MAPPING THE EVOLUTION AND CURRENT TRENDS ISLAMIC FINANCE: BIBLIOMETRIC ANALYSIS

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ABSTRACT

This bibliometric analysis aims to map research on Islamic finance. The data source is taken from the Scopus database, with the subject matter of Economics and business, from the search for the word "Islamic finance" or "Islamic finance" and in English, the searched for articles that have been finally published. From the results of the data analysis in can be 1,438 articles, and analyzed. The results showed a significant increase in the number of research publications starting in 1996, and Malaysia as the country that published the most articles on Islamic finance. The most dominant keywords used are presented by VOSViewer, there are 8 Clusters consisting of: The terms "Islamic finance," "Sukuk," "Islam," "Islamic Bank," "Islamic banking," "Islamic financial services," "Sharia compliance," and "Financial crisis"

Keywords: Islamic Finance; Bibliometric; VOSViewer; Tableu; co-occurence network

INTRODUCTION

The provision of financial services in conformity with the Islamic laws, fundamentals, and standards of Shari'a is what is meant by the term "Islamic finance," which is a common name for the practice known as Islamic finance. The Islamic law of Sharia prohibits activities such as receiving or paying "usury" or "riba" ("interest"), "gharar" ("excessive uncertainty"), "maysir" ("gambling"), "haram" ("forbidden"), or "halal" ("permissible") commissions, as well as short financing, all of which are regarded as being detrimental to society.

The manner in which risk is dealt with and the way that risk is distributed is the primary distinction between Islamic and traditional forms of finance. In this essay, we investigate what these distinctions might teach us more about risk management and risk in conventional the banking and financial markets by focusing on the similarities and differences between those two settings. The term "Islamic finance" refers to a kind of financial service that adheres to the tenets of Shariah, often known as Islamic law, or that is primarily developed with the intention of doing so (Gait & Worthington, 2017).

Scholars' inherent curiosity has led them to study regularly the scholarly tendencies of the publication and its academic structure (García-Lillo et al., 2019). As the field gained pace and the journal advanced, this natural curiosity encouraged researchers to examine the journal. (Chan et al., 2009); (Martínez-López et al., 2018). It is possible for retrospective studies that make use of the data that is now accessible to provide state-of-the-art information relevant to the topic of research. There have been a great number of initiatives made to provide systematic retrospectives, the majority of which make use of bibliometrics. (Baker et al., 2021b)(Baker et al., 2021a); (Donthu et al., 2020);

The primary goal of doing bibliometric research is to assess prior compilations of literature that are linked to a certain subject in order to provide conclusions that are objective (Tepe et al., 2022). The purpose of this research is to do an exhaustive systematic analysis of the existing literature on Islamic finance, looking at it with an economic and business point of view. It is necessary to define the outcomes in accordance with the research questions in order to provide evidence that the study offers novel and pertinent information to the expansion of the existing body of relevant literature. In the present investigation, a structural categorical review of the available literature is intended to focus on topics of Islamic finance from both an economic and a commercial point of view. The following are the three research topics that are the primary focus of this investigation and for which responses are required:

RQ1. How is the trend analysis of scientific production that discusses Islamic finance from an economic and business perspective?

RQ2. Who are the most influential authors, publishers, and nations, and what are their contributions?

RQ3. Which journals are the most discussed in Islamic Finance from an economic and business perspective?

RQ4. What is the most significant subject in research on Islamic finance from an economic and business perspective?

The remaining portions of this paper are organized as described below. We start by giving an overview of the articles published trends in Scopus, their citation statistics, and their authorship records. Next, we conduct an analysis of the primary methodological approaches and theoretical frameworks that are utilized in Scopus

articles. After that, we focus on the intellectual topics that emerge from the clusters of scientific research found in Scopus and highlight those. Following this, we will outline the most significant areas of interest based on the keywords that were utilized in the Scopus literature. The last part of the investigation is the conclusion. As a result, our research adds to the existing body of knowledge in a number of different ways. The bibliometric research that was employed was supported with textual analysis. This content analysis was a value-adding feature that offered insights into significant ideas and approaches for the research about Islamic Finance.

METHOD

Scopus was used in order to get the metadata pertaining to this research, and using bibliometric analysis, an investigation of the records that were found to be mapped from the results of the journal was carried out. Our decision to use Scopus as our primary database resource rather than Web of Science and Google Scholar may be attributed to a number of different factors. First, Scopus's depth of coverage is substantially bigger than that of other databases, including citation data on over 15,000 titles that have been subjected to peer review (Levine-Clark & Gil, 2009). Second, in comparison to Google Scholar, Scopus makes it possible to do more in-depth research. During the execution of the bibliometric research, for instance, Google Scholar only provides a limited amount of bibliometric information. Third, a number of bibliometric research have relied on Scopus as their primary source of data (Baker et al., 2021b).

