



Exploring Four Decades of Research Trends in Islamic Banking: Directions, Themes, and Emerging Issues

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Abstract. Islamic finance has grown significantly in recent decades, with Islamic banks and financial institutions operating not only in Muslim-majority countries but also in other regions. Conducting bibliometric studies to analyse trends in Islamic banking is crucial for addressing pressing global challenges, identifying knowledge gaps, guiding policy decisions, and fostering collaboration among scholars. This study aims to explore research patterns, collaboration networks, and thematic trends in publications on Islamic banking. Furthermore, this research seeks to see what further research can be conducted on Islamic banking. Examining 3115 papers published between 1983 and 2023 from the Scopus database using the Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) framework, this research utilizes R-Biblioshiny software for analysis. The study reveals a remarkable 66% increase in literature on Islamic banking. Notably, the International Islamic University Malaysia emerges as the most productive institution, while Malaysia, Indonesia, Pakistan, and the United Kingdom lead in productivity. Surprisingly, nations with non-Muslim-majority populations like the UK, USA, Australia, and the Netherlands garner the most citations. The extensive involvement of 88 countries in this literature underscores the global significance of Islamic banking, drawing interest from diverse authors worldwide. Moreover, the research categorizes four decades of Islamic banking studies into four thematic groups. This study reflects the transition of topics from traditional themes, such as *riba*, to the newest topics, such as corporate governance and financial technology. These findings offer valuable insights for understanding the evolving knowledge of Islamic banking research and identifying emerging research areas.

Abstrak. *Keuangan Islam telah berkembang pesat dalam beberapa dekade terakhir, dengan bank dan lembaga keuangan syariah beroperasi tidak hanya di negara-negara dengan mayoritas penduduk Muslim, tetapi juga di berbagai wilayah lainnya. Melakukan studi bibliometrik untuk menganalisis tren penelitian dalam bidang perbankan Islam menjadi penting untuk menjawab tantangan global, mengidentifikasi kesenjangan pengetahuan, memberikan panduan bagi pengambilan kebijakan, serta mendorong kolaborasi antarpeneliti. Penelitian ini bertujuan untuk mengeksplorasi pola penelitian, jaringan kolaborasi, dan tren tematik dalam publikasi mengenai perbankan Islam. Selain itu, penelitian ini juga berupaya mengidentifikasi potensi arah penelitian lanjutan di bidang perbankan Islam. Dengan menganalisis 3115 artikel yang diterbitkan antara tahun 1983 hingga 2023 dan diambil dari basis data Scopus menggunakan kerangka Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA), penelitian ini memanfaatkan perangkat lunak R-Biblioshiny untuk analisis data. Hasil penelitian menunjukkan peningkatan sebesar 66% dalam jumlah publikasi terkait perbankan Islam. International Islamic University Malaysia (IIUM) tercatat sebagai institusi paling produktif,*

sementara Malaysia, Indonesia, Pakistan, dan Inggris menjadi negara dengan tingkat produktivitas tertinggi. Menariknya, negara-negara dengan populasi non-Muslim seperti Inggris, Amerika Serikat, Australia, dan Belanda justru memperoleh jumlah sitasi terbanyak. Keterlibatan 88 negara dalam literatur ini menegaskan signifikansi global perbankan Islam dan besarnya minat dari berbagai peneliti di seluruh dunia. Selain itu, penelitian ini mengelompokkan empat dekade studi perbankan Islam ke dalam empat tema besar, yang mencerminkan pergeseran fokus dari isu-isu tradisional seperti riba menuju topik kontemporer seperti tata kelola perusahaan dan teknologi keuangan. Temuan ini memberikan wawasan penting untuk memahami perkembangan pengetahuan di bidang perbankan Islam sekaligus mengidentifikasi area penelitian yang sedang dan akan berkembang di masa mendatang.

INTRODUCTION

Islamic finance has become an important and rapidly developing area in the global financial industry (Warde, 2010; Fang, 2016), with notable expansion in the last several decades. This expansion is shown not only by the widespread establishment of Islamic banks and financial institutions in nations with a Muslim population majority but also by their existence in other global areas. As the industry continues to expand, understanding the trajectory of research in Islamic banking becomes imperative for various stakeholders, including scholars, policymakers, and practitioners.

Bibliometric studies serve as valuable tools for dissecting and comprehending trends within the academic literature, providing insights into the evolution of a particular field of study (Baidya & Saha, 2024; Öztürk et al., 2024). By scrutinizing publication patterns, collaboration networks, and thematic trends, bibliometric analyses offer a panoramic view of the research landscape, facilitating the identification of critical issues, knowledge gaps, and areas ripe for further exploration.

Against this backdrop, this study endeavors to delve into the intricate fabric of research on Islamic banking. By meticulously examining scholarly publications, this study aims to unravel the prevailing research patterns, discern collaboration networks among researchers, and delineate thematic trends within Islamic finance. Such an endeavor is essential for enriching academic discourse, informing policy decisions, addressing pertinent global challenges, and fostering synergies among scholars and institutions.

Prior research has conducted bibliometric analysis on the subject of Islamic banking, including studies conducted by Ikra et al. (2021), Ali et al. (2024) and Hartanto et al. (2024). Ikra et al. (2021) use VOS Viewer to examine the obstacles to implementing Islamic banking regulations. While Ali et al. (2024) primarily investigate the efficacy of Islamic banking using data from the Web of Science (WoS). In their latest study, Hartanto et al. (2024) investigated the sustainability of Islamic banking using VosViewer. As there is already an existing literature of bibliometric analysis in the Islamic banking field as mentioned earlier, this study intends to fill the gap by offering a unique approach that uses R-Biblioshiny to do bibliometric analysis. The existing body of literature suggests that only a limited number of studies in Islamic banking and finance have utilized R-Biblioshiny as the primary software for bibliometric analysis. This manuscript also examines past research between 1983 and 2023 and categorizes research patterns in Islamic banking into four distinct periods.

This study examines explicitly academic publications on Islamic banking over four decades. This study aims to investigate (1) The pattern of research papers on Islamic banking; (2) Determine the most prestigious academic publications, institutions, nations, documents, writers, and their collaborative efforts; (3) Analyze the pertinent keywords, their occurrences, and current popular subjects; and (4) Examination of the development of themes and their pivotal areas of investigation over various periods.

This article thoroughly analyzes the current research trends in several domains, which adds to the expanding knowledge of Islamic banking. The outcomes will be valuable for academics, policymakers, and professionals. They will make a meaningful contribution to global efforts to address urgent global issues related to Islamic banking.

