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How to map Islamic banking research globally?

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ABSTRACT

Purpose — *This study aims to get a visual picture of the development of Islamic banking research globally from time to time. The theme of "Islamic Banking" is interesting to discuss because the principles of Islamic banking are based on the balance between well-being and prosperity, based on equality, risk-sharing, and ethical conduct, which makes Islamic banks different from conventional banks.*

Method — *The type of research used in this study is descriptive quantitative research, which is based on literature by taking data sourced from Dimensions.ai which will then be analyzed using quantitative methods based on bibliographies from journals/or articles, using the help of the R-Biblioshiny application.*

Result — *Research documents with the topic and keyword of "Islamic bank" still increasing every year. But the growth and development are just in certain countries, especially "Southeast Asia" in Asia. Based on the bibliometric, "Hassan MK and Sufian F" are "the most productive writers". The most productive affiliates are "Islamic Azad University" followed by "International Islamic University Malaysia". However, the dominant citation of the article with this subject is from "Finland", namely "Gronroos C".*

Contribution — *This study visualized the trends in the most popular keywords, journals, and authors of articles on the theme of Islamic Banking, which has been quite a popular theme in recent years, thereby providing information for researchers specializing in the field of Islamic banking and finance research. This theme has the potential to continue to be developed.*

Keywords: Islamic Banking, Research, Bibliometrics, Dimensions, R

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***This paper does not undergo our rigorous review process, thus JED cannot guarantee the quality, data provision, readability, and clarity of English used in this paper. The contents of this paper are fully the authors' responsibility.*

INTRODUCTION

Islamic banking is a financial institution that functions as an intermediary institution as well as a balancing institution for various economic sectors in Indonesia (Seibel, 2008). Apart from being a counterweight to the Indonesian economic sector, Islamic banking also has an active role in participating in helping social welfare. The Islamic banking system has characteristics that are based on Islamic principles and also the principle of profit sharing which of course with this principle will benefit the community and Islamic banks (T. Hassan et al., 2009). In addition to the principle of profit sharing, Islamic banking also prioritizes aspects of fairness and prudence in transactions, and ethical investments, and always avoids principles that are forbidden by Islam such as usury, gharar, and maysir in transactions. Islamic banking has several products and services that are diverse with varied financial schemes (Azmi, 2008).

The function of the banking industry is to support financial transactions and public business (Nomran & Haron, 2020). Because banking activities are always related to the financial sector, the government will be very concerned and always try to maintain economic stability by making the financial health of the banking industry, conventional and Islamic banks (Al-Khouri & Arouri, 2016; Boubakri et al., 2017; Nawaz & Haniffa, 2017). Bank a function as an intermediary institution between parties with excess funds (surplus units, which store funds in banks) and parties with fewer funds (deficit units, which borrow funds from banks) (Banerjee & Velamuri, 2015; Kutubi et al., 2018)

The failure of the financial market makes the way for Islamic banking to develop (Madsen, 2010; Molyneux et al., 2019; Wanke et al., 2020). The Islamic banking model offers much better risk management, transparency, and regulatory oversight than Western financial institutions. Islamic banks take a more conservative risk management approach by considering the value and price of products that are supported by existing physical assets (Ryu et al., 2012). It has developed some alternative investment policies such as *musharaka, mudharaba*, and *murabaha* so that interest-taking does not occur (M. K. Hassan et al., 2020).

With the development of banking business activities, banks are faced with efforts to exercise prudence in managing their banks (Alhammadi et al., 2020). In the performance process, there will be inevitably losses, both financial and non-financial as a result of standardized management governance. The fundamental thing that distinguishes other business entities from the banking business is the balance of financial performance and services. Thus, in managing a bank, a prudent attitude is needed (prudential banking) which is reflected in the dense regulation in the banking sector, conventional and Islamic banking (Ismail & Ahmad, 2006).

In terms of Islamic economic politics, growth must result in social justice and a fair distribution of power and wealth in society. The accumulation of power and monopolization for personal gain without considering social consequences is considered inappropriate and can lead to social imbalances (Presley & Sessions, 2016). The Islamic understanding of accountability prepares the basic framework in society, that justice and equality are important things in business.

Commerce is in an important position in Islam. How to do good business, what is halal, and what is prohibited (haram), must be under Islamic Shari'a (Widyastuti et al., 2020). Strong interest in commerce, based on the fact that the Prophet Muhammad was a trader. The Prophet encouraged his followers to trade, farm, and do other economic activities. Sharia principles govern how muamalah relations are, including accounting systems and practices.

