

# Islamic Banking Research in Indonesia: A Bibliometric Mapping Using Scopus and Biblioshiny

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## ABSTRACT

**Introduction:** Islamic banking in Indonesia is an expanding scholarly domain. This study maps the development of Islamic banking research by analyzing Scopus-indexed publications. Despite rising output, comprehensive bibliometric assessments of Indonesia's Islamic banking literature remain limited; the study asks what thematic trends, author productivity, and future research directions characterize the field. Using biblioshiny, the paper delivers a consolidated, Scopus-based national mapping that visualizes how the domain has evolved within Indonesia's academic context.

**Methodology:** We analyze 201 Scopus-indexed documents with RStudio's Biblioshiny, applying descriptive statistics, co-occurrence analysis, thematic evolution, and clustering to reveal patterns, author networks, keyword trends, and intellectual structures.

**Results:** Publications show steady growth with a marked post-2015 surge. Core themes include Islamic finance, Sharia compliance, and Islamic fintech, alongside identifiable key authors, journals, and institutions. The field is shifting from conceptual discussions to empirical and application-oriented work, consistent with Price's Law and Kuhn's "normal science."

**Conclusion:** The study clarifies knowledge growth in Indonesia's Islamic banking scholarship and offers guidance for future research agendas, policymaking, and industry engagement, emphasizing collaboration among academics, regulators, and practitioners to strengthen the ecosystem and support inclusive, sustainable financial development.

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## INTRODUCTION

Islamic banking (IB) has expanded steadily over the past two decades, offering Sharia-compliant intermediation that eschews interest, emphasizes risk-sharing, and appeals to ethical finance preferences. Comparative evidence suggests meaningful differences in capitalization, asset quality, and intermediation ratios conventional banks, while stability properties vary by size and context (e.g., small Islamic banks often appear relatively resilient) (Aslam et al., 2021; Majeed & Zainab, 2021a; Musa et al., 2021).

Indonesia, home to the world's largest Muslim population represents a pivotal arena for IB development (Hati et al., 2020). Academic interest in the Indonesian IB ecosystem has accelerated, spanning themes such as performance and efficiency, governance and Sharia compliance, risk, and customer behavior (Jabari & Muhamad, 2020; Nasution & Rafiki, 2020; OJK, 2023; Setyowati, 2019). Yet despite this proliferation, a consolidated, methodologically rigorous map of the field focusing specifically on Indonesia remains limited. Addressing this gap, the present study conducts a bibliometric mapping of Indonesian IB scholarship using Scopus-indexed publications, with the aim of charting growth trajectories, dominant themes, influential sources and authors, and collaboration networks, and of outlining a forward agenda for research and policy. Bibliometric analysis is well suited to synthesize large literatures objectively through performance analysis, science mapping, and citation structures. We adopt established science-mapping foundations in management and organization research (Zupic, I., & Čater, 2015) and implement state-of-the-art tooling via bibliometrix/Biblioshiny in R (Aria, M., & Cuccurullo, 2017), complemented by recognized visualization standards (e.g., VOSviewer) where relevant. Scopus is employed as the source database because of its broad, curated coverage across disciplines and its documented strengths relative to alternative indices for evaluative bibliometrics (Mongeon & Paul-Hus, 2016). These choices align with contemporary guidance on transparent, reproducible bibliometric workflow design in business and social-science fields (Donthu et al., 2021).

Focusing on Indonesia is timely for at least two reasons. First, the country's expanding IB footprint has coincided with intensified scholarly output on topics ranging from corporate governance to digital delivery and customer loyalty, issues directly linked to the sector's competitiveness and inclusion agenda. For example, Indonesian evidence highlights the roles of religiosity, perceived value, and service interactions in shaping IB loyalty and trust structures, constructs that are critical to market deepening in dual banking systems (Fianto et al., 2020). Second, while global IB reviews synthesize cross-country findings, country-level, data-driven maps are necessary to contextualize Indonesia's institutional arrangements, regulatory priorities, and collaborative research networks.

Accordingly, this study compiles and analyzes 201 Scopus-indexed documents published between 2008 and 2023, applying descriptive performance metrics, keyword co-occurrence, thematic evolution, bibliographic coupling, and co-citation analyses to reveal the intellectual and social structure of Indonesian IB research. We report the most prolific sources and authors, the evolution of salient themes (e.g., performance/efficiency, Sharia governance, Islamic fintech), and the configuration of author-institution-country collaboration. By integrating these components, we

provide an evidence-based baseline for researchers, practitioners, and regulators to position future work, target outlets, and build partnerships. This paper contributes in three ways. First, it offers the first comprehensive, Scopus-based bibliometric map dedicated to Indonesian IB, complementing prior global or topic-specific syntheses (e.g., *sukuk*, *waqf*) by delivering granular country context. Second, it documents the field's thematic evolution, indicating a transition from foundational/conceptual work toward empirically grounded studies and application-oriented themes consistent with a maturing research domain. Third, it proposes a forward agenda that leverages underexplored nodes: digital Sharia finance and fintech adoption; ESG and *maqāṣid*-aligned impact; risk, resilience and regulation under evolving prudential frameworks; and consumer trust/loyalty models in platformized service delivery to enhance scholarly relevance and policy traction.

Guided by these goals, the study addresses: (i) the trajectory of Indonesian IB publications (2008-2023); (ii) the most influential articles, authors, sources, and institutions; (iii) the collaborative structure across authors and countries; (iv) the keyword and thematic clusters that define the knowledge base; and (v) the emergent gaps and opportunities that can inform future Indonesian IB scholarship and sectoral strategy.

## METHODOLOGY, DATA, AND ANALYSIS

We conduct a quantitative bibliometric analysis to map Indonesian Islamic banking (IB) scholarship. Bibliometrics enables objective, reproducible evaluation of large literatures via publication/citation metadata, co-authorship structures, and thematic evolution. We follow established guidance for performance analysis and science-mapping in management and the social sciences.

