

A Decade of Islamic Banking Research: Bibliometric Review with Biblioshiny and Vosviewer

Fauziah Husain¹,

¹Department of Islamic Banking - Faculty of Islamic Economics and Business - IAIN Sultan Amai Gorontalo - Indonesia.

Muh. Sabir Mustafa²,

²Department Management - Faculty of Economics - University Ichsan Gorontalo - Indonesia

Correspondence: fauziah@iaingorontalo.ac.id



JSM
Volume 5
Number 2
July 2023

Received on 31 Mar 2023

Revised on 17 May 2023

Accepted on 15 Jun 2023

The journal allows the authors to hold the copyright without restrictions and allow the authors to retain publishing rights without restrictions. Authors retain copyright and grant the journal right of first publication with the work simultaneously licensed under a creative commons attribution 4.0 international license.



DOI: 10.37479

ABSTRACT

Purpose: This study uses bibliometric analysis of Islamic banking research based on a large amount of scientific data and substantial research results in the Scopus database. It is an added value and contribution to developing research in Islamic banking. This study aims to identify and analyze the pattern of scientific publications, the influence between publications, and the collaboration between authors and institutions in Islamic banking research.

Design/Methodology/Approach: This study used bibliometric analysis methods using biblioshiny and vosviewer. Data collection is done by searching the database on Scopus using the keyword "Islamic banking." The search was conducted on March 29, 2023, and was limited to publications published within the last decade (2013-2022). The data collected was 2,410 articles, but after selection, the articles analyzed were 1,477. To ensure the validity of the data, researchers collect data directly sourced from www.scopus.com databases, and the data used has also undergone a selection process using predetermined criteria.

Findings: Research on Islamic banking tends to explore topics such as Islamic banking products and services; Sustainability; Financial System, Market, and Services; Islamic banking regulation, risk, Governance, and customers; Maqasid al-Sharia; Supervision of Islamic banking; and comparison of Islamic banking with conventional banking. Islamic banking research has become an increasingly popular topic in the past decade. It shows a growing interest in developing and understanding the principles of Islamic banking and their influence on the economy.

Keywords: *Islamic Banking; Bibliometrik; Biblioshiny; Vosviewer*

INTRODUCTION

Strong corporate governance practices are critical to maintaining financial stability and development as organizations with greater competence in corporate governance can address sustainability-

related challenges quite effectively, and sustainable banking initiatives become more resilient. (Jan et al., 2021). Islamic banking has governance based on Islamic Sharia principles. It differs from conventional banking in several respects, such as the prohibition of *riba* (interest), the prohibition of speculation and gambling, and the emphasis on profit sharing and investments based on Sharia principles. Islamic banking prohibits interest-based transactions and instead focuses on regulating profit and loss sharing or its central principle of profit sharing, such as financing products (Andi Sri Rezky Wulandari & Abd. Basir, 2020). *Riba* is an additional collection, either in the business of buying and selling or borrowing in a vanity way contrary to Islam's principles (Rahim, 2021). At the same time, profit sharing is one of the essential principles in Islamic banking, which regulates the sharing of profits and losses between banks (lenders) and customers (borrowers) in the form of an agreement (Kurniawati & Nasution, 2021).

Islamic banking offers products similar to conventional products. Still, adherence to Islamic principles (prohibition of interest-based transactions, excessive uncertainty, and gambling, among other requirements) significantly affects its business model (Paltrinieri et al., 2021). Therefore, research on Islamic banking tends to explore topics such as Islamic banking products and services, regulation of Islamic banking, risks and supervision of Islamic banking, and comparisons of Islamic banking with conventional banking (Mustafa et al., 2012). Researchers from various disciplines, including economics, finance, and management, have studied various aspects of Islamic banking, including its history, development, operations, and performance (Gulzar et al., 2021). Despite its rapid growth, Islamic banking remains a relatively new and growing field, and much can still be explored further. Ongoing research will continue to play an essential role in shaping the future of Islamic banking and ensuring it develops responsibly.

Researchers have begun exploring new and innovative aspects of Islamic banking, including its role in improving financial inclusion (Masnita et al., 2020; Nengsih, 2015), Potential to Support Sustainable Development (Risal, 2019; Sukardi, 2016), and its impact on financial stability (Ulfa, 2021). In addition, research on Islamic banking can also provide views on how the principles of Sharia-based finance can be applied to the financial industry at large. Therefore, researchers continue publishing their findings globally in reputable journals. A journal is considered respectable if its quality is guaranteed and has been indexed by well-known indexing institutions, such as Scopus, Thomson Reuters, Web of Science, DOAJ, etc. This research focuses on the results of a study published in a reputable database Scopus because it is the largest database in the world today. Its sources are from various publishers worldwide (not only Elsevier) and include non-English journals (Hayati & Lolytasari, 2017).

Based on the results of research observations shows that research data in the field of Islamic banking published in reputable journals (www.Scopus.com) increased from 2013 to 2020 but decreased in 2021 and increased again in 2022 even though the number of articles is still below from 2020 as shown in figure 1 below:

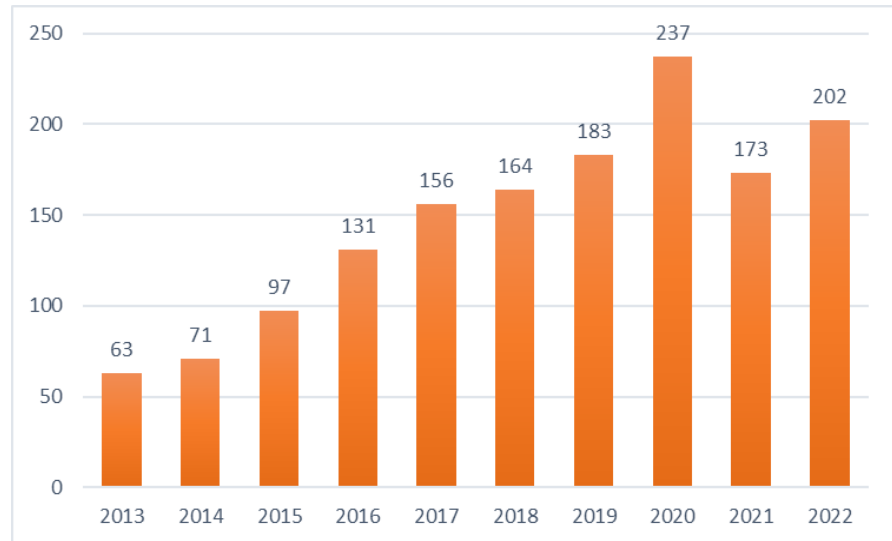


Figure 1. Development of Islamic Banking Research
Source: <https://www.scopus.com/> (data processed, 2023)