The principles of commerce and business in Islam are derived from the Islamic Shari'a, a rule that guides the life of a Muslim. Sharia is based on two main sources, namely the Qur'an and Sunnah, and another source is jurisprudence (ijtihad), which is a collection of judgments from jurists.

The rules in Islam do not hate capitalism (Abdul-Baki & Uthman, 2017), but there must be a boundary between what is right and wrong, fair and unfair, permissible and not permissible, and good and bad. Inequalities in wealth are not only seen as ugly but can also be devastating to social life. The over-exploitation of natural resources and irreparable damage to the environment is unacceptable. Although not anti-capitalist, Islam also teaches things that seem to be contrary to capitalism, and this is what adds a dimension of interest to the study of Islamic accounting. There are moral rules in sharia that regulate economic activity, thus making ethics important in Islamic accounting. This is in contrast to Western attitudes towards business ethics, where they adopt a rational position of individuals trying to be honest in a world full of corruption.

Sharia provides general sources that regulate and serve as guidelines and material for consideration on the conduct of ethical practices in business, which are derived in the form of Islamic accounting. One important aspect of Islamic business practice is the mindset behind an activity and the intentions of the parties involved. Action not only looks good but must also be intended for good things.

Islamic ethics is based on the concept of a person's relationship with himself, with God, and with those around him. Among the values based on religion and other specific things in an Islamic business environment, several terms need to be understood: *adl* (fairness), *amanah* (honesty), *istislah* (concern for the community), *infaq* (social alms), *iqtisad* (thrifty), and *sabr* (patience). These values shape the behavior of an individual Muslim and determine what is halal in Islam. The opposite of halal is haram (prohibited). The haraam is formed from negative values such as *hirs* (greed), *iktinaz* (accumulating wealth), *zulm* (zhalim/tyranny), *israf* (excessive/wasteful) (Abdelhakeem et al., 2019; Almutairi & Quttainah, 2020).

Conventional and Islamic banking function as intermediary institutions. But banks with the sharia system offer justice, transparency, accountability, and mutual trust among economic actors (Widyastuti et al., 2020). In Islamic banks, the contracts are carried out based on Sharia law, namely profit sharing while conventional banks are based on the interest principle (Karim, 2001). The principles that form the basis for the operation of Islamic banks are that the most prominent is not recognizing the concept of interest in money and no less important is that for commercial purposes, Islam does not recognize “lending money” but is partnership/cooperation (*mudharaba* and *musharaka*) with the principle of “profit-sharing”, while “lending money” is only possible for social purposes without any reward (Tlemsani et al., 2020). The operating system of Islamic banks is protected from the element of usury which is prohibited by Islamic law as reflected in the Qur'an letter Al-Baqarah verse 275 (Archer et al., 1998; Raza et al., 2019).

But Islamic banks is lacking some sophisticated tools that help modern finance to manage risk better. Banking as one of the business fields that supports the growth and development of a country's economy (agent of development) is expected to be able to improve people's welfare. The success or failure of a bank is influenced by many aspects, including aspects of management, human resources, marketing, and its financial condition.

To analyze further the good potential for the growth of those Islamic banks, it is necessary to conduct a serious study. One of the efforts to initiate the study is to map out bibliometrically the published scholars’ research. Therefore, in this paper, we conduct a bibliometric study by mapping and investigating the documents (scholarly journals) as well as by analyzing “the characteristics of the titles, keywords, authors, and journal’s source” of articles on “Islamic bank”. This topic is interesting to be more elaborated on due to its being widely used as academic research that aims to generate ideas and innovations as well as to answer problems dealing with Islamic economics and finance research.

Objectives: The analysis of this bibliometric study focused on describing the keywords, authors, journals, and characteristics of articles on the theme of Islamic banking retrieved from the Dimensions database (https://www.dimensions.ai/). Papers on this theme are interesting to discuss considering the importance of scientific research for generating ideas and innovations in response to economic problems, and also because the principles of Islamic banking are based on the balance between well-being and prosperity, based on equality, risk-sharing, and ethical conduct, which makes Islamic banks different from conventional banks.

