliometric analysis show that the research that world researchers have carried out is based on their respective interests by the wishes of the Muslim community in the country where the researcher is located (Abdurohim, 2022e); it is not clear how to bring sharia finance and business digitally integrated both within the country and with the community of countries that have a majority Muslim community (Laili & Kusumaningtias, 2020; Setiawan et al., 2020), and how to think about being able to coexist with the economic system that is practiced by Liberalism and Socialism countries so that researchers find that they only focus on their country's problems without looking at other countries. Thus, it will continue to fall at any time, and it will be challenging to get up, even though rising is only a tiny part.

The world, in responding to the development of civilization, its welfare, and its benefits, has crystallized into 3 (three) things which are the basis for the country to develop itself and how to maintain the development of the flow of the economic system adopted by it continues to advance and grow and even dominate the world. (Ikenberry et al., 2004) Such as Liberalism, Socialism, and Sharia, but the Capitalist system conquers all. They do not allow other strategies to develop, considering that the design and the state have fulfilled all of them in terms of funds, technology, and knowledge. As described below, the factors that cause obstacles in developing Islamic finance and business in countries where the community has a Muslim majority.

Mapping the Islamic countries of the World

To initiate the world's financial and business center, it is necessary to map each Islamic country (Akbar, 2020) because not all Islamic countries will agree on the establishment of a centralized Islamic finance and business center due to the flow of each country, giving birth to different strategies and policies. Even the leaders want the teachings and concepts that have been applied to influence the world. (I. Ahmad, 2017). Based on a report from the World Population Review, the number of people embracing Islam in 2021 has reached 1.9 billion people or 24% of the total world population, of which 74.5% are Sunni Muslims, 20% Shia Muslims, and 5% Muslims. Sufis, 2% Ahmadiyya Islam and 1% Khawarij Islam (Merdeka.com, 2022).

Islam adheres to Shia and Sunni adherents in this world, so there needs to be a council that can equalize these perceptions because they will continue to experience clashes if they are not equated. From these different poles, it should depart from the similarities among Muslims, uniting the perception that the civilization of the Islamic world to improve welfare and enjoy the beauty of the world cannot be done by enlarging differences in views so that it affects strategy and policy (Abdurohim, 2021d). What is the meaning of an advanced Islamic country displaying the world's brilliance? Many Muslim communities are currently challenged to develop and scavenge for food from the remnants of other communities. (Hisam Ahyani et al., 2021).

Development of a financial center and its equipment

Suppose differences of opinion in implementing the economic system (Marlina et al., 2019) have been overcome. In that case, it is necessary to have a think tank institution that contains scholars who are genuinely willing to sacrifice for the progress of humanity (Abdurohim, 2022d), not based on revenge, or hatred, that all human beings are creations of the one and only God, as for differences that have indeed been arranged and that is the life of the world. In compiling Islamic Finance and Business formation, wise leaders are needed (Silalahi et al., 2022). It does not have the hegemony of world domination but wants to figure out that the world should be balanced. There should not be a country with full power. There should also be a country that is difficult to meet the needs of their country because they do not have excess natural resources and only rely on debt. (Salmon, 2020). So that there is a balance in managing people's lives in various countries, especially for people who live in countries with Muslim leaders.

The concept proposed is that at this time: Islamic countries are only busy with their respective developments and transacting trade, development, and exploitation of human resources. (Abdurohim, 2021e) with countries that are capitalist as well as socialist. As in the picture below, the concept for its development is to make changes by preparing the infrastructure that the Finance and Business Center is the field conductor who creates, initiates the establishment of the Sharia International Monetary Fund, and repositions the Islamic Development Bank. (Rethel, 2019) who are only busy with loan problems, without being able to project poverty reduction for countries where the majority are Muslims, and only busy with how to generate optimal profits. (Aravik et al., 2021).



Figure 5. Current Financial and Business Configuration
Source: processed by researchers from various sources 2022

Digitalization of financial and business centers and integration with Muslim-majority countries

The success in implementing the similarities in forming a centralized Islamic finance and business platform, of course, is continued by building digital integration of financial and business issues in Islamic countries. (Abdurohim, 2022b). So it can be connected in real-time. For digital financial problems to support international payment transactions, which of course, must have its payment system, such as the European Union (Hawes, 2021), so that the Muslim community who travels does not worry or exchange their money in advance to the exchange rate of the country visited or with cash that applies internationally (Valentika et al., 2021). Likewise, with digital business, both heavy, medium, and low companies can use information technology in an integrated manner (Sakti, 2021) so that the movement of goods and the circulation of goods can be carried out quickly, and for countries that still have high poverty can slowly boost their economy (Hidayat et al., 2021), because each leader applies the teachings of his religion, they are not allowed to take arbitrary actions against other countries that are having difficulties in realizing prosperity for their people. (Fauzukhaq et al., 2020) Islamic countries need digitalization in moving the economic wheel both for the needs of their people and for transactions with Islamic countries and non-Islamic countries so that their economic activities are not isolated from other countries. (Apriani, 2021).

In recent years, Turkey has shown a strong commitment to the digitization of Islamic finance and business. Some of the strategies that have been implemented to encourage the development of the Islamic finance sector and bring technological innovations are Technology Infrastructure Development, Public and Private Partnerships, Regulations that Support Innovation, Mobile Applications and Digital Banking, Public Awareness Raising, Islamic Fintech, Blockchain and Smart Contracts, and Startup Ecosystem Development. Turkey's Islamic finance and business digitalization strategy is part of a broader effort to develop a strong and competitive Islamic finance and business sector. With the adoption of technology and innovative approaches, Turkey hopes to continue strengthening its position as one of the major players in the Islamic finance industry in the region.

Be a part of the world economy but don't have to have the view of erasing the existing economic system.

The world has recognized that the sharia system has been accepted in the United Kingdom, the People's Republic of China, Russia, the United States, and others. However, these countries have concerns about the rise of nations with a majority Muslim population, which is a logical reason, and everyone may have a different interpretation. (Andreu Escario, 2020). Literacy is needed (Abdurohim, 2021c) to explain that the awakening that is being fostered is not a religious issue but to seek to develop prosperity for countries with a majority of Muslims because this world belongs to all, so that the leaders of the Islamic world need to consolidate to lift the economic downturn mostly in Muslim countries (Hassan et al., 2019). Liberal countries have tightly controlled the world economy (Jati, 2013). Therefore it cannot be ruled out or negated because peace is more important than anything else. (Ma'ruf et al., 2021), Considering the large population, it is not guaranteed to be a winner because it requires cooperation while maintaining each other's privacy for the world community (Nurmohamed, 2020).

Conclusion

From this research, it can be concluded the research that previous researchers have done is still sectoral in nature but is the basis for researchers to develop a State of Taste and Novelty to build Islamic Finance and Business for countries with the largest Muslim community. The development of Islamic Finance and Business in a centralized manner must first be arranged on a common platform that Finance and Business is a way to improve the progress and civilization of the Islamic world because, without an agreement, there will be no Center for Islamic Finance and Business in Islamic countries. There is a tendency to exist in Islamic countries. London or Beijing. A TinkTank institution is needed to build a platform that can shape Islamic finance and business strategies and policies by compiling a landscape, a blueprint that can be realized in a short time. Carry out literacy on digital-based Sharia Finance and Business project programs that are well integrated with Muslim-majority countries and other countries because the construction of the project is not to kill but to support building a globalized world based on civility and human rights so that there is no more poverty or suffering that is currently experienced by most countries with a majority Muslim population.

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