The development of the study shows that previous research has provided important insights into the mathematics and history of Islamic banking (Nugraha Triyan Putra & Thamrin, 2021) and inform the design and implementation of Islamic banking products (Abubakar & Sukmadilaga, 2017; Arfan et al., 2016; Yulianti, 2016) and design and implementation of Islamic banking services (El Mallouli & Sassi, 2022; Naveed et al., 2020). Based on this, the update of this research is to develop scientific principles and research methodologies related to bibliometric analysis because there is still a lack of studies on this analysis in reflections on Islamic banking.

This study uses bibliometric analysis related to Islamic banking research based on a large amount of scientific data and substantial research results in the Scopus database. It is an added value and contribution to developing research in Islamic banking. This study aims to identify and analyze patterns of scientific publications, influences between publications, and collaboration between authors and institutions in Islamic banking research. This research is also expected to be useful for future researchers to discover the development of research on Islamic banking and analysis that can be developed on an ongoing basis in studying Islamic banking.

METHODS

This study used Bibliometric analysis methods using Biblioshiny and VOSviewer. Bibliometric analysis approaches more inductively than deductively, so no research hypothesis exists. The data used in this study were sourced from the Scopus database, which was chosen

because it provides more complete and reliable bibliometric information about scientific publications in various disciplines, including Islamic banking research. Data collection is done by searching the database on Scopus using the keywords "Islamic banking." The search was conducted on March 29, 2023, and was limited to publications published within the last decade, from 2013 to 2022. The word "Islamic Banking" was entered into a Scopus search and yielded 2,410 article results. However, this study uses criteria in data collection to present complete data as in Table 1 below:

Table 1. Bibliometric Analysis Criteria

Criteria	Selection	Total
Search keywords	Available online at the "Islamic Banking" Scopus database	2.410
Year	2013-2022	1.949
Document Type	Article	1.568
Publication Stage	Final	1.521
Source Type	Journal	1.513
Language	English	1.481
Author	No-Complete (4)	1.477

Source: Data processing, 2023

Based on the criteria in Table 1, the data to be analyzed is 1,477 articles. The data that has been collected will be processed using the Biblioshiny application, which is an open-source application that can be used to conduct bibliometric analysis (Aria, M., & Cuccurullo, 2017). This application can generate graphs and tables that show trends and patterns in scientific publications, citations, and collaborations between authors and institutions in Islamic banking. In addition, another application used to visualize bibliometric analysis is VOSviewer (Perianes-Rodriguez et al., 2016; Van Eck & Waltman, 2010). These applications can be built through citations, bibliographic merging, shared citations, or co-author relationships and can contain journals, researchers, or individual articles. To ensure the validity of the data, researchers collect data directly sourced from the www.scopus.com database, and the data used has also undergone a selection process using predetermined criteria.

RESULTS

Findings from Bibliometric analysis using the Biblioshiny and Vosviewer applications will be shown in the results section of this study. The two applications are straightforward and describe the network and pattern of Islamic banking research information published on the Scopus database to explain the study's purpose. The first bibliometric analysis is Biblioshiny with R software described below:

1. Three Fields Fold

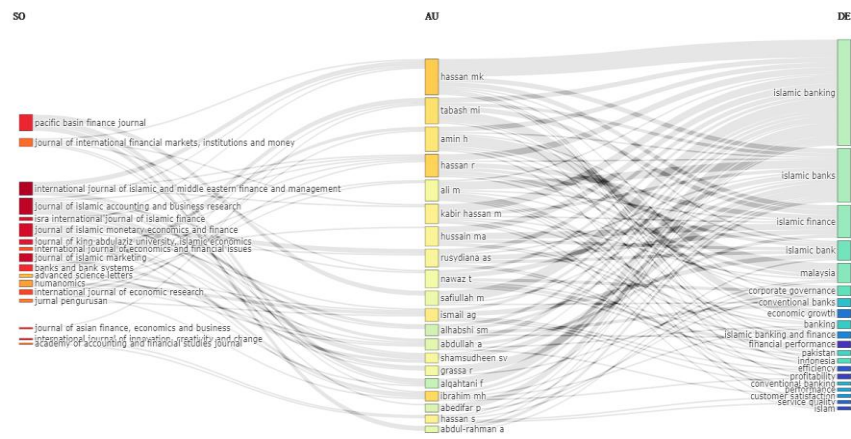


Figure 2. Three Fields Fold

Source: Data processed with R application (2023)

The three Fields Plot above illustrates sources, authors, and keywords. The three elements are plotted with grey lines that show their relationship to each other, starting from the name of the journal, then followed by the author, and each author is then associated with the topic of his publication. The size of each rectangle in each list indicates the amount of paper related to that element.

- a) The first element is Sources, where are 17 journals indexed in the plot of the three fields that have published papers on Islamic Banking. The journal that publishes the most articles on this topic is the Journal of Islamic Accounting and Business Research, which is depicted in a red square and connected to several authors, namely Samshudheen s.v, Grassa r, Alhabshe s.m, Nawaz T, Hassan r dan Hassan m.k.
- b) The second element contains authors who publish articles in recognized journals related to the previous element, such as Hassan M. k, related to the Journal of Islamic Accounting and Business Research, International of Islamic and Middle Eastern Finance and Management, Journal of International Finance Markets Institutions and Money and Journal of Islamic Monetary Economics and Finance as journal elements. However, some other authors have no connection with any journals listed, such as Ali m, Amin h dan Hussain m.a. Each author is also associated with a frequently used keyword topic on the right. The top 20 authors are listed in this plot where the rectangular size indicates the number of papers written by each author and Hassan m.k, Tabash m.i, Amin h, and Hassan r, which has the largest rectangle in this plot.
- c) The third element contains keywords related to the topics that appear most often. Each issue is associated with an author who published on that topic. There are 20 keyword topics listed, and the keyword that occurs most often is "Islamic Banking," as indicated by the size of the green rectangle that dominates the other rectangles. In addition, the plot also features several different widely used keywords, such as "corporate governance,"

"conventional banks," and "economic growth." It seems that the topic of Islamic Banking is used by almost all authors present in the plot and is aligned with the focus of the study.