METHOD

This research is conducted by using a "literature-based descriptive study" involving bibliometrics analysis focusing on the quantitative investigation of published academic works. Bibliometrics is "*the utilization of quantitative methods to scrutinize books, articles, and other published scholarly works"*. Bibliometric techniques are much of the time utilized in the field of library and data science. Hence, in this research, by drawing on the bibliometrics method, we analyze the data collected (scholarly journal articles) taken from "dimensions.ai", a web application that covers millions of research publications connected.

In collecting data, we used the keyword "Islamic bank" for further search on the *dimensions.ai* web application. This dimensions database is alternative indexing for articles that have a certain DOI. The data were collected during 2022. Until 2022, we have collected 26.275 published journal articles related to the topic. After all the data was collected, it was then exported and analyzed using the "R-based Biblioshiny" application. Descriptive and graphical data is presented in the form of numbers, percentages, and ratings.

RESULT AND DISCUSSION

The initial step in this bibliometric study was to input the keyword "Islamic bank" into the dimensions.ai web application, starting from the first year that scientific articles were available that discussed Islamic banking. This results in a span of 68 years (from 1954 to 2022), with a total of 352,660 publications.

However, they are sorted again, by eliminating publications that are not scientific articles, such as proceedings, chapters, monographs, edited books, preprints, and manuscripts. As well as selected only articles published in journals coded 14 (Economics) and code 15 (Commerce, Management, Tourism, and Services). Documents totaling 26,275 articles were obtained.

From Table 1 below, information related to publications can be seen, such as the average publication per year, the average number of citations per document, the university affiliated with the document, the type of publication, author, and year of publication, as well as the collaboration index.

Table 1. Main Information

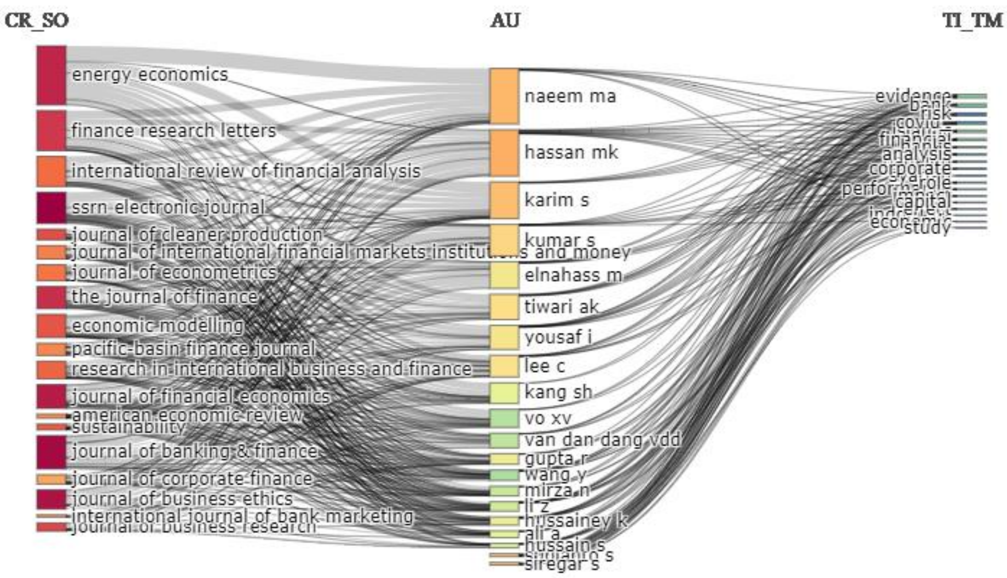
Description	Results
MAIN INFORMATION ABOUT DATA	
Timespan	1954:2022
Sources (Journals, Books, etc)	4493
Documents	26275
Average years from publication	6.52
Average citations per documents	15.75
Average citations per year per doc	1.933
References	333838
DOCUMENT TYPES	
article	26275
DOCUMENT CONTENTS	
Keywords Plus (ID)	1
Author's Keywords (DE)	1
AUTHORS	
Authors	43908
Author Appearances	66673
Authors of single-authored documents	6325
Authors of multi-authored documents	37583
AUTHORS COLLABORATION	
Single-authored documents	7808
Documents per Author	0.598
Authors per Document	1.67
Co-Authors per Documents	2.54
Collaboration Index	2.05

The following figure is the "Three-Fields Plot", which shows the relationship between the three elements, namely journal sources, authors, and topics (see Figure 1). In detail, this plot also presents the topics discussed by the author and the journal where the author published his research, the number of each element, the journal with the most publications on the relevant topic, and the most prolific author. These three elements are plotted with a gray line indicating their relationship to each other, starting from the name of the top-indexed journal, followed by the author. Each author is then linked to the topic of the published article. The size of each rectangle in each list indicates how many items are associated with that element.