The corpus was retrieved from Scopus, a curated database with broad disciplinary coverage suitable for evaluative bibliometrics. The search targeted 2008–2023 and returned 201 documents (articles, reviews, conference papers, and book chapters). Inclusion criteria were: Scopus-indexed; English or Indonesian; explicitly related to IB in Indonesia. Records with incomplete metadata or irrelevant scope were excluded.

Queries combined field and geographic terms: “Islamic banking in Indonesia” OR “Shariah banking in Indonesia” OR “Islamic bank in Indonesia.” Bibliographic data were exported in BibTeX/CSV for analysis in RStudio and tabulation/validation in Microsoft Excel. We used Biblioshiny (interface to the bibliometrix R package) for statistics and visualizations; where relevant, visual conventions follow mainstream science-mapping software practices (e.g., VOSviewer). These tools are widely adopted and transparent for reproducible workflows.

Following the framework by Zupic and Čater (Zupic, I., & Čater, 2015), the analysis in this study consists of four core components:

1. Performance Analysis. (annual output; prolific authors, institutions, and sources);
2. Citation Analysis. (most-cited documents, authors, sources);
3. Science Mapping. with (i) three-field plots (authors–countries–keywords), (ii) keyword co-occurrence maps, (iii) thematic evolution and clustering, and (iv) bibliographic coupling and

co-citation networks to reveal intellectual and social structures; and

4. Targeted content analysis of salient clusters to interpret emerging topics and research streams.

Co-occurrence networks were generated from author keywords/Keywords Plus; node size reflects frequency, and edge strength reflects co-occurrence. The thematic map classifies topics by centrality (relevance to the field) and density (internal development) to distinguish motor, niche, basic, and emerging/declining themes over time. Bibliographic coupling (shared references) and co-citation (documents cited together) capture, respectively, proximity of current works and foundational intellectual linkages. We justify Scopus as the data source given its vetted journal coverage relative to alternatives; adopt bibliometrix/Biblioshiny for transparent, scriptable analysis; and select a 15-year window to capture long-run trends and thematic shifts. Together these choices strengthen reliability and replicability of findings. We report (i) growth trajectories and productivity indicators; (ii) most-influential articles/authors/sources; (iii) collaboration patterns (authors-institutions-countries); and (iv) thematic structures and their evolution, using compact tables and maps to guide scholarly and policy agendas in Indonesian IB.

## RESULT AND DISCUSSION

This section presents the results of the bibliometric analysis based on 201 Scopus- indexed publications on Islamic banking (IB) in Indonesia from 2008 to 2023. The findings are categorized into four areas: (1) productivity trends, (2) citation patterns, (3) network and thematic mapping, and (4) emerging research streams. Each component is discussed with reference to the broader Islamic finance literature.

As shown in **Table 1**, the information for this study was gathered from SCOPUS indexed journals published between 2008 and 2023. There were 497 authors in all who contributed to the 182 papers, with 27 of those being sole authors.

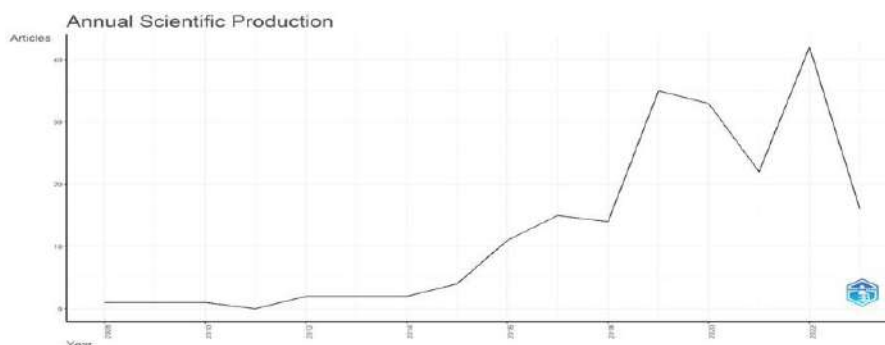
**Table 1. Main Information**

Description	Results	Description	Results
MAIN INFORMATION ABOUT DATA			
Timespan	2008:2023	Authors of single-authored docs	27
Sources (Journals, Books, etc)	104	AUTHORS COLLABORATION	
Documents	201	Single-authored docs	28
Annual Growth Rate %	20.3	Co-Authors per Doc	2.91
Document Average Age	3.46	International co-authorships %	15.42
Average citations per doc	4.403	DOCUMENT TYPES	
References	8806	Article	182
DOCUMENT CONTENTS		Book	1
Keywords Plus (ID)	106	Book chapter	2
Author's Keywords (DE)	585	Conference paper	13
AUTHORS		Editorial	1
Authors	497	Review	2

Source: Data Processing Result, Authors (2025)

### Descriptive overview and productivity trends

The database gathered from Scopus demonstrates the growth of Islamic finance research in Indonesia during the previous 15 years. **Figure 1** from 2008 to 2014, there was hardly any scientific production in this area, but from 2014 to 2023, it grew quickly with modest productivity declines in 2021 (down to 22 articles). From 2008 through 2023, the lowest number of publications occurred in 2011, with 0 journals, and the highest number of publications was in 2022, with 42 journals.



Source: Analysis by authors using RStudio (2025)

**Figure 1. Annual Scientific Production**

Annual production exhibits three phases: (i) Early stage (2008–2014) with minimal output (often <5 papers/year) (Kasri & Indriani, 2022; Kasri & Ramli, 2019); (ii) Growth (2015-2018) marked by steady expansion; and (iii) Acceleration (2019-2023) culminating in a 2022 peak. The early years also show outsized citation influence from a few foundational papers (high TC/year despite low volume), a pattern consistent with cumulative advantage dynamics in emergent literatures.

Methodologically, these volume-and-impact diagnostics align with standard performance analysis in bibliometrics and provide the baseline for mapping the field's intellectual and social structures (we adopt bibliometrix/Biblioshiny and science-mapping conventions such as keyword co-occurrence, thematic maps, and coupling/co-citation).