2. Most Frequent Words

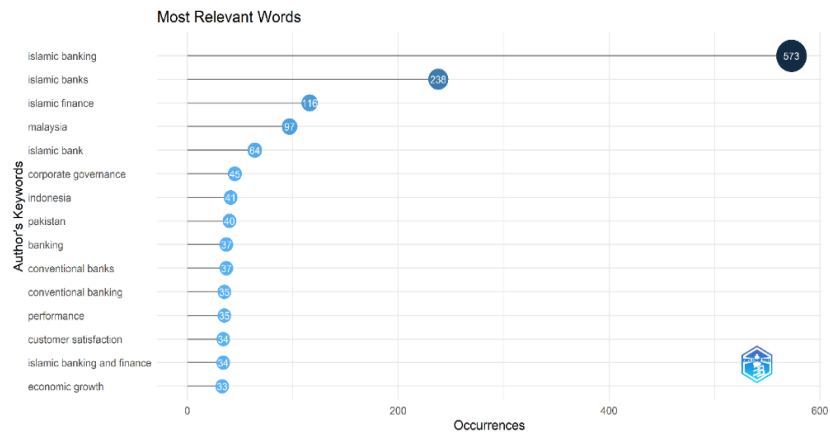


Figure 3. Most Frequent Words

Source: Data processed with R application (2023)

The image above shows the 15 most relevant words used in research related to the keyword "Islamic Banking." The word with the most occurrence and most relevant to the keyword Islamic Banking is 573 events. The second word most relevant to the theme of Islamic banking is the word Islamic Banks with 302 appearances. Furthermore, the third word is Islamic finance, 116 times appearing, and the fourth most relevant, related to the theme of Islamic Banking, with the word appearing 45 times, namely corporate governance.

3. Word Cloud

The keyword analysis results in the research article found that the most dominant words related to Islamic Banking are Banking, Islamism, financial system, Financial market, sustainability, and financial services. Current Islamic Banking research addresses Financial Systems, Financial Markets, Sustainability, and Financial Services issues. It is because the word Islamic banking is relatively closely related to the instrument of technological development, requiring banks to develop their financial system. In addition, the issue of sustainability is also a topic that is widely associated with Islamic banking amid increasingly complex economic challenges. Another interesting topic of Islamic banking is the financial services offered by Islamic banking that maintain Islamic principles. The results of word cloud research can be seen in the following figure:



Figure 4. Word Cloud

Source: Data processed with R application (2023)

4. Affiliation Authors

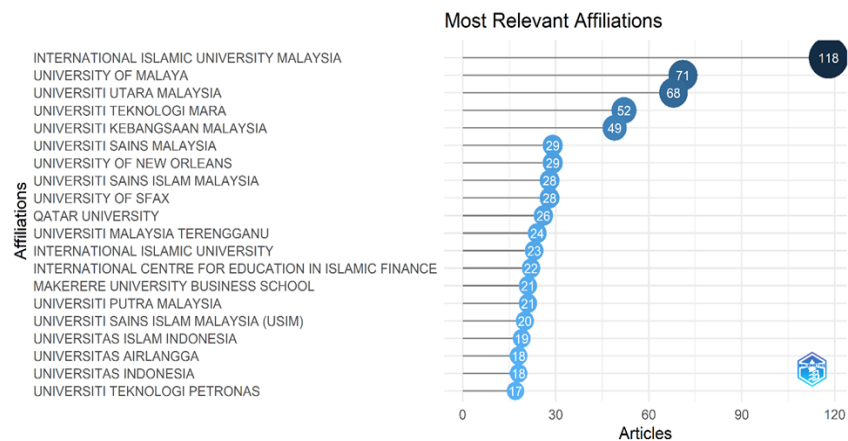


Figure 5. Affiliation Authors

Source: Data processed with R application (2023)

Based on the analysis of affiliation authors in research articles, it was found that International Islamic University Malaysia is the affiliate that publishes articles related to Islamic Banking, which is as many as 118 articles. Furthermore, the University of Malaya and Universiti Utara Malaysia each had 71 and 68 papers. It shows that the affiliates most often publish articles on Islamic banking are mainly in Malaysia, consisting of the top 9 affiliates.

5. Country Production

The results of the research data analysis show a relative comparison in scientific production across countries. Based on the color tones, it is clear that countries such as Malaysia (1,298), Indonesia (717), Pakistan (311), United Kingdom (154), Saudi Arabia (133), and Tunisia (123) are at the top level of knowledge base production in Islamic Banking. The figure also means that the growth of knowledge about Islamic banking is trending worldwide with varying degrees of empirical findings. The darker the blue in the image, the more

publications come from that region or country. The results of research related to country production can be seen in the following figure:

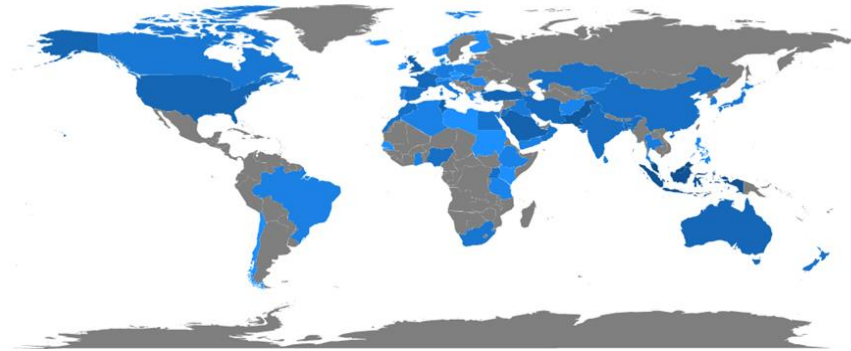


Figure 6. Country Production
Source: Data processed with R application (2023)