LITERATURE REVIEW

Research on Islamic banking has grown significantly since the early 1980s, in line with the growth of the global Islamic finance industry. Early literature tended to focus on the conceptual foundations of Islamic banking, particularly the fundamental differences between interest-based and profit-sharing financial systems. Over time, the research focus shifted to empirical issues such as performance, stability, governance, and the contribution of Islamic banking to the economy. One important stream of research compares the characteristics and performance of Islamic banking with conventional banking. Beck et al. (2013) showed that although Islamic banks have different business models, particularly in their financing structures and risk-sharing mechanisms, there are generally no significant differences in efficiency and stability compared to conventional banks. However, Islamic banks tend to demonstrate relatively better resilience under certain crises, indicating a potential systemic advantage within a financial stability framework. This finding is supported by Čihák and Hesse (2010), who found that small-scale Islamic banks are relatively more stable than conventional banks, even though large-scale Islamic banks face similar stability challenges.

In addition to stability and efficiency, the literature also highlights the role of Islamic banking in driving economic and real sector performance. Atici (2018), through an empirical study in Turkey, found that Islamic participation banking has a positive relationship with economic growth. However, its contribution is still limited compared to the conventional banking system. Meanwhile, Ben Mimoun (2019) showed that in Saudi Arabia's dual banking system, Islamic banks contribute significantly to real economic activity, particularly through asset-based financing. These findings indicate that Islamic banking not only functions as an alternative financial system but also has the potential to drive economic development.

Corporate governance issues are another important theme in the Islamic banking literature, particularly related to the complexity of contractual structures and the role of the Sharia Supervisory Board. Safieddine (2009) made a theoretical contribution by linking the governance of Islamic financial institutions to agency theory and emphasizing that sharia supervisory mechanisms can enrich the conventional governance framework. This study marked a shift in research focus from normative issues to institutional and managerial analysis in Islamic banking.

In the last decade, researchers have increasingly focused on the barriers to adoption and challenges of implementing Islamic banking, particularly in countries with dominant conventional financial systems. Ali et al. (2024), through bibliometric analysis, identified that low Islamic financial literacy, lack of harmonization of regulations, and risk perceptions are the main obstacles to the adoption of Islamic banking. This study also demonstrates increasing interest in cross-national and cross-disciplinary research, reflecting the globalization of the topic of Islamic banking.

Although the empirical and conceptual literature on Islamic banking has grown rapidly, most studies remain fragmentary, both in terms of time period, geographic coverage, and methodological approach. Comprehensive bibliometric research remains relatively limited, especially in that it charts the long-term evolution of research themes. Therefore, this study contributes by presenting a bibliometric analysis spanning four decades to identify publication patterns, global collaboration networks, and the shift in research themes from fundamental issues such as *riba* (usury) and sharia principles to contemporary issues

such as corporate governance, financial stability and financial technology. Thus, this study complements and expands the existing literature and provides a clearer direction for the future research agenda on Islamic banking.

METHOD

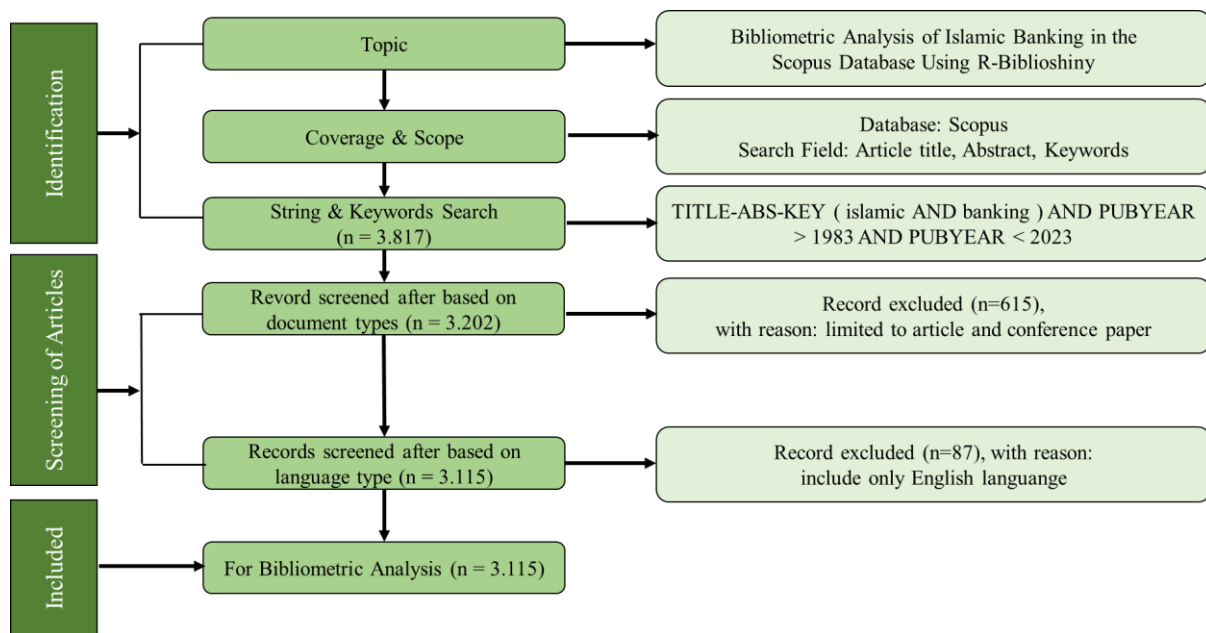
The study's primary goal is to explore the literature and research trends in Islamic banking. A systematic quantitative method was utilized to identify relevant information, integrate it, and undertake a structured review of previous research (Mahyudin & Rosman, 2022). In this study, we thoroughly searched scholarly publications using the Scopus database. Scopus was chosen because of its extensive collection of publications and ability to give helpful citation data (Chapman & Ellinger, 2019; Farooq, 2023).

To choose an appropriate publication from the database, the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework's criteria were adhered to (Page & Moher, 2017). Researchers in the field can use the PRISMA framework as a standardized reference point since it guarantees impartial and transparent outcomes in selecting and analyzing included publications (Baidya & Saha, 2024). The PRISMA framework's inclusion and exclusion criteria for the publications included in this analysis are shown in Figure 1. It is noteworthy that bibliometrics and Islamic banking have been the subjects of prior assessments that have made considerable use of similar methodologies.

In the first identification stage, keywords were used to search the Scopus database. Publications concerning the study trend in Islamic banking were found using the keywords "Islamic" and "banking." The combination of keywords was searched within the document fields "Article Title, Abstract, and Keywords," without imposing restrictions on the publication year. However, a cut-off point was set at 2023, considering that the study was conducted during 2024. This decision does not affect the robustness of the analysis and was applied to ensure consistency with the selected starting year. Therefore, the timeline was limited to the end of 2023 rather than including partial data from 2024. The initial findings indicate that the first article on "Islamic banking" indexed in Scopus was published in 1983.