Bibliometrics is a mix of statistical and mathematical approaches used to analyze written material such as publications or other network literature. It is also known as systematic bibliography. Specifically, bibliometric approaches serve several purposes, some of which are as follows: they explain the process of written communication; they pinpoint the path that specific fields of study will take in the future; and they statistically evaluate written research (Pritchard, 1969). This approach is also used to evaluate the level of quality and significance of research areas that have been documented in the form of scientific journals.

In this bibliometric writing, there are three stages of the process. The first, criterion for the search and identification of the source. The second part pertains to computer programs and the gathering of data, and the data analysis and interpretation is
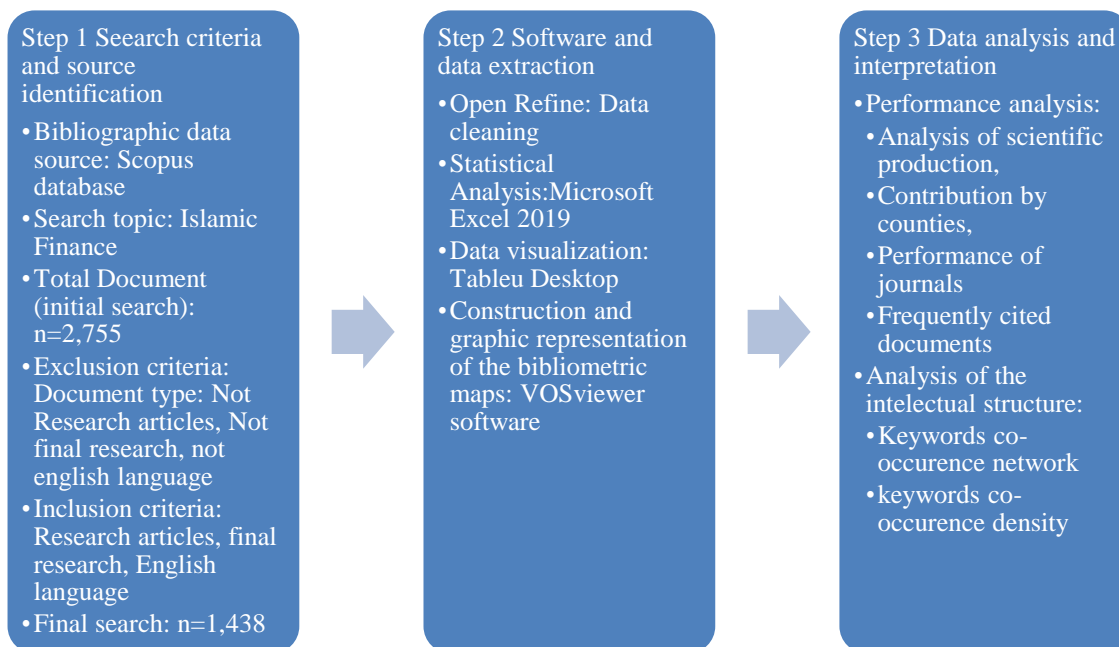
in third place. This initial part is the search for the criteria used, as well as identifying the source of the document. Bibliographic data source is the first step, where the source of data mining is sourced from Scopus. Then determine the topic of discussion, where this research takes the theme of Islamic Finance or Sharia Finance. The provisional result of the selection of such themes was 2,755 documents. After screening with restrictions on only research articles, final articles, and research that uses English. 1,438 articles which are the final result after the limitation.

The selection of keywords also has a direct influence on the conclusions of bibliometric analysis (Chabowski et al., 2013). According to Zupic and Čater (Zupic & Čater, 2015), selecting relevant and appropriate keywords is one of the most essential things that can be done to increase the precision of the results. In order to do a search, you must first select keywords to use as filters for the content. The research conducted to identify Islamic finance from a business and financial perspective served as the basis for the keyword categories that were employed in this study.

When researching for records in the Scopus database, the terms that were just stated that are associated with the Islamic finance literature are utilized as keywords. In this method, the Boolean operators "OR" and "AND" as well as the directive of quotations and, of course, the exclamation mark are used to search for all of the following phrase in a single query: "Islamic finance" ("Islam financ*"), "syariah finance" ("syariah finance*"). Through the Scopus database, searches are performed using the following keywords: TITLE-ABS-KEY ("islamic financ*" OR "Syariah financ*") AND (LIMIT-TO (PUBSTAGE , "final")) AND (LIMIT-TO (DOCTYPE , "ar")) AND (LIMIT-TO (SUBJAREA , "ECON") OR LIMIT-TO (SUBJAREA , "BUSI")) AND (LIMIT-TO (LANGUAGE , "English")) AND (LIMIT-TO (SRCTYPE , "j"))

The next step, as illustrated in figure 1, is software and data extraction. In this stage several applications are used to petrify the results of the analysis. The Open Refine (https://openrefine.org/) application is an application to improve the keywords data used by authors with different words but the same meaning. The results of data mining from Scopus that have been cleaned, then statistical analysis is carried out using Microsoft Excel which is a CSV file type. This bibliometric statistical analysis can be visualized with the help of the Tableu Desktop for public (https://public.tableau.com/)

application. And the last one in this second stage is the Construction and graphic representation of the bibliometric maps displayed by the application Visualizing using VOSviewer (Rusydiana, 2019) (https://www.vosviewer.com).