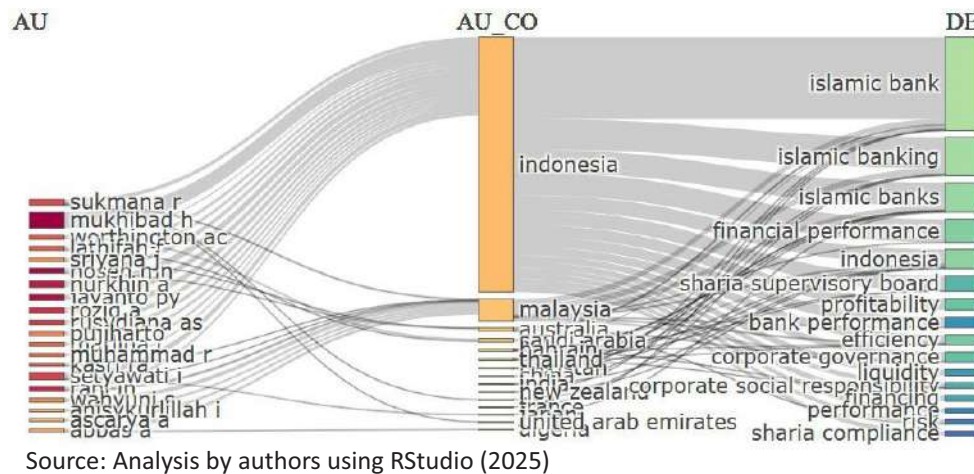
### Source impact and the journal core

Output is distributed over specialized Islamic finance journals and broader economics/finance outlets, with a visible Bradford-like concentration in a small set of core journals that repeatedly publish and are locally cited within the topic (e.g., Islamic accounting/finance titles). This concentration, typical in maturing domains, helps explain parallel increases in field visibility and citation accruals. Locally computed h/g profiles of sources (and their total local citations) indicate a compact nucleus of venues that anchor discourse, surrounded by a wider “long tail” of occasional outlets, precisely the dispersion that Bradford's regularity predicts and that h/g indices summarize.

Such clustering is expected: Bradford-type cores emerge as communities converge on preferred outlets; h and g indices complement total local citations to separate volume from influence. The three-field plot (**Figure 2**) visualizes the interconnections among: Authors (AU) on the left, Author Countries (AU\_CO) in the middle, and Keywords (DE) on the right. This diagram effectively maps the intellectual



structure and collaborative patterns of Islamic banking research in Indonesia based on Scopus-indexed data.



**Figure 2. Three Field Plot**

### 1. Author Contributions (AU)

The most prolific authors are: Sukmana R., Mukhibad H., Worthington A.C., Sriyana J., Nurkhin A. These scholars have repeatedly contributed to the discourse, particularly in topics such as Islamic banking performance, financial regulation, and governance. The prominence of authors like Mukhibad H and Sukmana R is consistent with productivity indicators from bibliometric law frameworks, such as Lotka's Law, which states that a small number of authors typically account for a majority of scholarly output in a field (Zupic, 2015).

### 2. Countries of Affiliation (AU\_CO)

The central country of affiliation is Indonesia, as expected, followed by: Malaysia, Australia, Saudi Arabia, Thailand, and United Arab Emirates. This distribution illustrates regional scholarly collaboration, particularly within Southeast Asia and the Gulf region. These findings align with research by Biancone et al. (2020), who noted that Malaysia and Indonesia are regional leaders in Islamic finance research output and inter-university partnerships (Biancone et al., 2020). The presence of Australia and the UK further reflects international academic engagement in Islamic banking scholarship.

### 3. Keyword Distribution (DE)

The most frequent and significant keywords include: "Islamic bank", "Islamic banking", "Financial performance", "Sharia supervisory board", "Profitability", and "Corporate governance". This indicates that much of the literature is centered on evaluating the operational and financial dynamics of Islamic banks, rather than on broader social or fintech-oriented themes. The focus on performance, governance, and Sharia compliance is consistent with the triple bottom line framework (Jan et al., 2021; Mina & Michelini, 2024) adapted in Islamic banking studies, which emphasizes financial, ethical, and social accountability. Interestingly, keywords such as "efficiency", "liquidity",

and "risk" appear less dominant, suggesting these areas may represent research gaps or niche themes in Indonesian Islamic banking literature (Donthu et al., 2021).

This mapping confirms that Indonesian scholars contribute significantly to Islamic banking literature, particularly in areas of financial performance and regulatory oversight. However, compared to more technologically progressive themes such as Islamic fintech, digital zakat, or green finance, there is a relative lack of thematic diversity. According to Bradford's Law, this concentration of themes around core concepts like "Islamic banking" and "financial performance" is natural in maturing fields, but it also signals the need for research diversification to sustain academic innovation (Hassan et al., 2023).

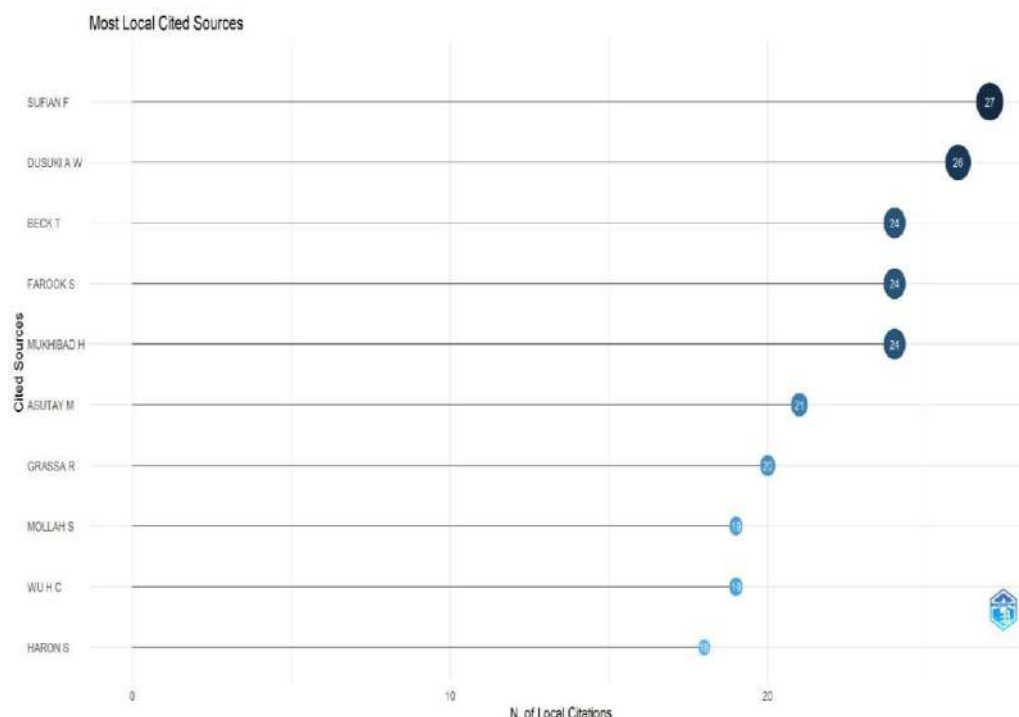
### **Influential works and citation patterns**