The first element, on the left side of the plot, is the journal name. This plot lists the 19 journals related to the 20 authors in the “topic” plot. The top 20 authors are indexed in a three-field plot for having published their articles on the topic of “Islamic banking”. On this topic, the top journal that has published the most articles is “Energy Economics”. The second element is the author's name. This plot lists the top 20 authors related to several key elements. The size of the rectangle indicates the number of papers written by each author. In this plot, Naeem MA, Hassan MK, and Karim S have the largest rectangles.

Meanwhile, the third element contains keywords related to topics that are most often presented in research articles. Each topic is associated with an author who published an article on that topic. This plot lists 20 keyword topics. The keywords that appear most frequently are “evidence, bank, and risk” which are indicated by the thick, light green rectangle.

Figure 1. Three-Fields Plot



While in Figure 2, it can be seen the number of publications issued each year. Where there has been a significant increase in publications since the 2000s. This is made possible by the increasing attention to the concept of sharia in the financial aspect. Began to arise self-awareness for Muslims to transact in sharia. So that the existence of Islamic banks is very important and necessary.

Figure 2. Total Publication per Year

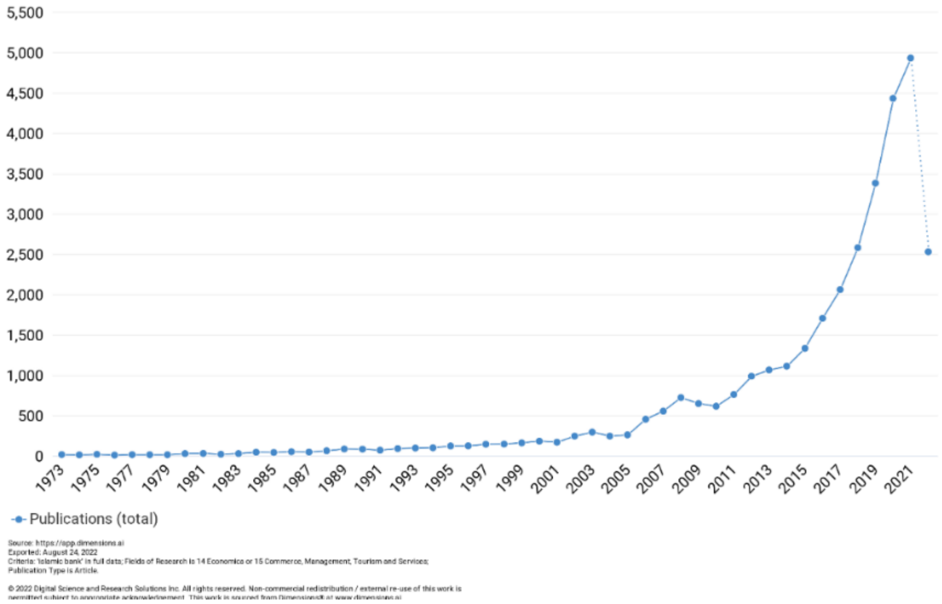
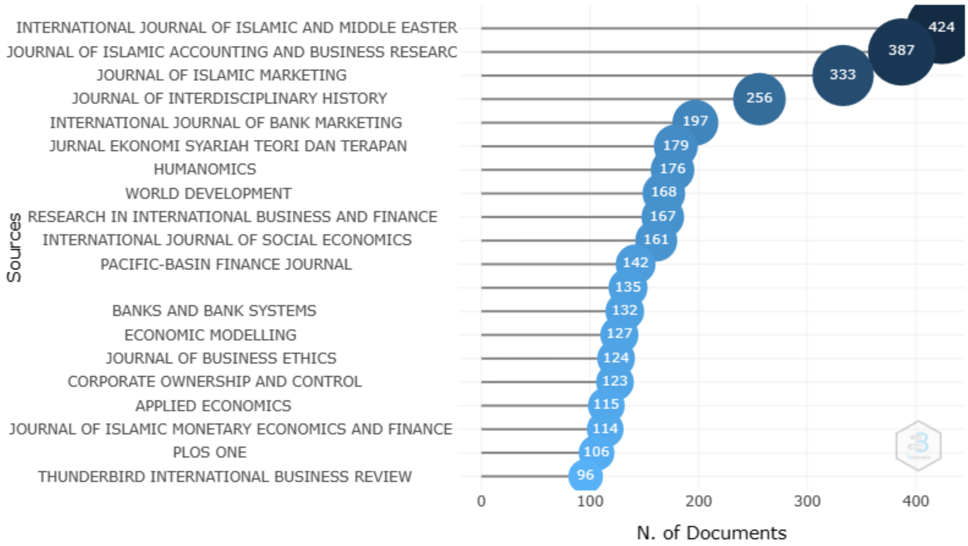