Step 1 Seearch criteria and source identification	Step 2 Software and data extraction	Step 3 Data analysis and interpretation

•Bibliographic data source: Scopus database
•Search topic: Islamic Finance
•Total Document (initial search): n=2,755
•Exclusion criteria: Document type: Not Research articles, Not final research, not english language
•Inclusion criteria: Research articles, final research, English language
•Final search: n=1,438
	•Open Refine: Data cleaning
	•Statistical Analysis:Microsoft Excel 2019
	•Data visualization: Tableu Desktop
	•Construction and graphic representation of the bibliometric maps: VOSviewer software
		•Performance analysis:
		  •Analysis of scientific production,
		  •Contribution by counties,
		  •Performance of journals
		  •Frequently cited documents
		•Analysis of the intelectual structure:
		  •Keywords co-occurence network
		  •keywords co-occurence density

Figure 1. Stage Methodology: Bibliometric Analysis Design

The final step of Bibliometric Analysis Design is Data analysis and interpretation. The results of analysis and interpretation are obtained from Performance analysis and Analysis of the intellectual structure.

RESULTS AND DISCUSSION

In analyzing bibliometrics this can be impretized to show that the value of bibliometric analysis lies in how to describe the entire field of study of a particular field. This discussion is about mapping performance analysis from research research that discusses Islamic finance, can be seen from the analysis of the growth of science, the country that produces publications, the performance of publishers, documents that are often cited, the most widely used and relevant keywords. Bibliometric techniques are separated into bibliometric mapping, commonly known at bibliometric analysis, and performance analysis.

Document Genres and Current Publication Trends

The selection of article sources by setting inclusion and exclusion criteria, obtained 1,438 documents from 2,755 documents to be analyzed. As shown in Figure 2,

the research on Islamic finance was first published in 1996 by Elhiraika in the Journal of Agriculture Economics, entitled "Risk Sharing and the Supply of Agricultural Credit: A Case Study of Islamic Finance in Sudan"(Elhiraika, 1996). In the first decade of publishing, there was very little expansion, and a total of only twelve papers were published. Beginning somewhere around the year 2006, there has been a progressive increase in the number of publications on this topic. Although there has been an increase in the number of publications, the analysis of the data has revealed that there has been a steady progression in information technology. The number of papers that were published rose dramatically in 2020. In that year, Islamic money began to make its way into the economies of a number of affluent countries. This demonstrates that the publication tendency has continued its upward trend up until the present year.
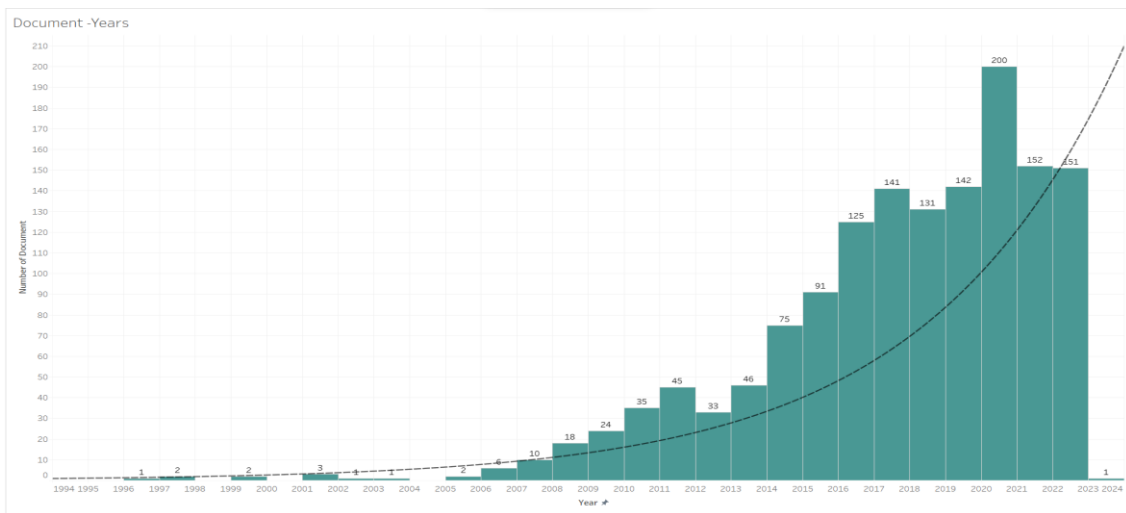
Figure 2. Islamic Finance trends