The current investigation includes authentic English-language conference papers and research articles. Following further revision, we finally got 3115 documents (downloaded on May 14, 2024), which were eventually downloaded and utilized for bibliometric analysis. The following search terms were used to find documents for this study: TITLE-ABS-KEY (Islamic AND banking) AND PUBYEAR > 1983 AND PUBYEAR < 2023 AND (LIMIT-TO (DOCTYPE , "ar") OR LIMIT-TO (DOCTYPE , "cp")) AND (LIMIT-TO (LANGUAGE , "English")).

The complete set of bibliographic data in CSV format was retrieved from the Scopus database. Bibliometric analysis and visualization were conducted using the Biblioshiny function within the Bibliometrix R package. Biblioshiny, a statistical tool specifically designed for bibliometric data mining, enables the examination of the frequency of simultaneous keyword co-occurrences across scientific publications, facilitating the identification of relationships within complex keyword networks.



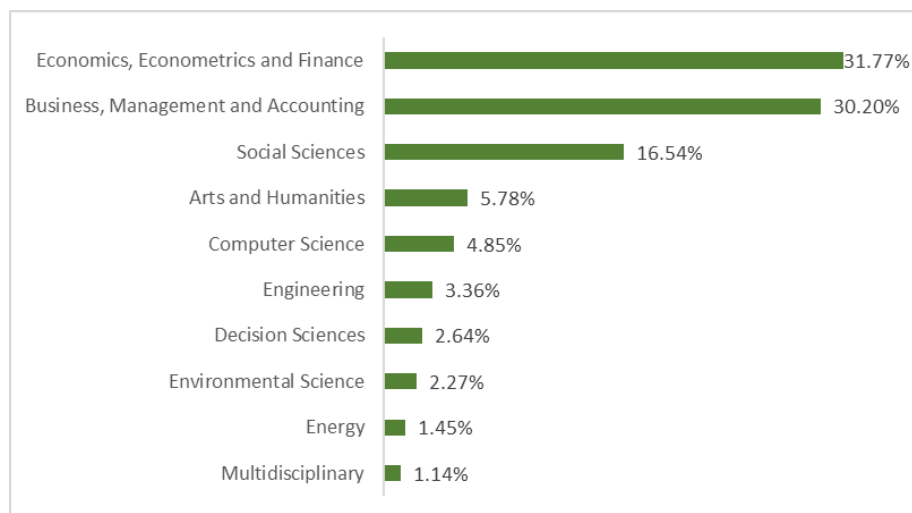
Source: Authors, 2025.

Figure 1 PRISMA methodology framework shows the inclusion and exclusion criteria performed when performing a literature search

RESULTS AND DISCUSSION

Key Details

According to the paper description, 3115 documents were evaluated, with 5425 authors. Each document had an average of 1.74 authors, demonstrating the collaborative nature of research on this topic. Furthermore, it was discovered that each author contributed to an average of 0.574 documents, with an average of 2.64 co-authors. This shows the importance of teamwork in this subject. Furthermore, the collection of papers featured a diverse set of 1727 authors and 5839 keywords, which will be discussed further in the next portion of this study article.



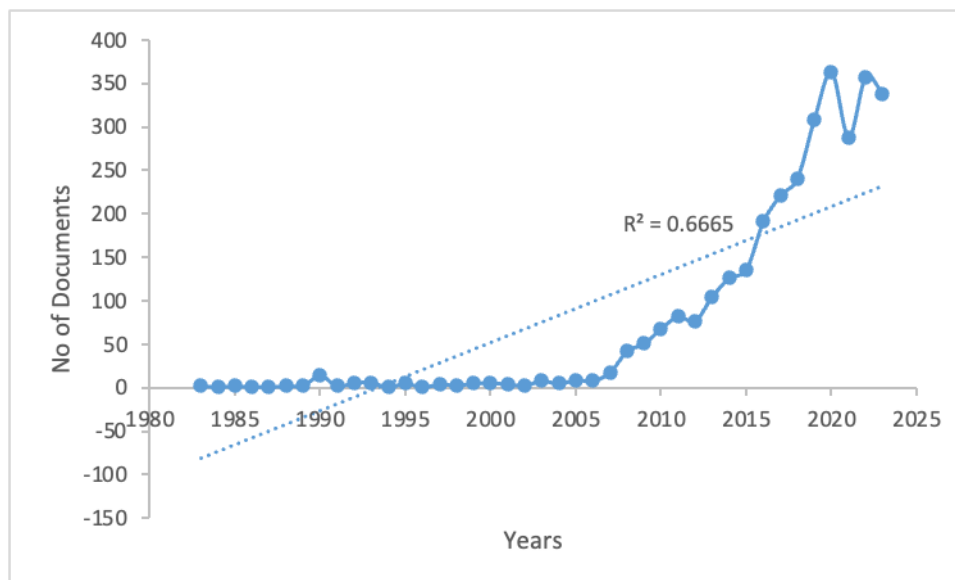
Source: Research finding by authors, 2025 (processed data).

Figure 2 Dominant subject areas of Islamic banking-based research

The current analysis investigates the distribution of research publications on Islamic finance across ten major subject areas (see Figure 2). These findings highlight the topic's ubiquitous relevance across several disciplines, demonstrating its multidimensional nature. Notably, the field of economics, econometrics, and finance emerges as the most prolific subject area, with a total of 989 articles (constituting 31.7% of the total), followed by business, management and accounting with 940 articles (30.2%), and Social Sciences with 515 articles (16.54%).

Yearly Publications

Figure 3 illustrates the exponential growth of yearly publications on Islamic banking from 1983 to 2023. The dashed line represents the exponential regression analysis conducted on the overall count of publications related to Islamic banking. The R-square, also known as the coefficient of determination, is 0.6665. This indicates that the exponential trend line can explain about 67% of the increase in articles. The trend line indicates a significant increase in publications since 2005, with some years surpassing the trend line. There has been a new surge of interest in Islamic banking research throughout academic and scientific circles.



Source: Research finding by authors, 2025 (processed data).

Figure 3 Annual publication trend of Islamic banking from 1983 to 2023

Evaluation of Journals, Institutions, and Countries

Evaluation of journals

According to bibliometric statistics, at least one article on Islamic banking has been published in 757 journals. Of the examined journals, 55.09% (417) have only published one paper. This conclusion implies that these publications do not have a specialized concentration on the subject matter, which might indicate a cross-cutting topic relevant across other domains of expertise. Furthermore, a significant percentage of journals, 13.08%, published two publications, 9.11% disseminated three items, and 3.83% contributed four articles. In addition, 18.76% of journals have published five or more papers, indicating a higher degree of involvement with the issue.