6. Countries by Corresponding Author

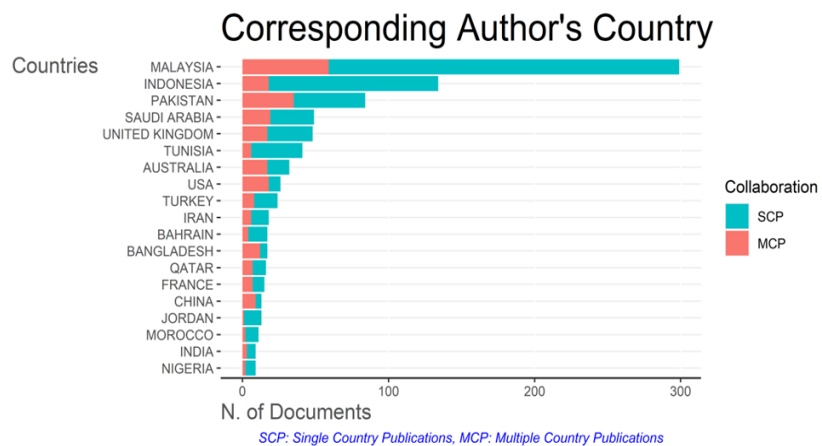


Figure 7. Countries by Corresponding Author
Source: Data processed with R application (2023)

Single Country Publications (SCP) refers to the number of co-authored publications originating from a single country. In contrast, Multiple Country publications (MCPs) refer to publications resulting from international co-authoring. Therefore, Figure 7 adds bibliometric evidence with Simple Country Publications (SCP) and Multiple Country Publications (MCP). The top five countries in terms of SCP and MCP are Malaysia, Indonesia, Pakistan, Saudi Arabia, and the United Kingdom.

7. Cited Countries

The citation refers to quotations from book references, papers, book sections, and articles, especially in scientific work. Regarding quotes related to Islamic banking, it is clear that Malaysia leads ahead of the United Kingdom, Australia, and the Netherlands. Other countries are close behind, but they remain below 700 citations compared to top-

level citation countries (more than 700 citations). As can be seen in the following figure:

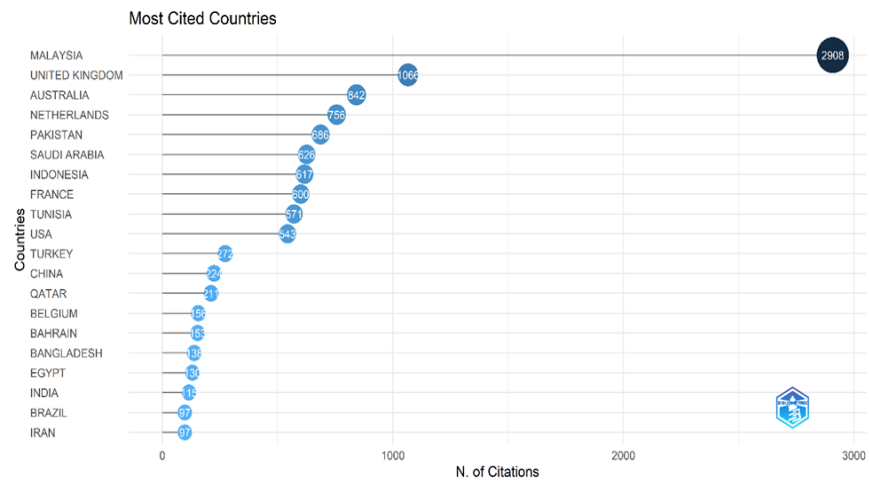


Figure 8. Cited Countries

Source: Data processed with R application (2023)

8. Collaboration WorldMap

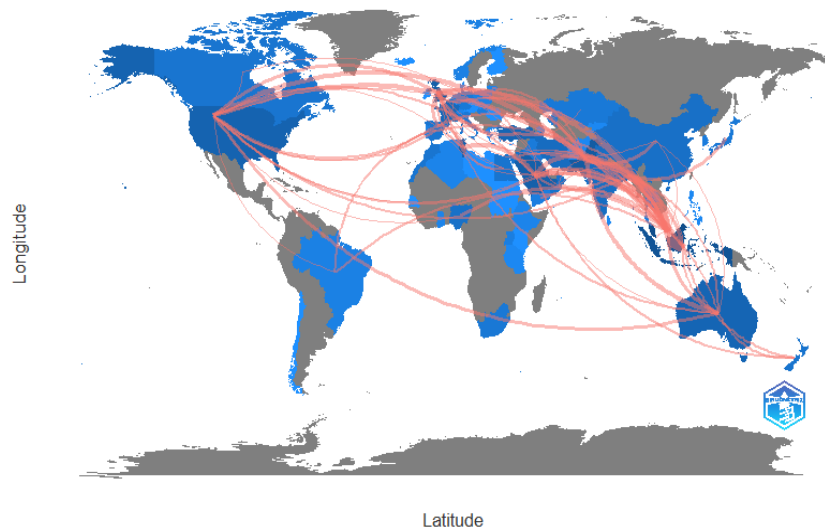


Figure 9. Collaboration WorldMap

Source: Data processed with R application (2023)

The results of the research data analysis showed that the country that collaborated the most was Malaysia, with a level of collaboration of 34 countries with a frequency of 203 times. Furthermore, Pakistan with a group partnership with 26 countries with a frequency of 71 times. The United Kingdom followed them with a level of collaboration of 25 countries with a frequency of 53 times. In fourth and fifth place, respectively, in the USA, with a group of partnerships of 24 countries with a frequency of 41 times, and Indonesia, with a level of collaboration of 16 countries with a frequency of 30 times.