Countries Contribution of Islamic Finance

There are 42 countries that contribute to scientific publications in this Islamic finance study. It can be seen that countries in Asia are the most contributors and other countries spread across Europe, Africa, Australia and America. Malaysia, which is a pioneering contributor to research in this field, recorded 514 out of 1,438 publications or 36.74% of the total publications worldwide, followed by the United Kingdom and the United State of America. (see figure 3)
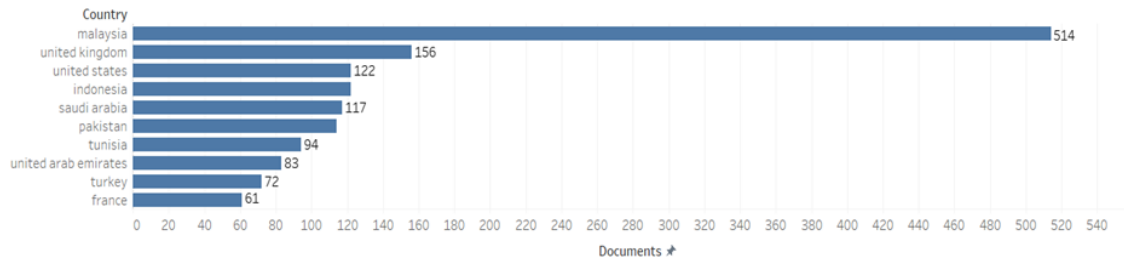
Figure 3. Top 10 Countries of Contributor Islamic finance research

Not only affluent countries but also emerging nations contribute the most to research. However, their contributions vary widely among the most relevant research topics highlighted by our data. countries with a mainly Muslim population that are key contributors to scientific knowledge since they own major publishing houses and publications (Malaysia, Indonesia and some countries in Asia, followed by developed countries such as the United States, United kingdom, and other Asia country). On the other hand, developing countries are often only data providers because there are still few empirical researchers or database analysis (Malanski et al., 2021).

Journal Contribution on Islamic Finance Research

Articles on a variety of financial topics, including Islamic finance, are published in a variety of periodicals. Because of the doubling in size of this discipline, there is now a substantial network of academic resources, including specialized publications, that is made available to scholars. In moreover, research on Islamic finance and sharia finance is increasingly employing the use of theoretical frameworks to interpret particular phenomena. Figure 4 presents a list of the ten journals that are considered to be the most productive and significant in this discipline. This list might be utilized for the purpose of categorizing journals as well as the publications that they create. The data from the journal are organized in a sequential fashion according to their level of production
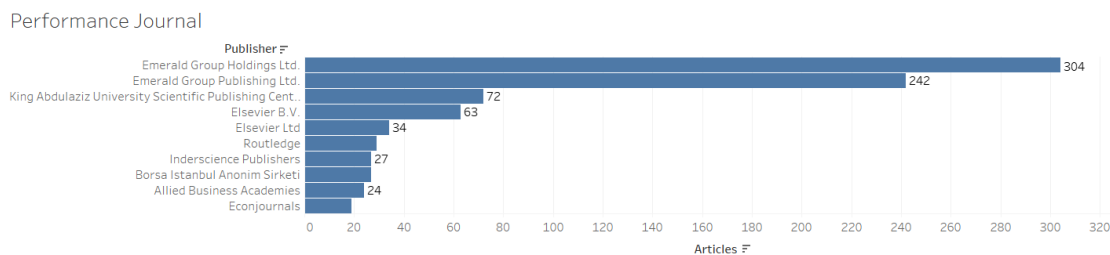
Figure 4. Top Ten Source Publisher in Islamic Finance

It was found that 304 articles related to the topic of Islamic finance were published by Emerald Group Holding Ltd, and 242 journals were published by Emerald Group Publishing Ltd. The two most prolific journals were found to be the "Emerald Group" which published 37.9% of the articles from the sample collected, followed by the "King Abdulaziz Scientific Publishing Center" (5 %), "Elsevier B.V." (4.38%), "Elsevier Ltd" (2.36%) and others (50.28%). It is anticipated that it will become the leading journal in the field of recovery and a top ranking Islamic finance publishing company (see Figure 4). It is possible that the particulars of the journals chosen by each author to publish their work are reflected in the fact that the majority of these papers are published by Emerald Group Holding Ltd.