Table 1 shows the ranks of the ten most prolific journals. These top-tier journals account for 793 articles or 25.45% of the total papers included in the research. The "International Journal of Islamic and Middle Eastern Finance and Management" is the most prolific contributor, publishing 176 articles. Notably, this journal also boasts the highest citation count, at 3867, and the highest H-index, reaching 33. The "Journal of Islamic Accounting and Business Research" comes in second with 157 published papers, followed by the

"Journal of Islamic Marketing" with 126 articles. "ISRA International Journal of Islamic Finance" ranks fourth, publishing 74 articles. Surprisingly, "The Pacific Basin Finance Journal" is fascinating as a place for publication because, with the number of articles not as many as in the first place (36 articles), this journal was able to be cited by many articles (1849 citations), making it ranked 5th in total citations.

Table 1 Top ten most productive journals, total articles, share in total, h-index & citation on Islamic banking

No	Sources	Number of Articles	Share in Total Articles (%)	H-Index	Total Citation
1	International Journal of Islamic and Middle Eastern Finance and Management	176	5.65	33	3867
2	Journal of Islamic Accounting and Business Research	157	5.04	24	2290
3	Journal of Islamic Marketing	126	4.04	31	2772
4	ISRA International Journal of Islamic Finance	74	2.38	15	642
5	Journal of Islamic Monetary Economics and Finance	57	1.83	8	203
6	Banks and Bank Systems	54	1.73	8	228
7	Journal of King Abdulaziz University, Islamic Economics	40	1.28	8	167
8	Humanomics	37	1.19	18	887
9	Pacific Basin Finance Journal	36	1.16	20	1849
10	Qualitative Research in Financial Markets	36	1.16	14	513

Source: Research finding by authors, 2025 (processed data).

Figure 4 depicts the leading journals known for their high citation counts on Islamic banking. Notably, the publication "International Journal of Islamic and Middle Eastern Finance and Management" receives the highest citations, totaling 3867. Amin and Isa's (2008) manuscript essay received the most citations. The article examines the relationship between service quality perception and customer satisfaction in Malaysian Islamic banking (Amin & Isa, 2008). The "Journal of Islamic Marketing" ranks second, with a notable citation total of 2772. Furthermore, the journal "International Journal of Bank Marketing" ranks third in terms of citations, with a respectable total of 2571, trailing only "The Journal of Islamic Accounting and Business Research" (2290 citations) and "Pacific-Basin Finance Journal" (1849 citations).



Source: Research finding by authors, 2025 (processed data).

Figure 4 Top 10 most cited journals on Islamic banking

Leading associations and their partnerships

The data shown in Table 2 highlights the top ten institutions that have exhibited exceptional productivity, contributing a significant portion of scholarly articles (866 publications), corresponding to around 27.80% of the total publications. Based on statistics from the Scopus database, the institution with the most productivity is the "International Islamic University Malaysia," with 204 articles, while the "Universiti Kebangsaan Malaysia" follows with 132 articles. Significantly, the data reveals that all the highest-performing universities are in Malaysia. Notably, the University of New Orleans in the United States is among the top ten universities that have contributed most to the literature on Islamic banking, with 52 articles.

Table 2 Top ten most productive institutions that have contributed to the literature on Islamic banking

Affiliation	Country	Number of Articles	Share in Total Articles (%)
International Islamic University Malaysia (IIUM)	Malaysia	204	6.55
Universiti Kebangsaan Malaysia (UKM)	Malaysia	132	4.24
University Malaya (UM)	Malaysia	96	3.08
Universiti Teknologi Mara (UiTM)	Malaysia	95	3.05
Universiti Utara Malaysia (UUM)	Malaysia	80	2.57
Universiti Putra Malaysia (UPM)	Malaysia	61	1.96
Universiti Malaysia Kelantan (UMK)	Malaysia	52	1.67
University of New Orleans	United States	52	1.67
Universitas Islam Indonesia	Indonesia	48	1.54
Universiti Sains Malaysia (USM)	Malaysia	46	1.48

Source: Research finding by authors, 2025 (processed data).

Countries of utmost relevance

Through an analysis of the authors' associations, it is evident that Islamic banking has generated worldwide attention. A total of 88 countries have made contributions to the literature on this problem. Among them, 54 countries have published more than five articles, 42 countries have published more than ten articles, 20 countries have published more than 50 articles, and 14 countries have published more than 100 papers. The widespread involvement in this field indicates that Islamic finance is a significant global topic that has captured the attention of writers from many countries. Table 2 displays the top ten nations that have produced the most noteworthy academic research and citations in Islamic banking studies.

These ten nations provide 78.41% of all publications and 73.57% of total citations. Malaysia is the most productive nation, having published 2447 articles and received the most citations (7823). Indonesia is second in production, with 1499 papers, and fourth in citations. Meanwhile, Pakistan is third in production, 564 papers, and fifth in citations. This data implies that Australia and the Netherlands have experienced a significant increase in research citations in recent years, indicating that they have the potential to become leading countries in terms of production and citation impact shortly. Islamic countries make up the majority of the top ten most productive nations; however, other countries that do not have a predominantly Muslim population, such as the United Kingdom, the United States, Australia, and the Netherlands, also rank high.

Table 3 Highest producing and cited nation in Islamic banking studies

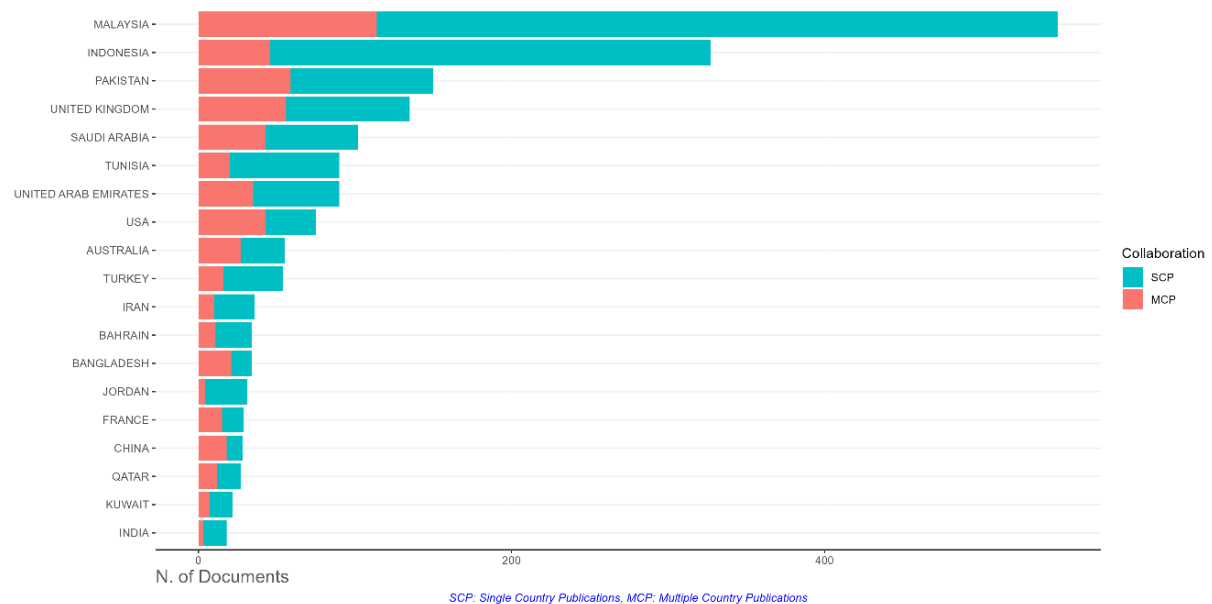
Highest Producing Nations			Highest Cited Nations		
Country	Articles	Citations	Country	Citations	Articles
Malaysia	2447	7823	Malaysia	7823	2447
Indonesia	1499	2153	United Kingdom (UK)	3785	402