Citation analysis reveals a handful of early, concept-setting studies attracting disproportionate attention, followed by diffusion across application-oriented themes. The pattern, few highly cited conceptual/benchmark pieces then many mid-cited applied papers mirrors canonical growth laws for scientific specialties. When triangulated with the wider Islamic-vs-conventional banking literature, Indonesian findings resonate with established evidence on business models, efficiency, and stability differences (Hidayat et al., 2021; Nasir et al., 2022) and risk profiles (Abusharbeh, 2021; Al Rahahleh et al., 2019; Shah et al., 2020). Those classics often report size-contingent stability and distinct intermediation structures in Islamic banks, a lens that helps interpret local emphases on risk-taking, capitalization, and operational efficiency within the Indonesian context.

**Figure 3** presents the top 10 most locally cited sources in the field of Islamic banking research in Indonesia, as observed in Scopus-indexed publications analyzed via Biblioshiny. Local citations here refer to the number of times a particular author has been cited within the analyzed dataset, not globally. The most frequently cited authors include Sufian F. (27 citations), Dusuki A. W. (26 citations), Farook S., and Mukhibad H. (24, 24, and 21 citations), respectively. These authors have had a significant influence on the development of Islamic banking literature in Indonesia. Their prominence aligns with Lotka's Law of scientific productivity, which suggests that a small number of researchers produce the most influential work in a field (Barik, 2020; Kumar, 2017; Maz-Machado, 2017).

Sufian F. is known for his work on the efficiency and productivity of Islamic banks using DEA and parametric approaches (Haque & Sohel, 2019), which has been highly influential in empirical banking studies in Southeast Asia, including Indonesia (Aslam & Haron, 2020; Ben Abdallah & Bahloul, 2021). Dusuki A. W. is a key scholar in Islamic banking ethics and Maqasid al-Shariah, providing a foundational framework to assess Shariah compliance beyond profit motives (Mukhibad et al., 2022). Islamic banking has contributed globally on financial inclusion, bank competition, and development, and his work is often used as a comparative benchmark for Islamic vs. conventional banking performance (Baber, 2020). Farook S. is known for his empirical work on Shariah governance and its role in performance and disclosure practices (Ben Abdallah & Bahloul, 2021; Musleh Al-Sartawi, 2020). Mukhibad H. is a notable local scholar from Indonesia whose research integrates national Islamic banking context with global frameworks. His influence indicates the growing strength of local

knowledge production in this field(Majeed & Zainab, 2021b).



Source: Analysis by authors using RStudio (2025)

**Figure 3. Local Cited Sources**

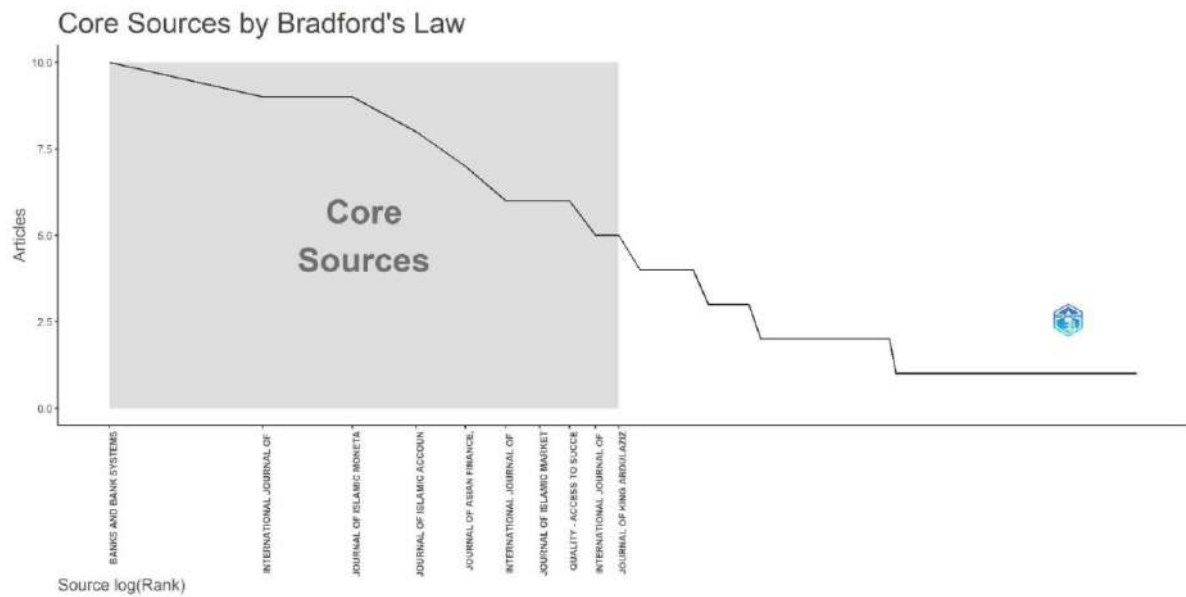
In **Figure 4** visualization, the x-axis represents journals (sources), sorted by productivity; the y-axis shows the number of articles each journal contributed; and the shaded area defines the core sources, i.e., journals that contribute most significantly to the literature base in Islamic banking. The chart highlights the following journals as core sources: Banks and Bank Systems (10 articles), International Journal of Innovation, Creativity and Change, Journal of Islamic Monetary Economics and Finance, Journal of Islamic Accounting and Business Research, Journal of Asian Finance, Economics and Business, International Journal of Islamic and Middle Eastern Finance and Management, Journal of Islamic Marketing, Quality - Access to Success, International Journal of Applied Business and Economic Research, and Journal of King Abdulaziz University, Islamic Economics. These journals meet the threshold of being highly cited and frequently used sources in the Islamic finance research community, validating their status under Bradford's Law.