Authors' Contribution to Islamic Finance Research

According to the analysis of Islamic finance as a financial related article published starting from 1996 to 2023, and a reference to the total number of papers an author has had published whose research is "Azmat Saad; Skull M" (2015 a, b , c, d). From this description, the researcher has been accredited 159 times, out of 4 published articles. On the other hand, the total number of citations from the publisher is "International Journal Islamic and Middle Eastern Finance and Management" can be observed to get 2,178 citations, with 141 authors (see Figure 5).
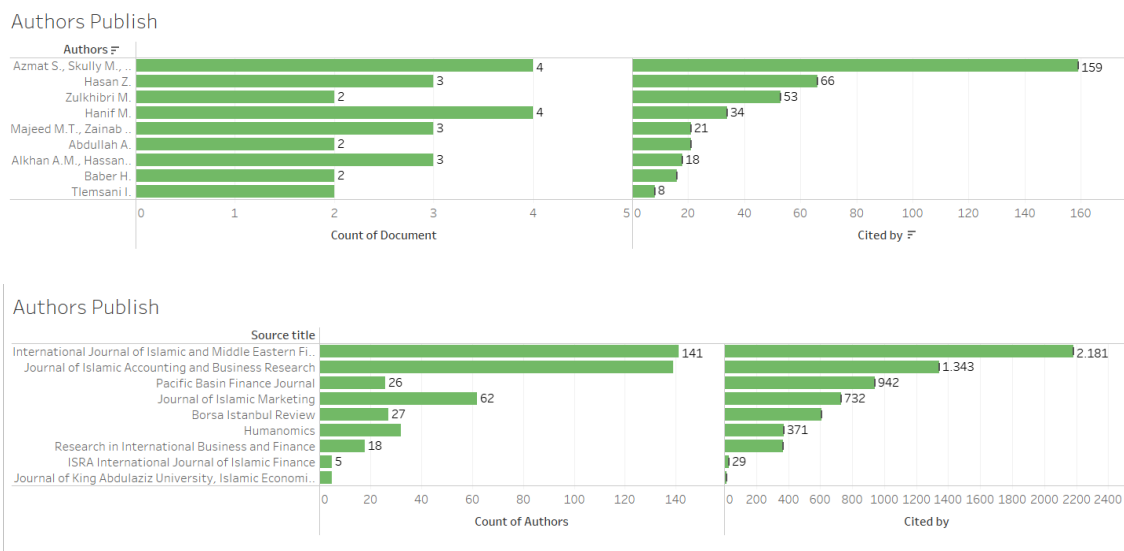

Figure 5. Performance Authors and Publisher

The Most Cited Articles in Islamic Finance Research

Over the course of many years of research, a number of notable papers on Islamic finance were published in a variety of periodicals. A approach that has been utilized in the past can be used to categorize articles according to the amount of citations in which they have been given (Merigó et al., 2015). This is one method that can be used to determine who they are. The level of influence, popularity, and attention that a piece of research has garnered in the scientific community is reflected in the number of citations it receives from other researchers. In this research study on Islamic finance, we searched at the publications that Scopus identifies as being the most frequently cited in the relevant topic. The required information is included in Table 2.

Table 2. Top Ten Influence in Islamic Finance

Cited	Authors	Title	Source title	Year
209	Naser K., Jamal A., Al-Khatib K.	"Islamic banking: A study of customer satisfaction and preferences in Jordan"	International Journal of Bank Marketing	1999
193	Mallin C., Farag H., Ow-Yong K.	Corporate social responsibility and financial performance in Islamic banks	"Journal of Economic Behavior and Organization"	2014
183	Hayat R., Kraeussl R.	Risk and return characteristics of Islamic equity funds	Emerging Markets Review	2011
174	Olson D., Zoubi T.A.	"Using accounting ratios to distinguish between Islamic and conventional banks in the GCC region"	International Journal of Accounting	2008
172	Ho C.S.F., Abd Rahman N.A., Yusuf N.H.M., Zamzamin Z.	Performance of global Islamic versus conventional share indices: International evidence	Pacific Basin Finance Journal	2014
161	Abdullah F., Hassan T., Mohamad S.	Investigation of performance of Malaysian Islamic unit trust funds: Comparison with conventional unit trust funds	Managerial Finance	2007

| Cited	Authors	Title	Source title	Year
158	Safieddine A.	Islamic financial institutions and corporate governance: New insights for agency theory	Corporate Governance: An International Review	2009
153	Hoepner A.G.F., Rammal H.G., Rezec M.	Islamic mutual funds' financial performance and international investment style: Evidence from 20 countries	European Journal of Finance	2011
150	Ajmi A.N., Hammoudeh S., Nguyen D.K., Sarafrazi S.	How strong are the causal relationships between Islamic stock markets and conventional financial systems? Evidence from linear and nonlinear tests	Journal of International Financial Markets, Institutions and Money	2014
143	Jawadi F., Jawadi N., Louhichi W.	Conventional and Islamic stock price performance: An empirical investigation	International Economics	2014

According to the data presented in the table, each of the top ten most important and cited articles has garnered more than one hundred citations. (Naser et al., 1999)(Mallin et al., 2017)(Hayat & Kraeussl, 2011)(Olson & Zoubi, 2008)(Ho et al., 2014)(Abdullah et al., 2007)(Safieddine, 2009)(Hoepner et al., 2011)(Ajmi et al., 2014)(Jawadi et al., 2014). The International Journal of Bank Marketing in 1999 published an article with the title "Islamic banking: A study of customer satisfaction and preferences in Jordan" written by Naser K., Jamal A., Al-Khatib K, earned the greatest amount of citations, and with a record of 209 citations, this demonstrates that this publication is the one that is cited the most frequently.