Table 3 Highest producing and cited nation in Islamic banking studies (continued)

Highest Producing Nations			Highest Cited Nations		
Country	Articles	Citations	Country	Citations	Articles
Pakistan	564	2149	USA	2691	236
United Kingdom (UK)	402	3785	Indonesia	2153	1499
Saudi Arabia	255	1539	Pakistan	2149	564
United Arab Emirates	238	1373	Saudi Arabia	1539	255
USA	236	2691	Australia	1466	163
Tunisia	233	1416	Tunisia	1416	233
Turkey	186	599	United Arab Emirates	1373	238
Bahrain	173	732	Netherlands	915	6

Source: Research finding by authors, 2025 (processed data).

Figure 5 depicts multiple-country (MCP) and single-country (SCP) partnerships among related authors in Islamic banking publications. The data analysis suggests that Malaysia has the highest production in SCP (435 articles) and first MCP (114 articles), showing a substantial concentration on this research topic. Malaysia also looks to be the most collaborative nation. Indonesia is close behind, placing second in SCP (327 articles) and MCP (281 articles). Notably, most of the top 10 countries are Islamic, except the United Kingdom, the United States, and Australia, which are non-Islamic countries. As a result, establishing collaboration between Islamic and non-Islamic countries is critical to furthering the growth of this field.



Source: Research finding by authors, 2025 (processed data).

Figure 5 Multiple country and single country collaboration among related authors in Islamic banking publications

Top Authors

Various writers have made significant contributions since the inception of Islamic banking studies. The bibliographic dataset identifies 5425 authors who published research on Islamic banking between 1983 and 2023. Table 3 lists the top ten prolific writers' overall citation counts and H-index scores. Hassan MK is the author with the most output, having authored an impressive 45 articles. Following closely after are four authors who share second place, each having written about 20 to 26 manuscripts.

To determine the significance of contributions to Islamic banking research, the analysis considered both the total number of publications by each author on the topic and the corresponding citation counts. While several writers may have the same number of publications, their citation count may determine an author's importance. Based on these criteria, Hassan MK emerges as the most influential author, with 933 citations, followed by Ali M with 589 citations and Sufian F with 584 citations.

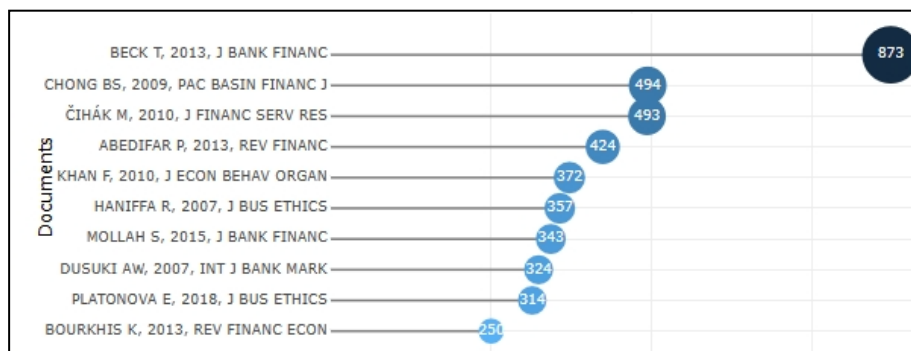
In addition, the H-index was incorporated to assess scientific research performance by relating the number of published articles to the number of citations received (Hirsch, 2005). The h-index gives a complete and cumulative view of an individual's impact, considering more than just the amount of citations or publications the author has. Among the top ten most productive writers, Hassan MK is among the top five regarding citation counts, with an H-index of 15.

Table 4 Top authors by productivity and by citation in Islamic banking issues

Top Authors (By Productivity)			Top Authors (By Citation)		
Authors	Country	Number of Articles	Authors	Country	Citation
Hassan, M. Kabir	United States	45	Hassan, M. Kabir	United States	933
Ali, Mudzakkir	Indonesia	26	Beck, Thorsten	UK	898
Hassan, Rusni	Malaysia	24	Demirgüç-Kunt, Asli	United States	873
Ismail, Abdul Ghafar	Malaysia	22	Merrouche, Ouarda	United States	873
Ibrahim, Mansor H	Malaysia	20	Tarazi, Amine	France	822
Amin, Hanudin	Malaysia	19	Abedifar, Pejman	France	695
Sufian, Fadzlan	Malaysia	18	Molyneux, Philip	Wales	663
Kamarudin, Fakarudin	Malaysia	17	Ali, Mudzakkir	Indonesia	589
Abdullah, Azwan	Malaysia	15	Elnahass, Marwa	UK	586
Tabash, Mosab I	United Arab Emirates	15	Sufian, Fadzlan	Malaysia	584

Source: Research finding by authors, 2025 (processed data).

Figure 6 shows a study of the top ten highly referenced writers whose research focuses on Islamic banking. Surprisingly, among these writers, Thorsten Beck, Asli Demirgüç-Kunt, and Ouarda Merrouche are the most referenced, with a total of 873 citations, despite being from the Netherlands, the United States, and France, all of which are non-Islamic countries. Chong (Singapore) and Ming-Hua Liu (New Zealand) are second, with 494 citations each for their combined work. Citations for this study topic are expected to increase due to its rapid expansion. Table 5 shows the top ten most often mentioned documents, including their essential highlights.



Source: Research finding by authors, 2025 (processed data).