The following bibliometric analysis is Vosviewer which aims to show connectivity between researchers, research clusters, and future

research opportunities. The results of the analysis with Vosviewer are described as follows:

1. Network Visualization Author

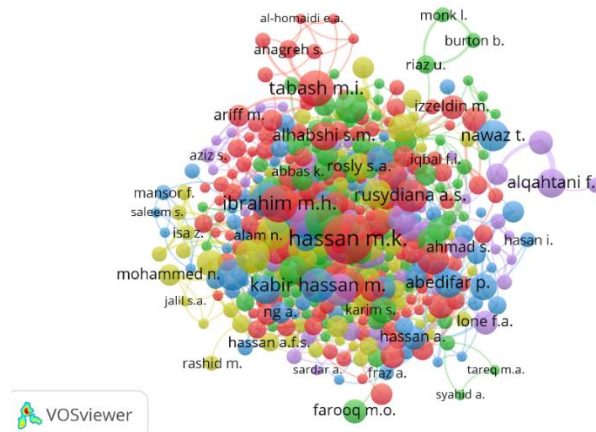


Figure 10. Network Visualization Author

Source: Data processed with Vosviewer application (2023)

It is difficult for an individual to research a particular topic alone; some research projects and other tasks require teamwork to achieve a research goal successfully. Research co-authorship is an essential component of bibliometric analysis, and the degree of research collaboration measures how well the research is performing at this point (Reyes-Gonzalez et al., 2016). The author's co-citation network, created and used to direct scientific studies, can be obtained by identifying co-citation relationships between authors of academic literature (Köseoglu et al., 2015). The author's connectivity for Islamic banking research can be seen in Figure 10, with 449 nodes, 5 clusters, 1.08 links, and 1,290 total link strengths. Unsurprisingly, the node shows Hassan m.k. as the largest of all nodes. In addition, the results show that Hassan M.k. and several other researchers with red rings show high centrality in Islamic banking research.

2. Islamic Banking Research Cluster Analysis

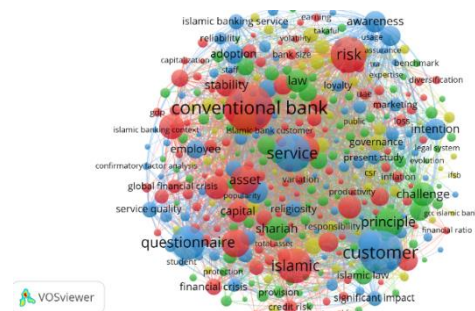


Figure 11. Islamic Banking Research Cluster

Source: Data processed with Vosviewer application (2023)

Information gleaned from the co-occurrence of keywords will be discussed in this section of the bibliometric analysis. The study results

will show how database keywords are interconnected and grouped. The minimum number of occurrences of keywords in the document is set using Vosviewer to 10 using complete counting. As a result, 877 keywords were checked and displayed in the network view. Figure 11 illustrates the discovery that keywords are grouped into four groups (each represented by a different color). Technically, the denser the publication, the larger the nodes. The distance between nodes also revealed how often papers were cited in other academic disciplines.

1. Cluster 1 consists of 114 items, with 271 links, 1,156 total link strength, and 136 occurrences. The focal point of this cluster is Conventional banks, and several other prominent themes include Islamic, Risk, Asset, Capital, Financial Crisis, Return, and Profitability.
2. Cluster 2 is green, consisting of 94 items, 256 links, 780 total link strength, and 101 occurrences. The focal point of this cluster is Sharia, and several other prominent themes include Maqasid Al Shariah, Sharia Principle, Islamic Law, and Challenges.
3. Cluster 3 is blue, consisting of 88 items, 221 links, 675 total link strength, and 73 occurrences. The focal point of this cluster is the Customer, and several other themes stand out, including Service, Intention, Employee, Awareness, and Islamic Bank Service.
4. Cluster 4 is yellow, consisting of 57 items, 84 links, 128 total link strengths, and 14 occurrences. The focal point of this cluster is governance, and there are several other prominent themes, including Sharia Governance, Corporate Governance, Governance Mechanism, and Responsibility.

Figure 12 shows the density of each keyword, the density of those keywords represented in yellow. Islamic Banking research is highly researched in service, Customer, intention, risk stability, principles, etc. More details can be seen in the following picture:



Figure 12. Islamic Banking research opportunities
Source: Data processed with Vosviewer application (2023)

DISCUSSION

Based on the results of research that has been conducted on Islamic banking studies in the Scopus database using biblioshiny, it shows that four major themes have been the object of research over the past decade (2013-2022) on Islamic banking, namely:

1) Financial System

One of the topics widely discussed in Islamic banking research is the Financial System. The Financial System in Islamic banking is concerned with managing funds and financial transactions based on Sharia principles. Several aspects of the Financial System are often the focus of research, namely: (a) Sharia Principles in Fund Management (Djumardin & Isnaini, 2018); (b) Risk Management (Ryandono et al., 2022); (c) Microfinance (Younas & Kalimuthu, 2021); (d) Sharia Compliance in the Islamic Banking Financial System (Usman et al., 2022); dan (e) Innovation in the Islamic Banking Financial System.

2) Financial Market

The financial market is one of the essential aspects of Islamic banking research. Financial markets facilitate financial trading products such as stocks, bonds, foreign exchange, and commodities (Samad, 2018). Financial markets also allow companies and individuals to acquire capital and manage financial risk. Financial markets are an essential aspect of Islamic banking research. Many studies discuss financial market dynamics, the influence of financial markets on Islamic banking stability, and Islamic financial product innovation in global financial markets.

3) Sustainability

Sustainability is a global issue increasingly concerning in various sectors, including banking. In this increasingly modern era, sustainability is a demand for companies, including Islamic banking (Budiman et al., 2021; Muhamat et al., 2022; Muhmad et al., 2021, 2022). It is due to the rapid growth of business and increasing global warming. Islamic banking also seeks to promote sustainability as part of its Sharia principles. Therefore, many journals indexed by Scopus discuss sustainability in Islamic banking.

4) Financial Services

In Islamic banking research, Financial Services are one of the essential aspects that must be considered as research conducted by Muneeza (2014). It is because Islamic banking has special characteristics in providing financial services that are different from conventional banking. Therefore, research on Financial Services in the context of Islamic banking is of high importance.