The Most Used Keywords in Studies

In this part of the analysis, we will examine the content by looking at how the keywords are distributed. There will be a presentation of an immersive co-occurrence mapping, the top 5 keywords found in publications on Islamic finance, a keyword density visualization map, and then a keyword timeline view. Additional help for

scientific research can be obtained through the use of co-occurrence keywords, which can effectively indicate research clusters in a given subject area (Gong et al., 2021).

Through examination of the aforementioned data, the VOSviewer program was able to produce the co-occurrence network of Islamic finance terms (refer to Figure 6). We searched through all 1,438 papers pertaining to the topic of Islamic finance technique and compiled an aggregate of 3110 keywords out of those searches. When there are at least eight cluster documents present, there are only 60 keywords that are relevant to the image and are presented in it.
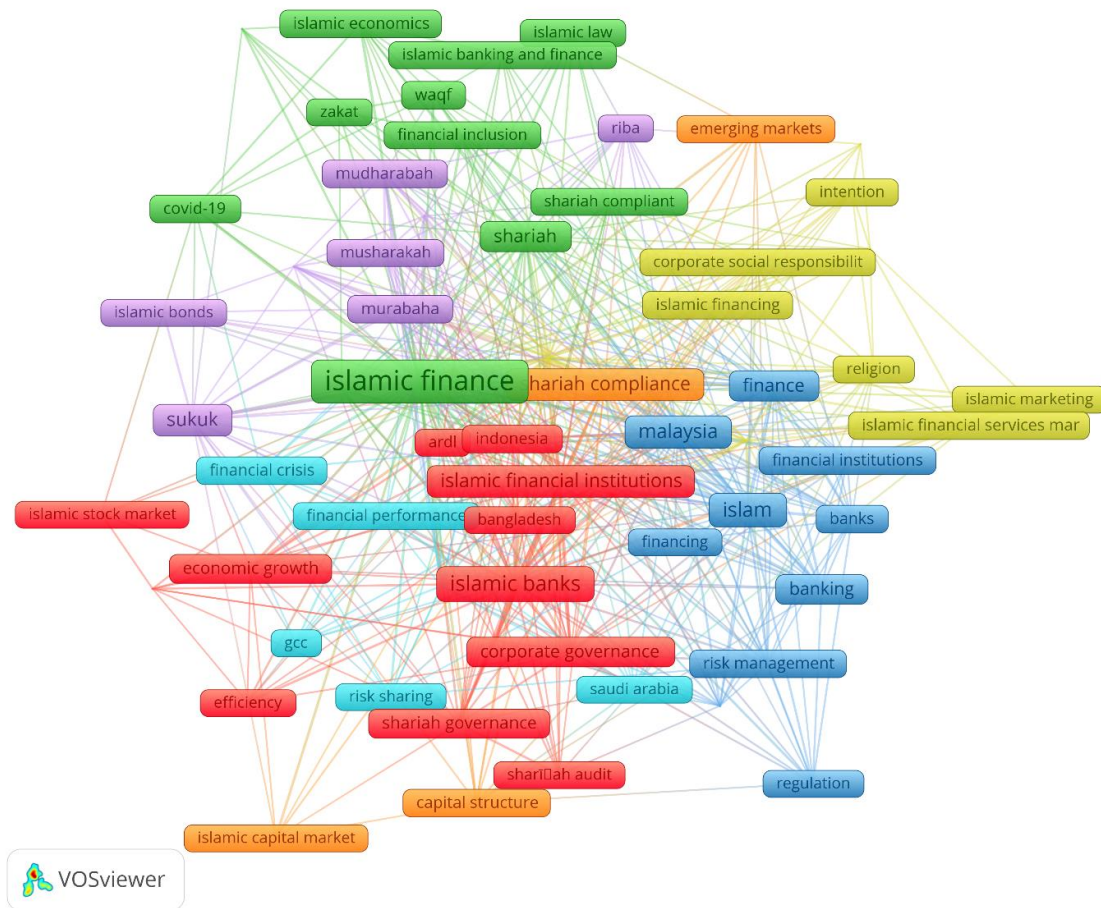
Figure 6. An Illustration of a Network Made Up of Keywords