Figure 6 Top ten globally cited authors on Islamic banking

Table 5 Top ten most relevant documents on Islamic banking

No	Reference	Key Highlight	Total Citation
1	Beck et al. (2013), Journal of Banking & Finance	The study conducts a comparative analysis of Islamic and conventional banks in several nations, examining disparities in their business focus, effectiveness, asset quality, and stability. The results indicate that Islamic banks exhibit more excellent intermediation ratios, superior asset quality, and more robust capitalisation than conventional banks. Islamic banks perform better during capitalisation and asset quality problems and exhibit a lower likelihood of disintermediation than traditional banks. Future studies should explore how the expansion of Islamic banks influences the reach of the banking system and the availability and use of banking products by businesses and enterprises.	873
2	Chong & Liu (2009), Pacific-Basin Finance Journal	The study argues that, as implemented in Malaysia, Islamic banking lacks substantial divergence from mainstream banking. The global expansion of Islamic banking may be attributed to the growing need for financial goods and services that adhere to Islamic standards. The findings suggest that Islamic banks should be subjected to regulations and oversight comparable to those of regular banks.	494
3	Čihák & Hesse (2010), Journal of Finance Services Research	This article provides the first cross-country empirical research on Islamic banks' influence on financial stability. The research reveals that tiny Islamic banks exhibit greater financial strength than small commercial banks, but big commercial banks have superior strength compared to large Islamic banks. The stability disparity between small and big Islamic banks is intriguing. The article accounts for variations in factors such as bank size, balance sheet structure, and system-wide variables to represent Islamic banks' specific attributes accurately.	493
4	Abedifar et al. (2013), Review of Finance Advance	The research examines the risk and stability characteristics of Islamic banks. This study analyses the responsiveness of Islamic banks to changes in interest rates and the danger of bankruptcy. The research reveals that smaller Islamic banks have a reduced likelihood of bankruptcy compared to conventional banks of comparable size. This research also concluded that there is no substantial disparity in the responsiveness of bankruptcy risk and net interest margin to changes in domestic interest rates. The findings remain consistent whether eliminating financial systems that are exclusively Islamic or information related to Turkey.	424
5	Khan (2010), Journal of Economic Behavior & Organization	The study explores the significance of the teachings and deeds of Prophet Muhammad and the Qur'an in establishing the fundamental Islamic law (fiqh) principles that all Muslims must adhere to. This text delves into Islamic Banking and Finance (IBF) and its correlation with traditional banking procedures. The study examines the argument that Islamic Banks closely imitate conventional banking procedures, suggesting this is a temporary stage in the progression toward a unique Islamic Banking system. This text explores the essential features of an Islamic Banking system and evaluates	372

Table 5 Top ten most relevant documents on Islamic banking (continued)

No	Reference	Key Highlight	Total Citation
6	Haniffa & Hudaib (2007), <i>Journal of Business Ethics</i>	<p>how well current practices of Islamic Banking institutions adhere to these features.</p> <p>The research primarily examines the ethical identity of Islamic banks, with a specific emphasis on their communication techniques and evaluation of their ethical business behaviour. The text elucidates the significance of communication strategy and emphasises the Kuwait Central Bank's Reports System in augmenting the ethical character of Islamic banks. Additionally, the paper proposes potential areas for future investigation in this field.</p>	357
7	Mollah & Zaman (2015), <i>Journal of Banking & Finance</i>	<p>The article examines the impact of shari'ah supervision, board structure, and CEO authority on Islamic banks' (IBs) performance compared to conventional banks (CBs). The results indicate that shari'ah boards have a substantial impact on safeguarding shareholders' interests and influencing Islamic banks' profitability. The research emphasises the significance of efficient and autonomous shari'ah boards working with standard board directors. The article indicates that implementing a multi-layer corporate governance model in investment banks (IBs) leads to superior performance compared to commercial banks (CBs). Nevertheless, it is essential to establish enforcement or regulatory measures to enhance the effectiveness of shari'ah monitoring bodies.</p>	343
8	Dusuki & Abdullah (2007), <i>International Journal of Bank Marketing</i>	<p>The findings of this survey indicate that clients consider informed and professional staff, who also exhibit polite behaviour, to be the most crucial factor when choosing to use Islamic banks. The article proposes that Islamic banks should provide comprehensive training and development programs for their personnel to improve operational effectiveness and attract a more extensive client base. Furthermore, it emphasises the need for Islamic banks to improve their service excellence and augment public education and knowledge of the unique attributes of Islamic banking. The research asserts that client happiness is often contingent upon the calibre of services offered by Islamic banks and that the quality of service is a crucial determinant of Islamic banks' competitiveness.</p>	324
9	Platonova et al. (2018), <i>Journal of Business Ethics</i>	<p>The article examines the correlation between the disclosure of Corporate Social Responsibility (CSR) and the financial performance within the Islamic banking sector.</p> <p>The findings corroborate the theoretical frameworks of instrumental stakeholder theory, the social impact hypothesis, and good management theory.</p> <p>The research indicates that increased corporate social responsibility (CSR) disclosure levels may result in improved profitability for Islamic banks. The study emphasises the significance of incorporating the Islamic moral economy's social aspect into Islamic banks' commercial strategies.</p>	314

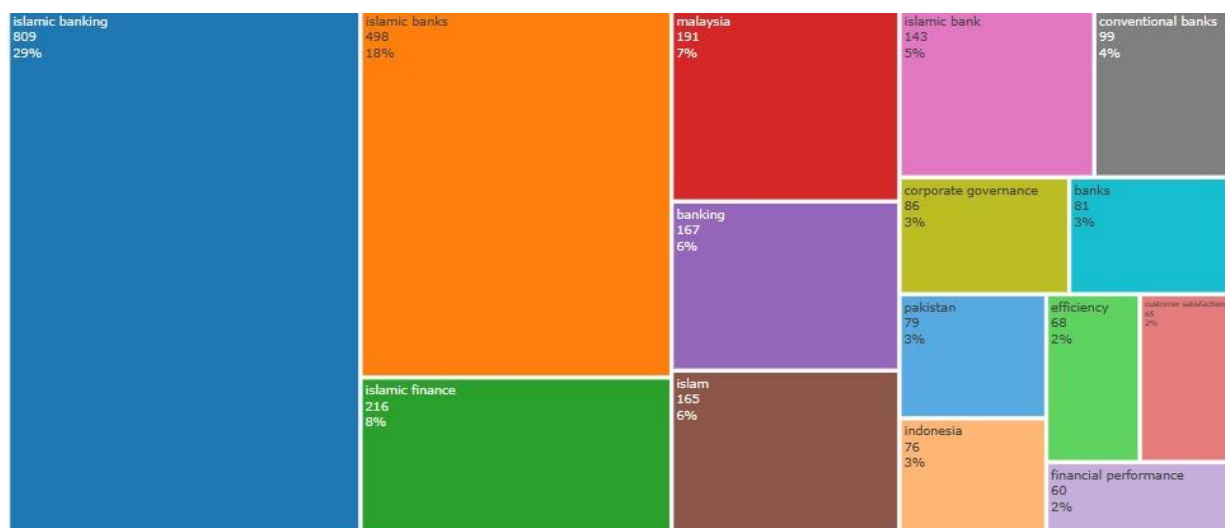
Table 5 Top ten most relevant documents on Islamic banking (continued)