Bradford's Law aligns with the Cumulative Advantage Theory, wherein well-established journals continue to dominate literature because they attract more authors and citations over time (Desai, 2018; Gourikeremath, 2017; Yumnam, 2024). This creates a rich-get-richer phenomenon that strengthens the core literature base. Furthermore, by narrowing down the most influential sources, Bradford's model assists librarians, authors, and reviewers in making informed decisions on collection development, literature reviews, and publication strategies(Hulloli, 2021; Zhang, 2024).

The Bradford's Law analysis reveals that a small cluster of journals serves as the backbone of Islamic banking research. The identification of these core sources validates their academic authority and affirms their central role in shaping discourse in the field. For Indonesian Islamic finance scholars,



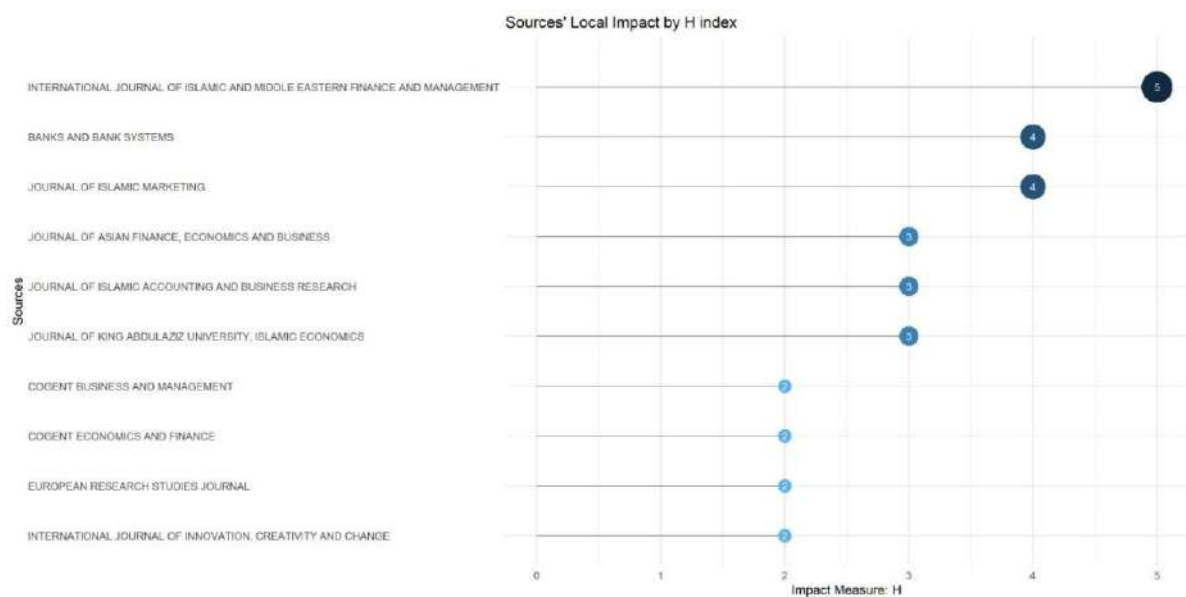
focusing on these sources ensures alignment with global scholarly standards and enhances knowledge dissemination.



Source: Analysis by authors using RStudio (2025)

**Figure 4. Core Source by Bradford's Law**

The H-index in **Figure 5** is defined as the maximum value of  $h$  such that the source has published  $h$  papers that have each been cited at least  $h$  times (Hirsch, 2005). It balances quantity (productivity) with quality (impact). High H-index journals signify both frequent usage and strong influence, reinforcing their status as key literature sources in the field of Islamic banking and finance. According to (Bornmann, 2015), the H-index serves as a proxy for peer recognition and sustained contribution over time (Bornmann, 2015).

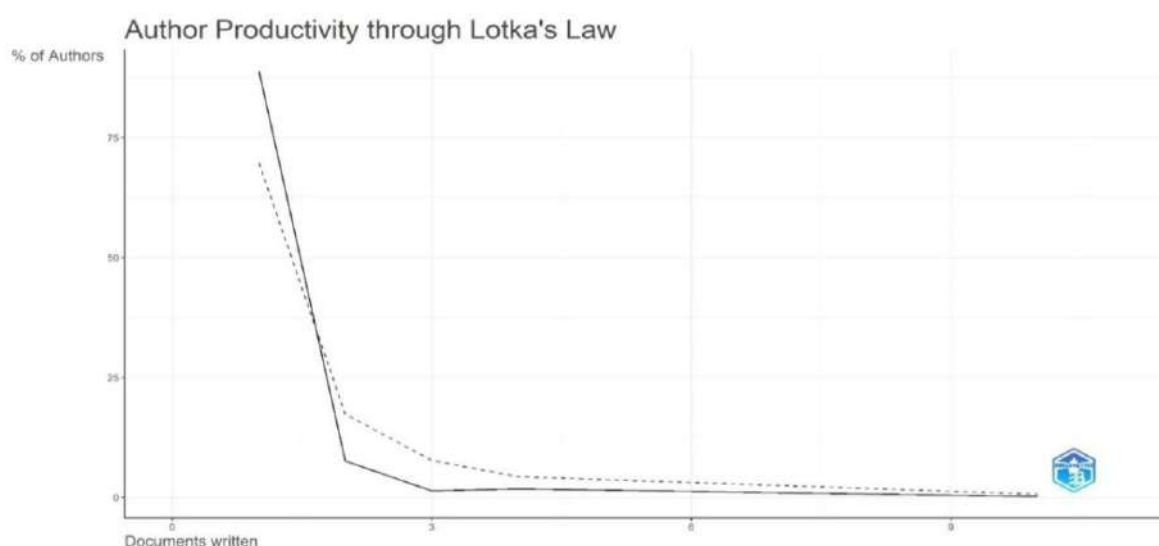


Source: Analysis by authors using RStudio (2025)