Both the dimensions of whole nodes and same texts that are displayed in the image are representations of the values of the nodes. The diameter of the circle and the length of the word both have an impact on the total weight (Zhang et al., 2022). The distance separating two nodes is a reflection of the strength of the relationship between

those nodes; associations with short ranges are more inclined to be stronger than those with longer distances. The fact that a line has been drawn between the two keywords indicates that they were initially found together. According to Hernandez-Torrano and Ibrayeva's (Hernández-Torrano & Ibrayeva, 2020) research, the likelihood of a line appearing in a group increases as its thickness increases. A cluster is constructed from nodes with the same color as one another. VOSviewer has categorized the published keywords that are associated with Islamic finance into seven different cluster.
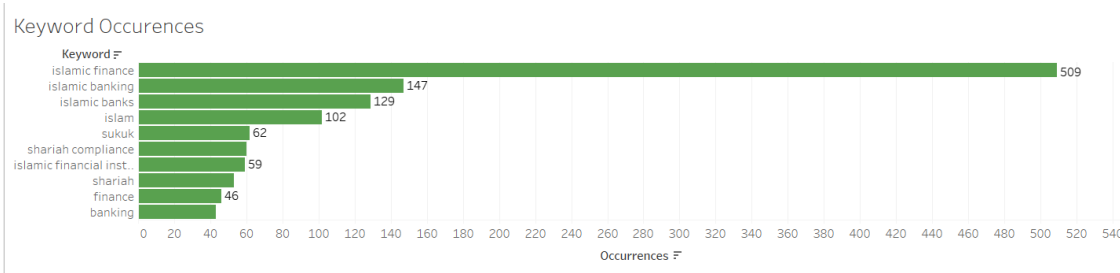
Figure 7. Keyword Occurences in Islamic Finance

With a total of 509 instances, the term "Islamic finance" was the keyword that was used most commonly in the search. (see figure 7). Diikuti dengan keywords lainnya yang sering muncul seperti Islamic bangking (147), Islamic Bank (129), Islam (103), Sukuk (62), Shariah compliance (60), Islamic financial institution (59), shariah (53), finance (46), and bangking (43). Untuk clusterisasi yang dilakukan oleh VosViewer menjadi 8 Cluster, dapa dilihat pada table 3.

Table 3. Main Keywords in occurences

Thematic cluster with central keyword	Main Kewords (Number of occurences)
Cluster 1 (red) Islamic finance (11 keyword)	islamic finance (509), shariah (53), covid-19 (24), islamic economics (21), waqf (18),), shariah compliant (16), financial inclusion (15) islamic banking and finance (14), islamic law (12), zakat (11).
Cluster 2 (Green) Sukuk (9 keyword)	Sukuk (62), Murabaha (21), islamic microfinance (19), mudharabah (19), investment (17), musharakah (14), islamic bonds (12), musharakah mutanaqisah (11), riba (11).
Cluster 3 (Blue) Islam (9 keyword)	Islam (102), finance (46), banking (43), banks (24), risk management (19), financial institutions (18), regulation (15), risk sharing (14), financing (12).
Cluster 4 (Yellow) Islamic Bank (9 keyword)	islamic banks (129), islamic financial institutions (59), corporate governance (40), shariah governance (29), aaoifi (Accounting and Auditing Organization for Islamic Financial Institutions) (19), shariah supervisory board (16), governance (13), sharīʿah audit (13), profit and loss sharing (12).
Cluster 5 (Violet) Islamic Banking (8 keyword)	islamic banking (147), economic growth (30), takaful (25), ardl (15), gcc (12), efficiency (11), gcc countries (11), islamic stock market (11).
Cluster 6 (Aqua) Islam financial services	islamic financial services marketing (23), islamic financing (17), corporate social responsibility (16), religion (16), islamic marketing (15),

mark (8 keyword)	intention (11), islamic financial literacy (11), religiosity (11)
Cluster 7 (Orange) Shariah compliance (4 keyword)	shariah compliance (60), capital structure (17), emerging markets (16), islamic capital market (15).
Cluster 8 (Brown) Financial crisis (2 keyword)	financial crisis (24), financial performance (12).

It can be utilized as a quantitative indication in order to clarify the nature of the connection that exists between two nodes. The overall link strength of an individual node can be determined by adding together the connection strengths of the whole node and also the link strengths of all other nodes.