No	Reference	Key Highlight	Total Citation
10	Bourkhis & Nabi (2013), Review of Financial Economics	The research evaluates the influence of the crisis on several financial stability measures, such as profitability, capitalisation, asset quality, efficiency, and liquidity. The researchers discovered no substantial disparity between investment banks (IBs) and commercial banks (CBs) regarding the financial crisis's impact on the banking sector's stability. IBs performed superiorly compared to CBs in terms of the return to asset indicator during and after the economic crisis. The findings indicate that IBs imitate CBs' marketing practices and deviate from their theoretical business model. The research emphasises the significance of accounting for the diversity of the institutional environment and examines governance indicators in the analysis. The study's findings indicate that while international banks (IBs) showed resilience in the crisis's first phases, their profitability decreased compared to commercial banks (CBs) as the crisis progressed into the real economy in 2009.	250

Source: Research finding by authors, 2025 (processed data).

Most Popular and Trending Keywords

This part aims to look into the keywords used by the primary author, any co-occurrences of those terms, and the most popular keywords in the Islamic banking research domain. This study is based on an extensive dataset comprising 3115 documents, from which we retrieved 1727 author keywords. Seven terms (37.48%) accounted for a significant portion of these and appeared more than 100 times. Figure 7 provides a graphic depiction of the top twenty most often used phrases. Interestingly, the most common keywords were "Islamic banking" (809 times), which was followed by "Islamic banks" (498 times), "Islamic finance" (216 times), and "Malaysia" (191 times).

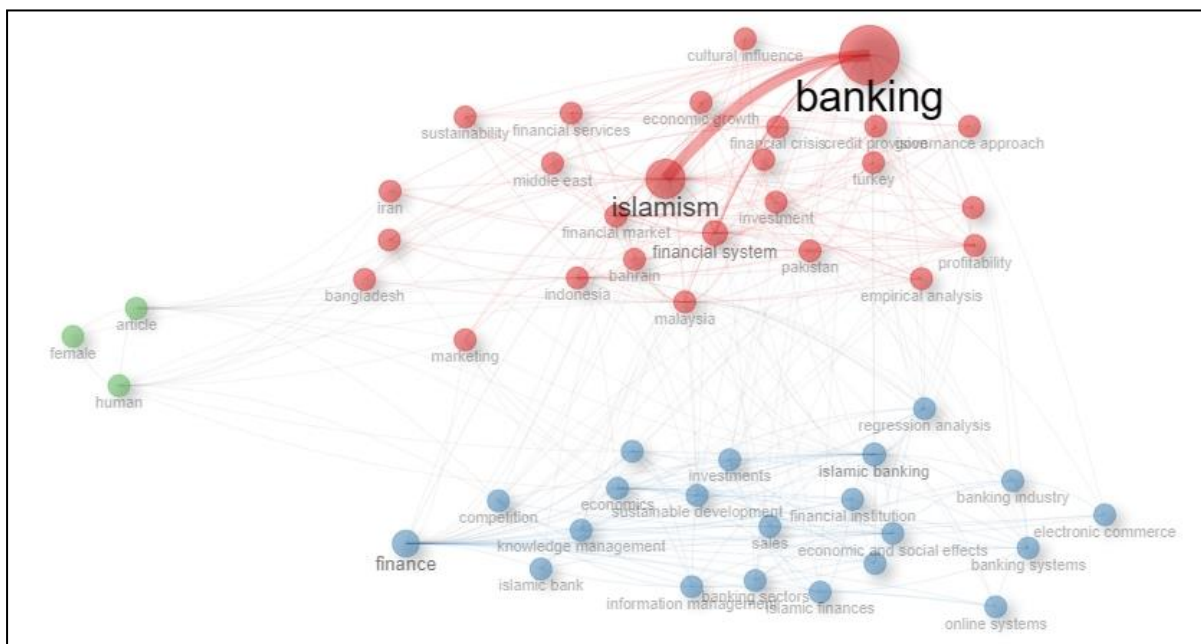


Source: Research finding by authors, 2025 (processed data).

Figure 7 Most frequent keywords in the Islamic banking research domain

The network of frequently used author phrases and their cooccurrence is displayed in Figure 8. Each circle in the Figure 8 represents a particular author's keyword; the connections between the circles indicate the degree of co-occurrence, while the size of the circle indicates frequency. Circles with similar hues show keyword clusters. Our study identified three clusters, each with a different hue.

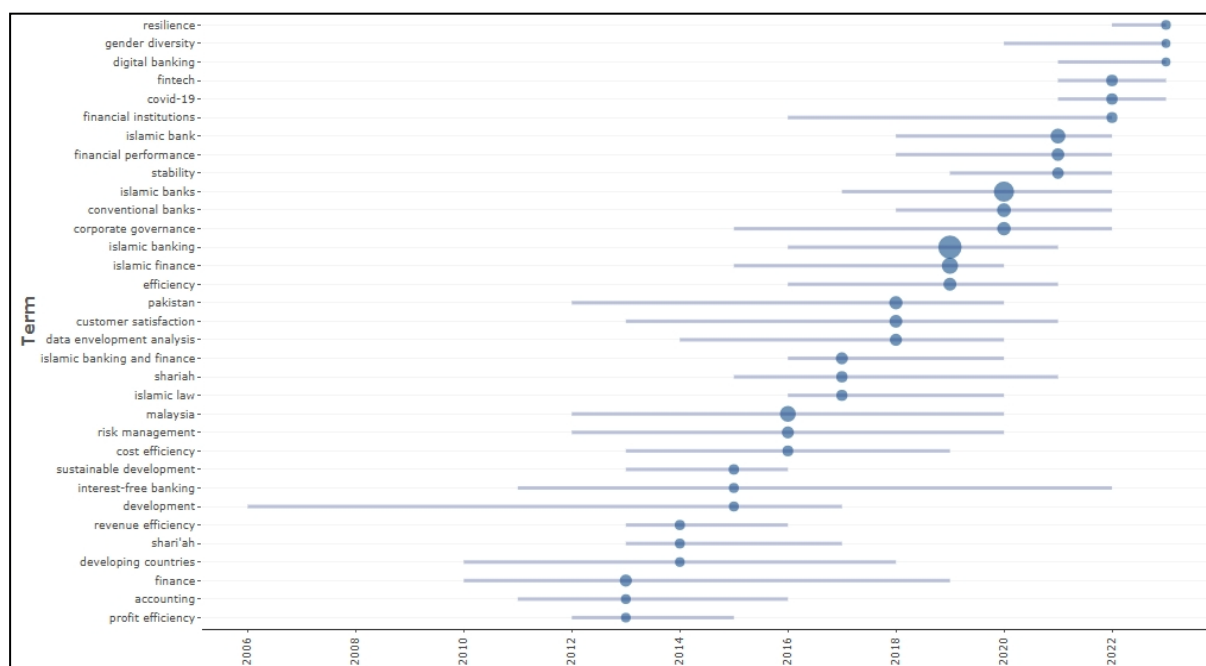
Influential terms including "Islamic banking," "financial system," "economic growth," "sustainability," and "cultural influence" are included in the first cluster, which is highlighted in red. The phrase "finance" often appears in Cluster 2, symbolized by blue. Related phrases like "financial institution," "social effect," and "investment" are also prevalent. The third cluster, shown in green, is centered on the phrase "human" and contains related words such as "female." This network analysis provides a thorough grasp of the major topics and concepts within the field by illuminating the connections and co-occurrences between the most often-used author keywords.