Figure 3 below illustrates the top 20 journals that publish articles on Islamic banking. It can be seen the journal that discusses a lot about Islamic banking is the "International Journal of Islamic and Middle Eastern Finance and Management (IMEFM)" which is located in the United Kingdom (UK).

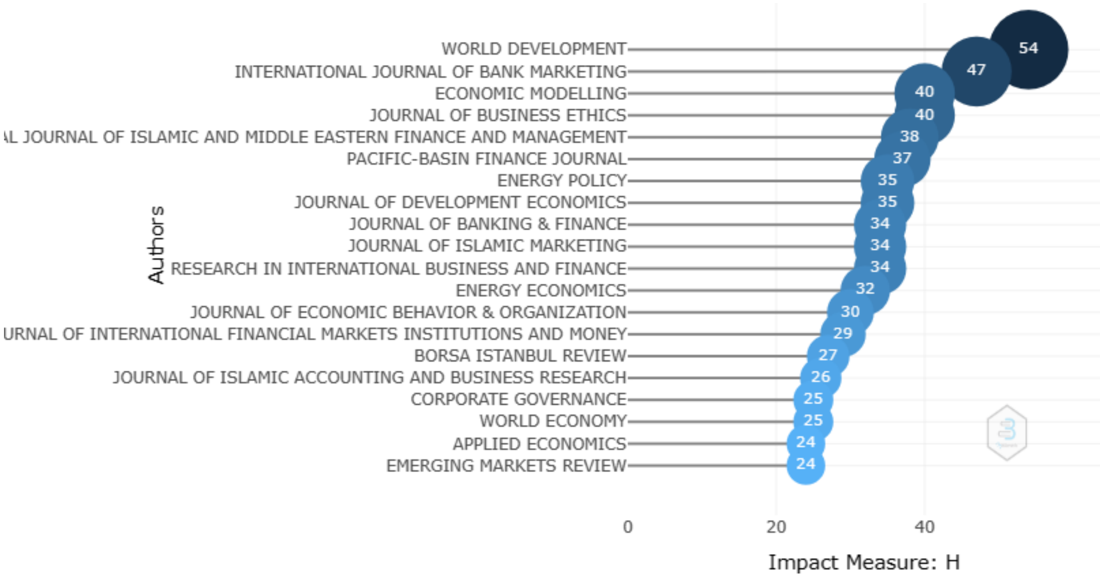
IMEFM publishes quality and in-depth analyzes on current issues in Islamic and Middle Eastern finance and management. The scope includes but is not limited to: -Islamic finance: fundamentals, trends, and opportunities in Islamic finance, Islamic finance, banking and financial markets, risk management, corporate finance, investment strategy, Islamic social finance, financial planning, housing finance, issues laws, and regulations, -Islamic management: corporate governance, customer relationship management and service quality, business ethics and corporate social responsibility, management styles and strategies in an Islamic environment, employment and welfare economics, political economy. This journal is the only journal that aims to provide an interdisciplinary and holistic view of Islamic finance and business management practices to inform these two interconnected communities.