The results of research that have been conducted on Islamic banking studies in the Scopus database using Vosviewer show that 4 cluster

themes have been the object of research for the last decade (2013-2022) on Islamic banking, namely:

1) Conventional Bank

Research on conventional and Islamic banking is an exciting and essential topic in the banking world. There are many journals indexed by Scopus that discuss this topic, one of which is done by Hoque & Liu (2022), which compares the capital structure of Islamic banks (IBs) and conventional banks (CBs) and shows that Islamic banks are in a less favorable position compared to CBs in capital structure management. It proves Islamic banking differs from conventional banking in its principles and practices. However, both Islamic and conventional banks experienced a negative impact on stock returns due to the COVID-19 shock (Ashraf et al., 2022). Traditional banks have maintained better performance concerning efficiency and return on assets than Islamic banks and noted the shortcomings of their institutional arrangements that hampered their performance during the crisis (Salih et al., 2019).

2) Maqasid Al Shariah

Maqasid Al Shariah is a significant concept in Islamic law that refers to the aims and purposes of Islamic Shari'a. In the context of Islamic banking, Maqasid Al Shariah ensures that the operations and financial products offered to follow Islamic values and do not contradict the principles of Shariah. Maqasid Al Shariah is an essential concept in Islamic banking that must be considered in developing financial products and services. Studies conducted by researchers in the indexed journal Scopus demonstrate the importance of this concept in ensuring that the Islamic banking system complies with Sharia principles and provides fair benefits to society. Islamic banks need to focus on maqasid al-Shariah to balance their goals for profit and social obligations (Amin, 2022).

3) Customer

Theutonym in Islamic banking has an essential role in ensuring the success of bank operations. Therefore, research on customers in Islamic banking needs to continue to be carried out to understand customer behavior and needs and improve the quality of services and products offered by Islamic banks. Service convenience, reliability, technology level, and Sharia compliance are the most significant factors influencing customer movement behavior in Islamic banks (Ghamry & Shamma, 2022). It was further stated that Compliance, Reliability, Empathy, Assurance, Tangible, Operational Efficiency, and Responsiveness (CREATOR) affects the satisfaction of Islamic bank customers (Khan et al., 2022).

In addition, according to Febriansyah et al. (2022), The credibility of Indonesian Islamic banks affects customer satisfaction, which in turn affects customer loyalty. Islamic values and reputation impact customer attitudes and are strongly related to behavioral intentions to

engage in Islamic banking services (M. N. Hoque et al., 2022). However, Islamic financial literacy is not related to the mindset of customer behavior to enjoy Islamic banking services (M. N. Hoque et al., 2022). There is passive resistance of consumers to become customers of Islamic banks due to weak risk perception, image, and marketing reach that has dominated passive resistance to Islamic banks (blocking effects) (Nugraha et al., 2022). As a result, consumers prefer conventional banks. They are less interested in becoming customers of Islamic banks, so they must improve their marketing strategies and overcome negative perceptions and images to attract more customers (Nugraha et al., 2022).

4) Governance

Governance in Islamic banking research is essential to ensure that banks operate correctly and follow Sharia principles. Many researchers worldwide have examined governance issues in Islamic banking and have been published in Scopus-indexed journals. It is necessary to identify several critical issues in Islamic banking governance, such as conflicts of interest, quality of supervision from regulators, and compliance with Sharia principles. The quality of the Board of Directors, Sharia Supervisory Board, management, and Sharia executives affects the quality of Shariah compliance, image, goodwill, and performance of Islamic banks (Alam et al., 2022).

Governance in Islamic banking is essential for Islamic banks to improve internal and external oversight mechanisms, increase transparency and accountability, and strengthen relationships with regulators. Islamic banks (IBs) manage their business risks well through effective corporate Governance (Reyad et al., 2022). In addition, bank governance is positively related to bank risk-taking and efficiency. The Shariah board and risk management influence banking risk, while bank efficiency is influenced by the characteristics of board structure and investment account holders (Srairi et al., 2022).

CONCLUSION

Islamic banking research has made it clear that governance is based on Islamic Sharia principles and differs from conventional banking in several respects, such as the prohibition of *riba* (interest), the prohibition of speculation and gambling, and the emphasis on profit sharing and investment based on Sharia principles. The bibliometric results of this study show that Islamic banking research has cross-context and discipline in the development of science. Therefore, research on Islamic banking tends to explore topics such as Islamic banking products and services; Sustainability; Financial System, Market, and Services; Regulation, risk, Governance and customers of Islamic banking; Maqasid al-Sharia; Islamic banking monitoring; and comparison of Islamic banking with conventional banking. Islamic banking research has become an increasingly popular topic in the past decade. It shows a growing interest in developing and understanding Islamic banking principles and their economic influence.