**Figure 5. Sources' Local Impact By H Index**

For researchers, especially those in Islamic economics, finance, and Sharia-compliant banking, publishing in or citing from high-H-index journals: increases visibility and academic credibility, enhances the likelihood of citation and scholarly recognition, and aligns research with mainstream scholarly impact pathways (Harzing, 2016) . This can be crucial when selecting target journals, conducting literature reviews, or benchmarking influence within a research area. Lotka's Law describes the distribution of scientific productivity among writers in a certain topic.

Lotka's law states that the relative frequency distribution of author production in a given subject is projected to be a hyperbolic, inverse square function, with a minority of authors publishing the majority of the papers. More specifically, the proportion of authors who make 'n' contributions is about  $1/n^2$  of those who make one: while the proportion of all authors who make a single contribution is approximately 60%. This indicates that 60% of all writers will have only one contribution, 15% will have two publications, 7% will have three publications, and so on (Hussain et al., 2023). This graph (**Figure 6**) illustrates the distribution of author productivity according to Lotka's Law, a bibliometric model that predicts how many authors will contribute a certain number of publications in a given field.



Source: Analysis by authors using RStudio (2025)

**Figure 6. Authors' Productivity Through Lotka's Law**

Such findings are echoed in bibliometric studies highlighted that productivity laws like Lotka's hold true across most scientific domains, and (Kumar, 2017; Maz-Machado, 2017; Silva, 2019), provided mathematical generalizations for Lotka-type distributions in information science. The observed author productivity pattern aligns strongly with Lotka's Law, demonstrating that a few prolific authors dominate scholarly output, while most contribute only once. This validates bibliometric expectations in Islamic economics and finance and highlights the need to support author development to balance productivity across the research community.

This **Table 2** compares ten authors based on three key scientometric indices h-index, g- index, and m-index, along with Total Citations (TC), Number of Publications (NP), and Publishing Year Start (PY\_start).

**Table 2. Author Local Impact By H index**

Element	h_index	g_index	m_index	TC	NP	PY_start
Mukhibad H	5	7	0.714	65	10	2017
Jayanto Py	3	4	0.429	33	4	2017
Kasri Ra	3	3	0.2	111	3	2009
Nurkhin A	3	4	0.5	17	4	2018
Sukmana R	3	4	0.375	28	4	2016
Anisykurlillah I	2	2	0.5	19	2	2020
Kusuma Ka	2	2	0.333	5	2	2018
Laela Sf	2	2	0.333	21	2	2018
Marlina L	2	3	0.4	12	3	2019
Rohman A	2	2	0.333	13	2	2018

Source: Data Processing Result, Authors (2025)

H-index: Measures both productivity and citation impact. A scholar with an h-index of 5 has published at least 5 papers each cited at least 5 times (Rochim, 2018). g-index: A refinement of h-index, giving more weight to highly cited articles (Ge et al., 2017). m-index: h-index divided by the number of years since first publication; this normalizes the h-index over time (Bornmann, 2015). TC (Total Citations): Cumulative citations received, NP (Number of Publications): Total published articles, and PY\_start: Year of first publication.

Mukhibad H leads in most indicators: Highest h-index (5), g-index (7), and m-index (0.714), Highest publication output (10 papers), and Consistent impact across time, indicating sustained, quality contributions. Authors like Aniskurlillah I, Kusuma KA, and Rohman A began publishing more recently (2018-2020) and thus show lower h/g/m-indices, likely due to limited time for citations to accumulate (Rochim, 2018).

Lotka's Law (Aytac, 2025; Manthiramoorthi, 2019; Silva, 2019) explains that few authors contribute many publications (e.g., Mukhidad H), while many authors publish few papers, as seen in Kusuma KA, Rohman A, etc. The Matthew Effect in science (Senadheera et al., 2017) suggests early and highly visible authors like Kasri RA benefit from cumulative advantage in citations. Hirsch's m-index is especially useful for comparing early-career senior researchers, where Mukhidad H (0.714) shows strong annualized productivity Kasri RA (0.2) with a long publication timeline.

The analysis demonstrates the diversity of scholarly impact among authors in Islamic finance and banking. Mukhidad H appears to be the most consistently productive, while Kasri RA shows high-impact selective contributions. The data supports the broader patterns predicted by bibliometric laws and highlights the importance of measuring both quantity and quality of research output.

### **Keyword structure, thematic map, and intellectual organization**

Keyword co-occurrence and the thematic map indicate four broad clusters:

1. Motor themes: performance/efficiency, risk (credit/liquidity/insolvency), and bank stability, well-developed and central to the field's problem space.
2. Basic/transversal themes: Shariah governance, customer behavior/loyalty, financial

inclusion, high centrality but varying density, serving as bridges across studies.

3. Developing/niche themes: instruments (e.g., profit-and-loss sharing), micro-banking/UMKM linkages, and methodological advances (DEA, panel causality).
4. Emerging themes: digital service quality/Islamic fintech and ESG-tinged discussions (still smaller in volume but rising in recent years).

These configurations, read jointly with coupling/co-citation networks, reveal a backbone that connects risk–efficiency–stability studies to governance and behavior strands, while newer digital/fintech subtopics move from peripheral to more central positions. The structure matches expectations for a domain transitioning from conceptual formation to “normal science” with diversified applications.