Figure 3. Relevant Sources of Journals



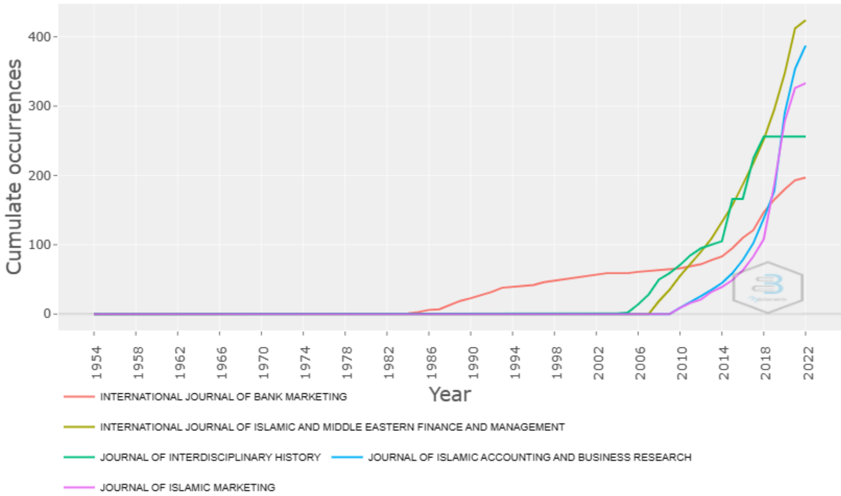
However, on the other hand, the H-Index of the top 20 publications shown in Figure 4, places the journal "World Development" in the top position with an H-Index of 54. Meanwhile, the IMEFM journal is in position 5 with an H-Index of 38. This shows that although the IMEFM journal discusses Islamic banks a lot, the H-index is not too high.

Figure 4. H-Index



The following figure shows the growth and development of the number of publications published by some of the top journals.

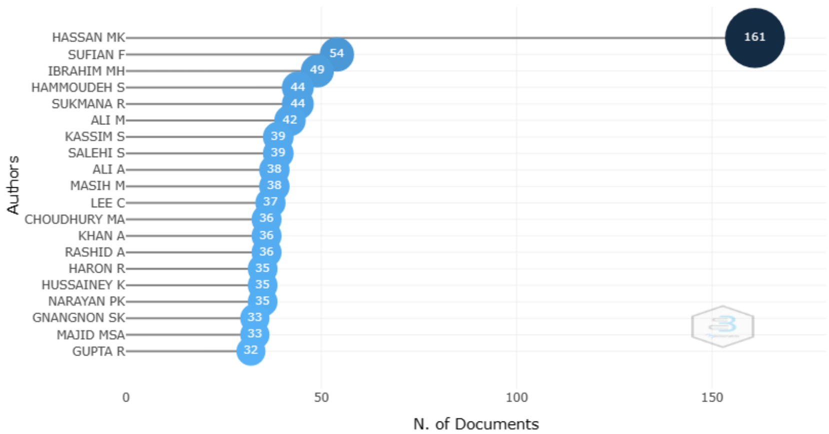
Figure 5. Journal's Growth



The figure above shows the annual progress of the five journals from 1954 to 2022. This illustrates that research related to Islamic banking tends to level off from 1954 to 1984 for the five journals. However, the publication has experienced a significant increase starting from 2005. In this case, the IMEFM journal is the most progressive in terms of growth compared to other journals.

Figure 6 shows some names who are productive in writing articles discussing Islamic banks. In the top position is the name Hassan MK, with the number of research articles published so far, totaling 161 documents.

Figure 6. Relevant Authors

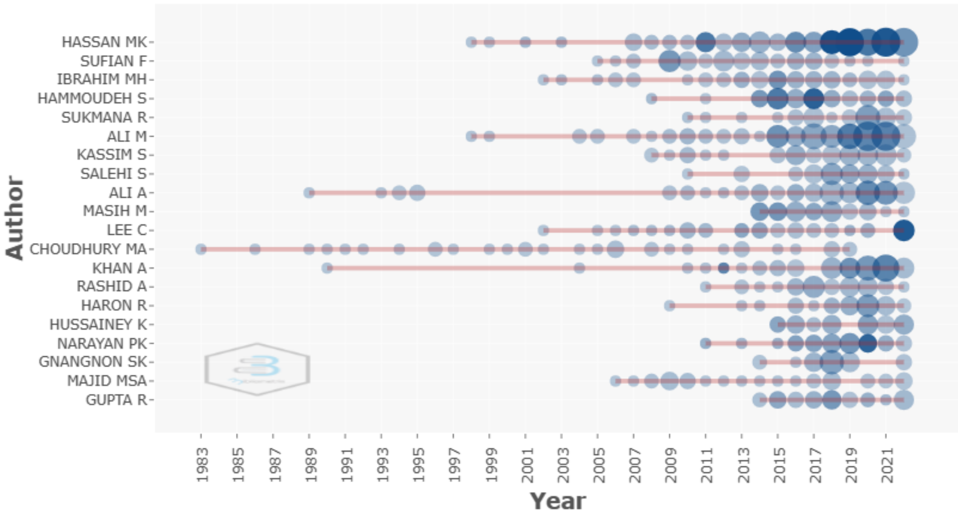


Meanwhile, Figure 7 shows the productive year and the number of articles published in that year in more detail. It can be seen that Hassan MK began to write productively on the study of Islamic banking in 1997, his first published article was entitled "Islamic Banking in Theory and Practice: The Experience of Bangladesh" (1999). A significant increase in the number of articles starting in 2017 can be seen from the dark blue dot with larger circles.