REFERENCES

- Abubakar, L., & Sukmadilaga, C. (2017). Implementasi Kepatuhan Terhadap Prinsip Syariah Melalui Penggunaan Polis Standar Dalam Praktik Asuransi Syariah. *Rechtidee*, 12(1), 107–133. <https://doi.org/10.21107/ri.v12i1.2852>
- Alam, M. K., Rahman, M. M., Runy, M. K., Adedeji, B. S., & Hassan, M. F. (2022). The influences of Shariah governance mechanisms on Islamic banks performance and Shariah compliance quality. *Asian Journal of Accounting Research*, 7(1), 2–16. <https://doi.org/10.1108/AJAR-11-2020-0112>
- Amin, H. (2022). Applicability of Maqasid Al-Shariah Towards Home Financing by Islamic Banks Among University Staff in Malaysia. *Asian Academy of Management Journal*, 27(1), 129–154. <https://doi.org/10.21315/aamj2022.27.1.6>
- Andi Sri Rezky Wulandari, & Abd. Basir. (2020). Penerapan Prinsip Bagi Hasil Pada Pembiayaan Di Bank Syariah Menurut Undang-Undang Perbankan Syariah. *Khatulistiwa Law Review*, 1(1), 61–76. <http://e-journal.iainptk.ac.id/index.php/khalrev/article/view/31/20>
- Arfan, A., Saifullah, S., & Fakhruddin, F. (2016). Implementasi Prinsip Bagi Hasil Dan Manajemen Risiko Dalam Produk-Produk Pembiayaan Perbankan Syariah Di Kota Malang. *Inferensi*, 10(1), 213. <https://doi.org/10.18326/infsl3.v10i1.213-238>
- Aria, M., & Cuccurullo, C. (2017). Bibliometrix: An R-tool for comprehensive science mapping analysis No Title. *Journal of Informetrics*, 11(4), 959–975.
- Ashraf, B. N., Tabash, M. I., & Hassan, M. K. (2022). Are Islamic banks more resilient to the crises vis-à-vis conventional banks? Evidence from the COVID-19 shock using stock market data. *Pacific Basin Finance Journal*, 73(April 2021), 101774. <https://doi.org/10.1016/j.pacfin.2022.101774>
- Budiman, T., Satyakti, Y., & Febrian, E. (2021). Islamic bank sustainability: An econometric approach. *Asian Economic and Financial Review*, 11(2), 141–159. <https://doi.org/10.18488/JOURNAL.AEFR.2021.112.141.159>
- Djumardin, & Isnaini, A. M. (2018). The existence of Sharia Supervisory Board in maintaining the purpose of sharia principles in Sharia Banking. *Journal of Legal, Ethical and Regulatory Issues*, 21(3), 1–6.
- El Mallouli, A., & Sassi, H. (2022). Determinants of Islamic banking products and services adoption in Morocco: a conceptual framework. *Journal of Islamic Marketing*, 13(7), 1589–1605. <https://doi.org/10.1108/JIMA-06-2020-0194>
- Febriansyah, S., Bachri, N., Siregar, W. V., Bahri, S., & Hamdiah.

- (2022). Indonesian Islamic Bank Credibility and Customer Loyalty: Does Customer Satisfaction Really Serve As a Mediator Variable? *International Journal of Business and Society*, 23(3), 1692–1704. <https://doi.org/10.33736/ijbs.5196.2022>
- Ghamry, S., & Shamma, H. M. (2022). Factors influencing Customer switching behavior in Islamic banks: evidence from Kuwait. *Journal of Islamic Marketing*, 13(3), 688–716. <https://doi.org/10.1108/JIMA-01-2020-0021>
- Gulzar, R., Ibrahim, M. H., & Ariff, M. (2021). Islamic banks: History, stability and lessons from cooperative banking. *Institutions and Economies*, 13(3), 1–26. <https://doi.org/10.22452/IJIE.vol13no3.1>
- Hayati, N., & Lolytasari, L. (2017). Produktivitas Dosen Uin Syarif Hidayatullah Jakarta Pada Jurnal Terindeks Scopus: Suatu Kajian Bibliometrik. *Al-Maktabah*, 16(1), 22–31.
- Hoque, H., & Liu, H. (2022). Capital structure of Islamic banks: How different are they from conventional banks? *Global Finance Journal*, 54. <https://doi.org/10.1016/j.gfj.2021.100634>
- Hoque, M. N., Rahman, M. K., Said, J., Begum, F., & Hossain, M. M. (2022). What Factors Influence Customer Attitudes and Mindsets towards the Use of Services and Products of Islamic Banks in Bangladesh? *Sustainability (Switzerland)*, 14(8). <https://doi.org/10.3390/su14084703>
- Jan, A. A., Lai, F. W., & Tahir, M. (2021). Developing an Islamic Corporate Governance framework to examine sustainability performance in Islamic Banks and Financial Institutions. *Journal of Cleaner Production*, 315(June), 128099. <https://doi.org/10.1016/j.jclepro.2021.128099>
- Khan, S. M., Ali, M., Puah, C.-H., Amin, H., & Mubarak, M. S. (2022). Islamic bank customer satisfaction, trust, loyalty and word of mouth: the CREATOR model. *Journal of Islamic Accounting and Business Research*, ahead-of-print(ahead-of-print). <https://doi.org/10.1108/JIABR-01-2022-0017>
- Köseoglu, M. A., Sehitoglu, Y., & Craft, J. (2015). Academic foundations of hospitality management research with an emerging country focus: A citation and co-citation analysis. *International Journal of Hospitality Management*, 45, 130–144. <https://doi.org/10.1016/j.ijhm.2014.12.004>
- Kurniawati, S. L., & Nasution, Z. (2021). Implementation Of Good Corporate Governance (Gcg) And Profit-Sharing Financing On Profitability In Sharia Commercial Banks. *Dinar : Jurnal Ekonomi Dan Keuangan Islam*, 8(2), 1–14. <https://doi.org/10.21107/dinar.v8i2.10959>
- Masnita, Y., Triyowati, H., & Khomsiyah, K. (2020). Pemberdayaan Lembaga Keuangan Syariah Dalam Meningkatkan Peran Inklusi