Source: Analysis by authors using RStudio (2025)

Figure 7. Most Frequent Words



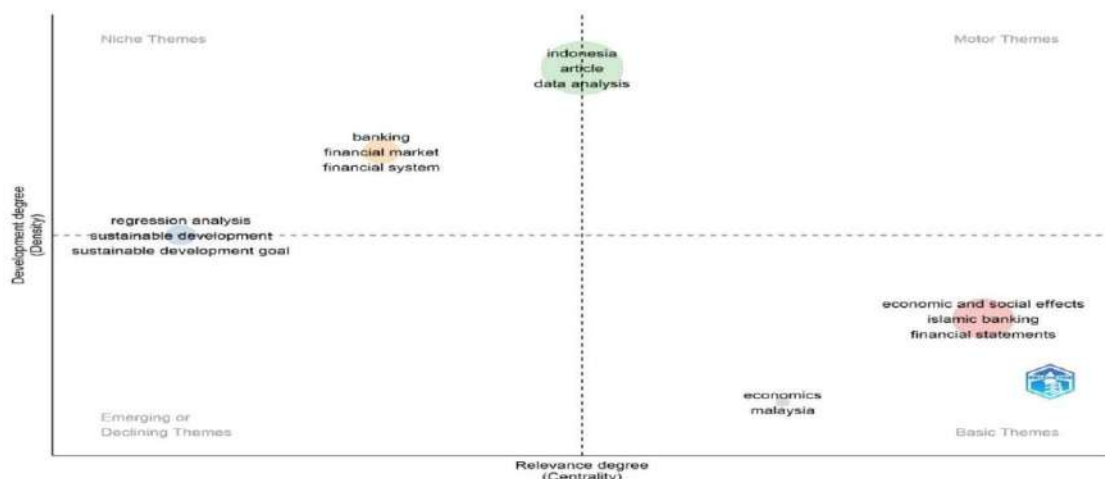
Source: Analysis by authors using RStudio (2025)

Figure 8. Co-Occurrence Network

The term "Indonesia" (Figure 7) is the most prominent, signifying that a substantial portion of the studies are conducted within or focused on the Indonesian context. This is consistent with prior research highlighting Indonesia as one of the largest and most dynamic markets for Islamic banking and finance (Ascarya & Yumanita, 2008; World Bank, 2020). Science mapping tools (VOSviewer-style

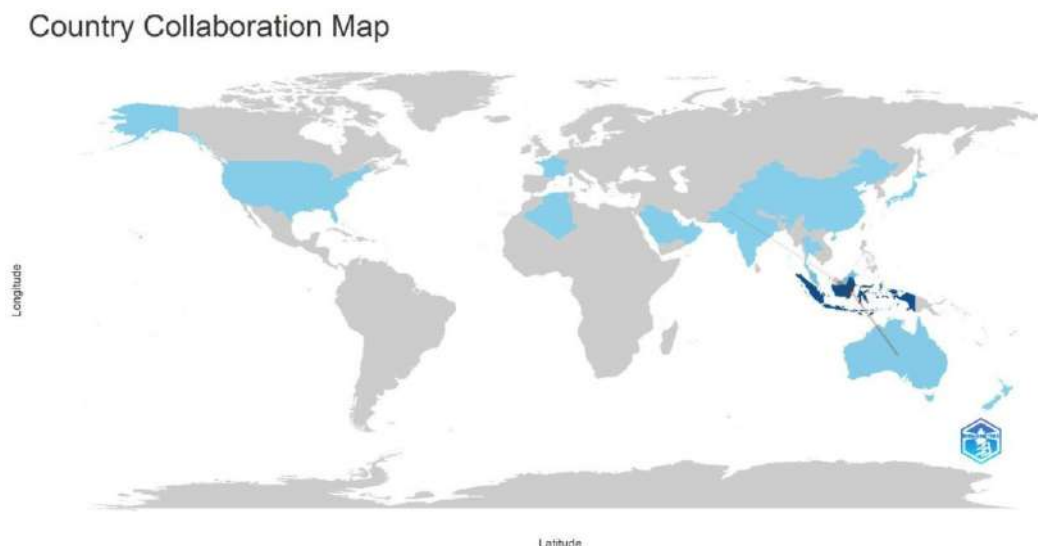
layouts; bibliometrix algorithms) are specifically built to uncover such latent structures and thematic evolution, legitimizing the interpretation above. This keyword co-occurrence network at **Figure 8** provides a visual representation of conceptual linkages in the literature, with "Indonesia" serving as the central hub, indicating the geographic and contextual epicenter of the research.

This thematic map (**Figure 9**) organizes key topics in Islamic finance literature based on two dimensions: Centrality (horizontal axis): how relevant a theme is to the entire field (its connectivity with other themes), and Density (vertical axis): how internally developed the theme is (its conceptual maturity and depth). The map is divided into four quadrants: Motor Themes, Niche Themes, Emerging or Declining Themes, and Basic Themes.



Source: Analysis by authors using RStudio (2025)

**Figure 9. Thematic Map**



Source: Analysis by authors using RStudio (2025)

**Figure 10. Country Collaboration Map**

### Collaboration patterns (authors, institutions, countries)

Bibliographic coupling measures the similarity between two documents based on the number of shared references. When authors cite the same literature, it suggests a convergence in research

interest, theoretical foundation, or methodology (Kessler, 1963). The country collaboration map (**Figure 10**) visualizes the global academic networks in Islamic finance research. The deepest collaboration activity is prominently observed in Indonesia, which stands out as the central hub of scholarly contributions and international partnerships. Indonesia's dominant position is consistent with its strategic role as the largest Muslim-majority country with a growing Islamic financial ecosystem (Fauzi, M. A., 2021).

The country collaboration map visualizes the global academic networks in Islamic finance research. The deepest collaboration activity is prominently observed in Indonesia, which stands out as the central hub of scholarly contributions and international partnerships. Indonesia's dominant position is consistent with its strategic role as the largest Muslim majority country with a growing Islamic financial ecosystem (Fauzi, M. A., 2021). Other countries involved in substantial collaborations include Malaysia, Saudi Arabia, Pakistan, United Arab Emirates, India, United Kingdom, Australia, and the United States. These nations exhibit medium to high levels of co-authorship and joint research activities, reflecting both geographic and ideological interest in the development of Islamic economics, Shariah-compliant banking, and sustainable finance.