Trends Keywords in Studies

VOSViewer analyzes the most frequently occurring keywords from the year of publication. We can see keyword trends over the period being analyzed, but researchers do not limit publication to a specific period of time. The node color indicates the average number of publications per year with nodes (Eck & Waltman, 2014). Bluish nodes correspond to the keywords used mainly at the beginning of our study period. At the same time, more yellow nodes correspond to keywords that have appeared recently. Classifying the most frequently used keywords allows determining which topics are discussed most often and which are not. Referring to Figure 8, you can see the keywords used in the publication based on the time the keywords were published.
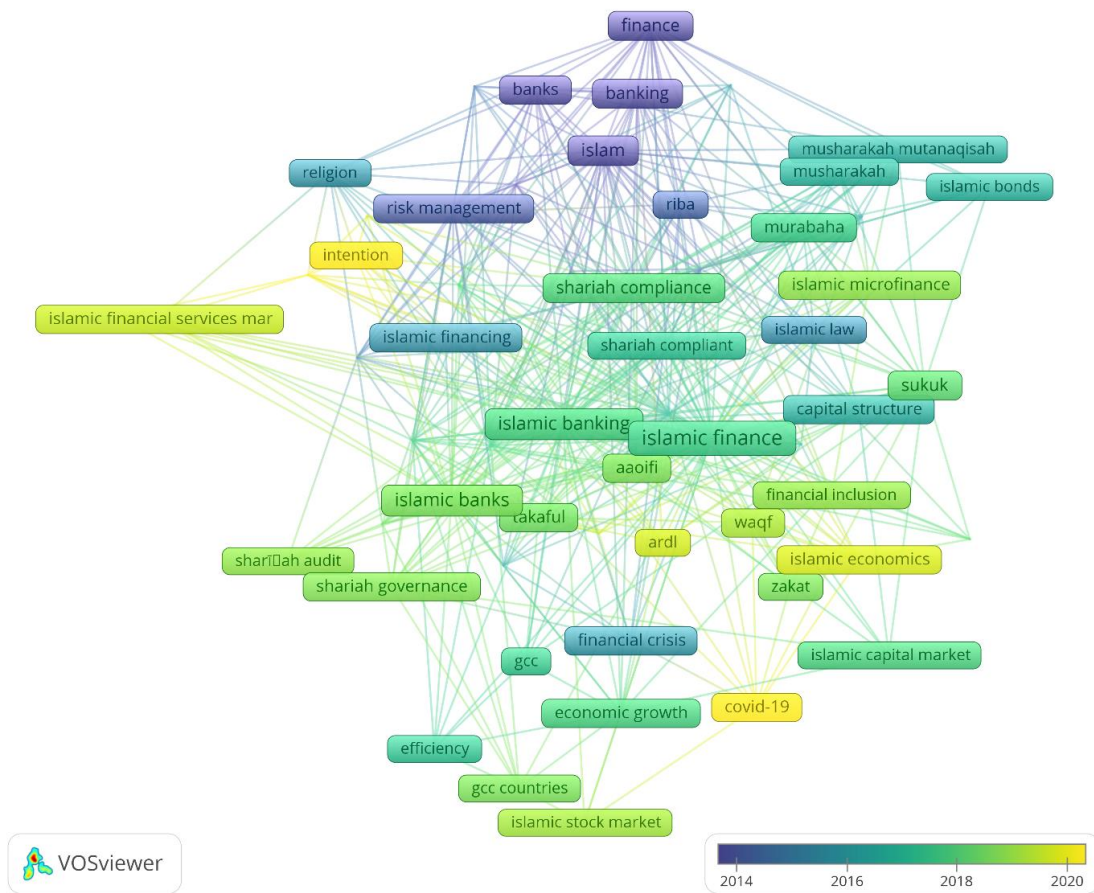
Figure 8. Overlay Visualization keyword in Islamic Finance

CONCLUSION

An examination of Islamic finance using bibliometric methods revealed the emergence of global research trends during the course of this study. In this study, keywords were used to search the Scopus database and extract the papers that were found to be the most relevant. It was determined that there are a total of 1,438 documents that are pertinent to the topic that is now being discussed. 1996 was the year that saw the beginning of the development of Islamic financial publications, which thereafter witnessed a consistent and rapid increase in the 2007s. According to the statistics, the 10 most productive nations in the survey were Malaysia, the United Kingdom, the United States, Indonesia, Saudi Arabia, Pakistan, Tunisia, the United Arab Emirates, Turkey, and Francis, with the highest number of published papers worldwide. Articles on Islamic finance are published by a variety of publishers, with the "International Journal of Islamic and Middle Eastern Finance and Management" being the one that publishes the most material in this field. According to an examination of all

articles that have received a significant number of citations, 68 writers have written at least two publications in this topic. In addition, Hasan M.K. is an author who is considered to be a prominent author in this subject. He has published 45 documents, while Saiti B. has published more than 20 papers.

In addition, the author's keyword research uncovered a total of eight clusters, which indicates that there are a total of eight interconnected keyword groups. The terms "Islamic finance," "Sukuk," "Islam," "Islamic Bank," "Islamic Banking," "Islamic financial services," "Shariah compliance," and "Financial crisis" are the keywords that best describe each of the clusters. There are a number of new keywords as well as emerging ones in the publication from the current year, which indicates that Islamic finance is just beginning to explore this area. The findings from this study are significant to the respective study of globally Islamic finance, and they can be used to lead subsequent research into the topics and areas of research that are now the most relevant. They reaffirm that these findings can be helpful to academics, businesses, and anybody who seek to learn or discover essential information concerning Islamic finance as part of their research.

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