- Keuangan. *JUARA: Jurnal Wahana Abdimas Sejahtera*, 26–37. <https://doi.org/10.25105/juara.v1i1.5911>
- Muhamat, A. A., Jaafar, M. N., Alwi, S. F. S., & Karim, N. A. (2022). Sustainability of Islamic Bank CSR Programs: Experience from the Emerging Market. *Iranian Economic Review*, 26(2), 435–443. <https://doi.org/10.22059/ier.2022.88173>
- Muhmad, S. N., Ariff, A. M., Abd Majid, N., & Abidin, A. F. Z. (2021). Board of directors, shariah committees and sustainability commitment of islamic banks in Malaysia. *Management and Accounting Review*, 20(3), 49–79. <https://doi.org/10.24191/mar.v20i03-03>
- Muhmad, S. N., Mohamad Ariff, A., Abd Majid, N., & Muhamad, R. (2022). Corporate sustainability commitment and cash holding: evidence from Islamic banks in Malaysia. *Journal of Islamic Accounting and Business Research*, ahead-of-print(ahead-of-print). <https://doi.org/10.1108/JIABR-09-2020-0276>
- Muneeza, A. (2014). Shari'ah Governance applicable to islamic banks in Malaysia: Effect of islamic financial services act 2013. In *Contemporary Studies in Economic and Financial Analysis* (Vol. 95, pp. 31–44). Emerald Group Publishing Limited. [https://doi.org/10.1108/S1569-3759\(2014\)0000095010](https://doi.org/10.1108/S1569-3759(2014)0000095010)
- Mustafa, M. S., Ali, M., & Habbe, A. H. (2012). The Influence of Ratio Financial Results For Bank of Islamic Banks and Conventional Banks in Indonesia. *Jurnal Analisis*, 1(1), 79–86.
- Naveed, S., Khurshid, M., & Azeem, M. (2020). A gender-based analysis of awareness level and willingness regarding islamic banking products and services: An evidence from Pakistan. *Journal of Islamic Thought and Civilization*, 10(1), 182–196. <https://doi.org/10.32350/jitc.101.10>
- Nengsih, N. (2015). Peran Perbankan Syariah Dalam Mengimplementasikan Keuangan Inklusif di Indonesia. *Etikonomi*, 14(2), 105–120. <https://doi.org/10.15408/etk.v14i2.2272>
- Nugraha, K., Arief, M., Abdinagoro, S. B., & Heriyati, P. (2022). Factors Influencing Bank Customers' Orientations toward Islamic Banks: Indonesian Banking Perspective. *Sustainability (Switzerland)*, 14(19). <https://doi.org/10.3390/su141912506>
- Nugraha Triyan Putra, Z., & Thamrin, H. (2021). Problematika Dan Dinamika Perbankan Syariah Di Era Globalisasi. *Jurnal Tabarru': Islamic Banking and Finance*, 5(1), 34–40. [https://doi.org/10.25299/jtb.2022.vol5\(1\).8448](https://doi.org/10.25299/jtb.2022.vol5(1).8448)
- Paltrinieri, A., Dreassi, A., Rossi, S., & Khan, A. (2021). Risk-adjusted profitability and stability of Islamic and conventional banks: Does revenue diversification matter? *Global Finance Journal*, 50(July 2018), 100517.

<https://doi.org/10.1016/j.gfj.2020.100517>

- Perianes-Rodriguez, A., Waltman, L., & van Eck, N. J. (2016). Constructing bibliometric networks: A comparison between full and fractional counting. *Journal of Informetrics*, 10(4), 1178–1195. <https://doi.org/10.1016/j.joi.2016.10.006>
- Rahim, A. (2021). Konsep Bunga Dan Prinsip Ekonomi Islam Dalam Perbankan Syariah. *Al-IQTISHAD: Jurnal Ekonomi*, 1(2), 189.
- Reyad, S., Chinnasamy, G., & Madbouly, A. (2022). Risk management and corporate Governance of Islamic banks: evidence from GCC countries. *Corporate Governance: The International Journal of Business in Society*, 22(7), 1425–1443. <https://doi.org/10.1108/CG-08-2020-0360>
- Reyes-Gonzalez, L., Gonzalez-Brambila, C. N., & Veloso, F. (2016). Using co-authorship and citation analysis to identify research groups: a new way to assess performance. *Scientometrics*, 108(3), 1171–1191. <https://doi.org/10.1007/s11192-016-2029-8>
- Risal, T. (2019). Peningkatan peran perbankan syariah dengan menggerakkan sektor riil dalam pembangunan. *Accumulated*, 1(1), 36–47. <http://e-journal.potensi-utama.ac.id/ojs/index.php/Accumulated/article/view/581/794>
- Ryandono, M. N. H., Imron, M. A., & Wildan, M. A. (2022). World Oil Prices and Exchange Rates on Islamic Banking Risks. *International Journal of Energy Economics and Policy*, 12(4), 409–413. <https://doi.org/10.32479/ijeep.13360>
- Salih, A., Ghecham, M. A., & Al-Barghouthi, S. (2019). The impact of global financial crisis on conventional and Islamic banks in the GCC countries. *International Journal of Finance and Economics*, 24(3), 1225–1237. <https://doi.org/10.1002/ijfe.1713>
- Samad, A. (2018). Is there any causality between islamic banks' return on depositors and conventional banks' deposit interest? Evidence of causality from Bahrain's financial market. *Business and Economic Horizons*, 14(4), 894–912. <https://doi.org/10.15208/beh.2018.61>
- Srairi, S., Bourkhis, K., & Houcine, A. (2022). Does bank governance affect risk and efficiency? Evidence from Islamic banks in GCC countries. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(3), 644–663. <https://doi.org/10.1108/IMEFM-05-2020-0206>
- Sukardi, B. (2016). Inklusivisme Maqâsid Syari'ah Menuju Pembangunan Berkelanjutan Bank Syariah di Indonesia. *Tsaqafah*, 12(1), 209. <https://doi.org/10.21111/tsaqafah.v12i1.375>
- Ulfa, A. (2021). Dampak Penggabungan Tiga Bank Syariah di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 7(2), 1101–1106. <https://doi.org/10.29040/jiei.v7i2.2680>

- Usman, H., Projo, N. W. K., Chairy, C., & Haque, M. G. (2022). The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia). *Journal of Islamic Marketing*, 13(5), 1089–1110. <https://doi.org/10.1108/JIMA-08-2020-0230>
- Van Eck, N. J., & Waltman, L. (2010). Software survey: VOSviewer, a computer program for bibliometric mapping. *Scientometrics*, 84(2), 523–538. <https://doi.org/10.1007/s11192-009-0146-3>
- Younas, W., & Kalimuthu, K. R. (2021). Telecom microfinance banking versus commercial banking: a battle in the financial services sector. *Journal of Financial Services Marketing*, 26(2), 67–80. <https://doi.org/10.1057/s41264-020-00085-7>
- Yulianti, R. (2016). Pengaruh Minat Masyarakat Aceh terhadap Keputusan Memilih Produk Perbankan Syariah di Kota Banda Aceh. *Jurnal Dinamika Akuntansi Dan Bisnis*, 2(1), 14–28. <https://doi.org/10.24815/jdab.v2i1.3599>