Hassan MK has written many articles on this topic and his article entitled "The Governance, Risk-Taking, and Performance of Islamic Banks" (2016) has been cited 131 times with 21.8 citations per year.

There are several reasons behind the development of research related to this topic. Some of these reasons are that Islamic banking is still considered a "new player" in the world of banking business, the market share of Islamic banks is still quite small compared to conventional banking, and the principles, procedures, and instruments of Islamic banking still have to respond to dynamic global economic developments, as well as reasons other. These reasons open up great opportunities for researchers and scholars to carry out in-depth and comprehensive research on this topic.

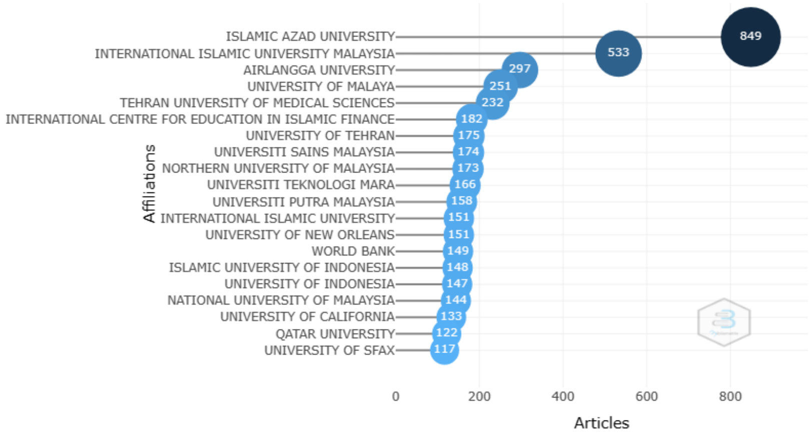
Figure 7. Top-Authors' Production over the Time



Meanwhile, the affiliated universities of the best writers can be seen in Figure 8 below. According to data, "Islamic Azad University" located in Tehran, Iran, is the most prolific author's affiliation/institution related to this topic, which has more than 800 documents. Followed by "International Islamic University Malaysia" in the second position with several publications of more than 500 documents.

Furthermore, other countries such as Indonesia which is affiliated with "Airlangga University" are in third place with nearly 300 publications. So it can be concluded that the research domain on Islamic banks is still around Asian countries and a little in Europe.

Figure 8. Author's Affiliation

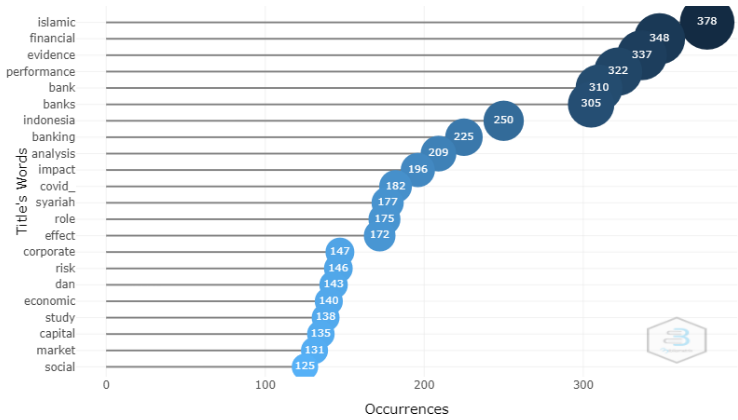


The next section is to classify research on the theme of Islamic banking based on the most cited documents. According to published articles, most of the authors cite articles that have been published for a long time. In this case, "A Service Quality Model and its Marketing Implications" written by Gronroos C and published in 1984 is the most cited article, with 3282 citations, compared to other articles published until 2022. This article was published in the journal "European Journal of Marketing" which discusses the quality of business services.

Figure 9. Most Global Cited Documents

From the following figure, it can be seen that "Islamic" is the most relevant word in the topic "Islamic bank" with 378 occurrences. This is not surprising since the other words that appear are "financial" and "evidence" with 348 and 337 occurrences, respectively. These three words are parts of keywords typed into the Dimensions.ai search box.