The map supports the concept of scientific collaboration theory (Maruf, 2019), which posits that knowledge production in niche fields such as Islamic finance is increasingly internationalized due to digital access, academic mobility, and institutional linkages. For example, Malaysia's consistent collaborations with Gulf countries and Southeast Asia underscore its role as a knowledge hub in Islamic finance (Abdullah et al., 2020). The presence of Western countries such as the USA, UK, and Australia reflects their growing academic interest in ethical finance, Islamic fintech, and financial inclusion. According to (Al Arif et al., 2023; Sulaiman et al., 2019), such collaborations indicate the broadening appeal of Islamic finance as an alternative framework in global financial discourse, especially post-2008 financial crisis.

This map also aligns with Wagner and Leydesdorff's (2005) findings that international collaboration enhances both research impact and innovation through diverse epistemic communities (Amin et al., 2023; DSouza, 2022). The integration seen here suggests that Islamic finance is moving toward transnational knowledge production, especially as SDG and ESG-related themes (sustainable development goals and environmental-social-governance finance) gain traction. Co-authorship indicators (co-authors per document  $\approx 2.9$ ; international collaboration  $\approx 15.4\%$ ) point to a predominantly national network with selective cross-border ties. As in other emerging specialties, expansion of international teams would likely improve visibility and citation reach through knowledge recombination and multiplex diffusion channels. The field is thus well-positioned to benefit from targeted South–South partnerships (e.g., with Malaysia, Middle East) and methodological co-mentoring with established bibliometrics/finance groups.

### **Synthesis with broader Islamic banking evidence**

Findings around risk-stability and efficiency connect naturally to global empirical results: small Islamic banks often exhibit lower credit/insolvency risk and differ in business models from



conventional peers; these distinctions inform local debates on prudential policy, portfolio structuring, and product design in Indonesia. The Indonesian literature's strong focus on operational performance and risk can therefore be read as a context-specific response to these global regularities. Concurrently, customer-centric work on satisfaction/loyalty, particularly for Indonesian retail segments, dovetails with studies showing behavioral and trust mechanisms as key mediators of Islamic bank usage and loyalty, an area where Indonesia's large Muslim market provides unique micro-evidence.

## MANAGERIAL AND POLICY IMPLICATIONS

For regulators (OJK/BI/KNEKS): Encourage data openness and cross-institutional research consortia to raise international collaboration (currently ~15%). Consider sandboxing for Islamic fintech and impact-reporting standards for ESG-aligned products to channel the field's emerging themes into measurable market outcomes. For academics: Two high-yield directions are evident:

1. Comparative designs (Islamic windows vs. full-fledged Islamic banks; public vs. private; regional heterogeneity), tightly linked to risk/efficiency outcomes; and
2. Methodological upgrades (panel identification, text mining of disclosures, network models of interbank linkages) to move beyond descriptive mapping into causal inference.

## CONCLUSION AND SUGGESTION

This study delivers the first consolidated, Scopus-based bibliometric map of Islamic banking (IB) scholarship centered on Indonesia, analyzing 201 publications (2008–2023) to chart output growth, intellectual structures, and collaboration patterns. The field shows a marked post-2015 acceleration, with research increasingly organized around four clusters: (i) performance/efficiency and risk-stability (motor themes); (ii) Shariah governance, customer behavior/loyalty, and financial inclusion (basic/transversal themes); (iii) instruments/UMKM linkages and method advances (developing/niche); and (iv) digital service quality/Islamic fintech and ESG/maqāṣid issues (emerging). Source analysis indicates a Bradford-like core of journals anchoring discourse, while authorship metrics (co-authors ≈2.9 per paper; international co-authorship ≈15%) reveal a predominantly national network with selective cross-border ties. Taken together, Indonesia's IB scholarship appears to be transitioning from foundational/conceptual work toward empirical, application-oriented “normal science,” providing a stronger base for agenda-setting in research, policy, and industry practice. Suggestions for researchers:

1. Deepen causal evidence: Move beyond descriptive mapping toward identification strategies (panel methods, difference-in-differences, synthetic controls) that isolate effects on efficiency, risk, inclusion, and ESG/maqāṣid outcomes.
2. Integrate methods: Combine bibliometric mapping with targeted content analysis and text mining of disclosures/Shariah reports to explain mechanisms behind the observed clusters (governance, trust/loyalty; fintech, usage/retention).
3. Comparative designs: Prioritize Indonesia-within-region comparisons (e.g., Malaysia/GCC) and structural contrasts (Islamic windows vs. full-fledged Islamic banks; public vs. private;

urban vs. UMKM segments).

4. Under-explored topics: Scale up studies on Islamic fintech adoption/effectiveness, impact-measurement aligned with maqāṣid and ESG, and risk governance under evolving prudential frameworks.

Suggestions for industry (bank managers):

1. Risk-aware growth: Align asset expansion with robust credit/liquidity screening and portfolio monitoring; link risk dashboards to product design in PLS and fee-based services.
2. Customer experience and trust: Invest in digital service quality, transparent Shariah governance disclosures, and service recovery protocols to convert positive attitudes into long-term loyalty.
3. Data partnerships: Co-develop anonymized customer-journey datasets with universities to evaluate interventions (e.g., onboarding, ZIS integration, UMKM financing).

Suggestions for policymakers/regulators (OJK/BI/KNEKS):

1. Open data & replication: Incentivize data sharing repositories (anonymized credit/fintech usage, product-level KPIs) to raise international collaboration and replication quality.
2. Regulatory sandboxes: Expand Islamic fintech sandboxes and standardize impact-reporting (ESG/maqāṣid) to channel innovation toward measurable inclusion and sustainability outcomes.
3. Research consortia: Fund Indonesia-led, cross-border research networks to lift international co-authorship beyond the current 15% and diffuse best practices across jurisdictions.

Suggestions for journals and scholarly infrastructure

1. Standards & transparency: Encourage registered reports, open code/data badges, and clearer author-keyword taxonomies to improve discoverability and synthesis.
2. Special issues: Curate special issues on Shariah governance metrics, Islamic fintech and inclusion, and ESG/maqāṣid impact, anchored by shared datasets and methods tutorials.

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