Figure 10. Most Relevant Words



While the next picture presents "Word Cloud", which is a visualization of the words that appear most frequently in articles on the topic "Islamic bank". The most common word is "Islamic" the second most common word is "financial" and the third most common word is "evidence".

Word Cloud displays words at different sizes according to the number of times they appear. The placement of the words is a bit random, but the dominating words are placed in the center so they are more visible, given their large size.

Figure 11. Word Cloud

The following graph presents countries that have collaborated in producing research on the theme "Islamic banking". The area of each color in the figure shows the countries with the most research production. There is a common thread that shows the interrelationships between countries. The thicker the net, the more often these countries collaborate. Based on the figure, Indonesia and Malaysia are the countries that have collaborated the most in research with the theme "Islamic banking".

Figure 12. Country Collaboration

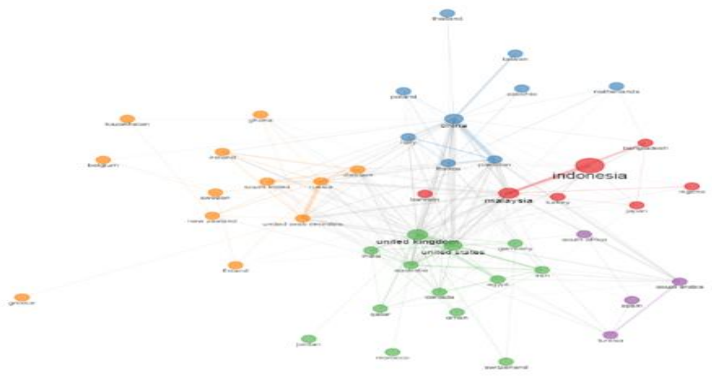
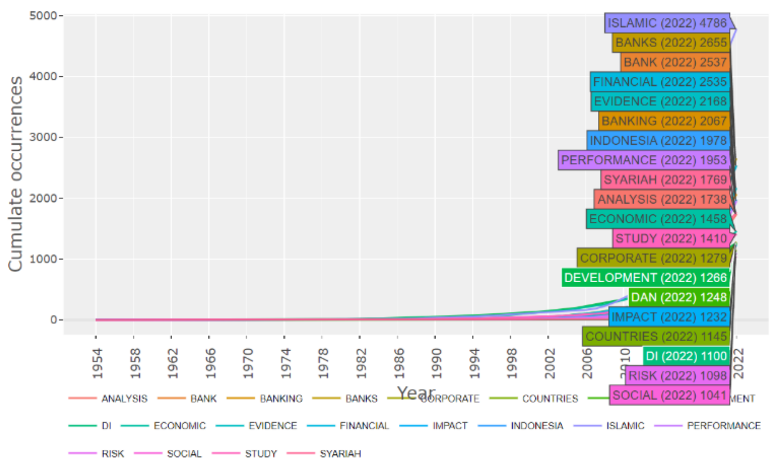


Figure 13 below shows the trend of growth and development of themes related to "sharia banking". It can be seen that in 2022, there have been several changes in the focus of the theme outside the general study of Islamic banking, namely the discussion of "corporate, risk, and social". Where is the current trend, large corporations, including Islamic banks, have a higher social responsibility towards society and the surrounding environment. Implementation of good "corporate governance", as well as the obligation of budgeting funds for "corporate social responsibility".

Figure 13. Word Growth



CONCLUSION

Research documents with the topic and keyword of "Islamic bank" still increasing every year. But the growth and development are just in certain countries, especially "Southeast Asia" in Asia. Based on the bibliometric, "Hassan MK and Sufian F" are "the most productive writers". The most productive affiliates are "Islamic Azad University" followed by "International Islamic University Malaysia". However, the dominant citation of the article with this subject is from "Finland", namely "Gronroos C" (1984).

The limitations of this bibliometric study, is only focused on articles published on the theme of Islamic banking, as analyzed through a three fields plot that describes the relationship between journals, authors, and the topics used. Other topics that could be explored include the names of the most popular authors on this topic, the most productive or commonly analyzed countries in this research area, and so on. The collection of articles was obtained only from the Dimensions database and was limited to 2022, meaning that changes and developments may continue in the future. Suggestions for further research are to conduct a more complete bibliometric analysis with more elements in order to produce more comprehensive results.

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