Source: Research finding by authors, 2025 (processed data).

Figure 8 Co-occurrence network of author's keywords

The keywords the dominating author has used during the last ten years (2013–2023) are shown in Figure 9. The findings of the analysis indicate that trends in Islamic banking research have evolved over the past decade. In Malaysia (191 occurrences), there were several researchs conducted in 2016 on interest-free banking (9 occurrences) and cost-effectiveness (18 occurrences). Research on customer satisfaction started to pick up steam in 2018 (65 occurrences), and in 2022, there will be many studies on Islamic banking during the Covid-19 epidemic (27 occurrences). In 2023, several themes related to Islamic banking will be examined, including digital banking (5 instances), gender diversity (6 instances), and resilience (8 instances).



Source: Research finding by authors, 2025 (processed data).

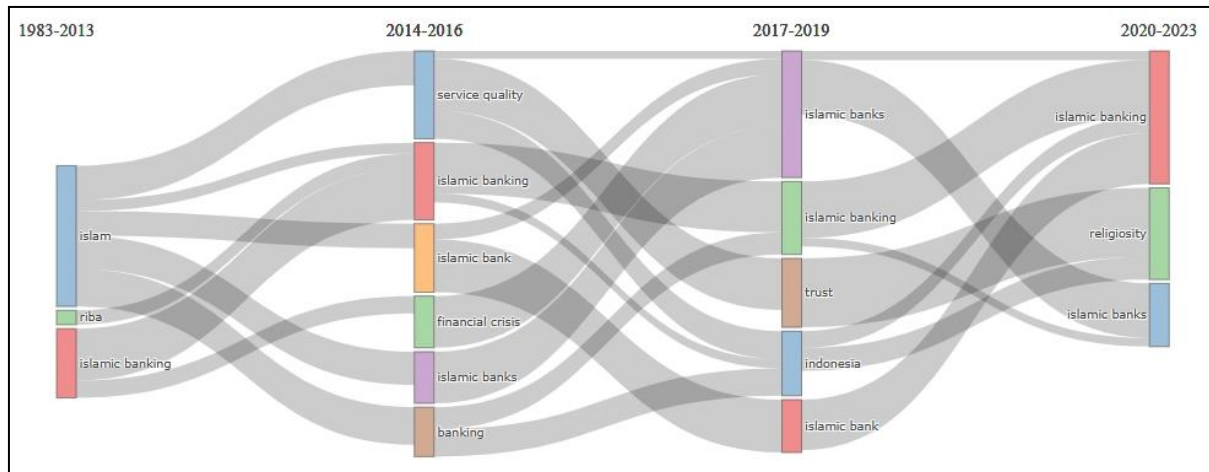
Figure 9 Trending keywords in the Islamic banking research domain of the last 10 years (2013 until 2023)

Evolution of Themes

The evaluation of research topics related to Islamic banking is shown in Figure 10. The author's keywords were used for the data analysis for 1983 until 2023. Four separate 10-year periods were applied to the dataset: i) 1983 until 2013, ii) 2014 until 2016, iii) 2017 until 2019, and iv) 2020 until 2023. The first clear divide occurred for 30 years (1983–2013) when research on Islamic banking started to pick up steam in 2007 and taper down in 2013. On average, the three researchers separated study trends every two years. R-Biblioshiny was used to create four categories based on three specified cut-off points, one of which was in 2013. Next came 2016 and the other in 2019, both with 250 minimum occurrence criteria.

Only three major themes emerged during the first phase (1983 until 2013), with "Islam" emerging as the most pertinent and enduring subject across four periods. From 2014 to 2016, the number of topics increased from three to six during the second phase. This expansion can be linked to the field's increasing publishing activity, which has created new issues, including "financial crisis" and "service quality." The topics of "Islamic banking," "financial crisis," and "trust," in particular, show a high degree of interconnection, suggesting a significant relationship between these fields of study.

The same six themes were for the third period (2017 until 2029). The number of topics dropped from six to three during the fourth distinct period (2020 until 2023), indicating a more specialized and concentrated research environment. "Religiosity" is one of the noteworthy topics that evolved throughout this time. This change in the research areas throughout the various periods shows a move away from Islamic banking and toward aims related to financial crises, trust, and religion.



Source: Research finding by authors, 2025 (processed data).

Figure 10 Evaluation of research theme on Islamic banking

Furthermore, co-word analysis was employed to examine thematic maps (Figures 11–14) in order to evaluate the progression of research themes across different time periods. Using this method, the cluster of keywords, also known as research themes, was divided into four categories based on the centrality and density of the keywords (Baidya & Saha, 2024). Strong centrality but low-density research themes were identified as fundamental concepts that are important but not yet completely developed. These themes are located in the bottom right corner of the figure.

On the other hand, research topics located in the upper right corner that exhibited both high density and strong centrality were deemed to be motor themes, signifying established and crucial study domains. Conversely, subjects with high density but low centrality, located in the upper left corner, were regarded as niche themes; they represented well-developed but isolated fields of study.

The topics in the bottom left corner, which had low density and poor centrality, were ultimately categorized as marginal themes, signifying newly developing or diminishing study fields. A rectangular box represents the co-occurrence of terms, while a circle represents the main topic. Furthermore, the intensity of the theme is indicated by the size of the circle, with a bigger size indicating a more substantial level of strength.

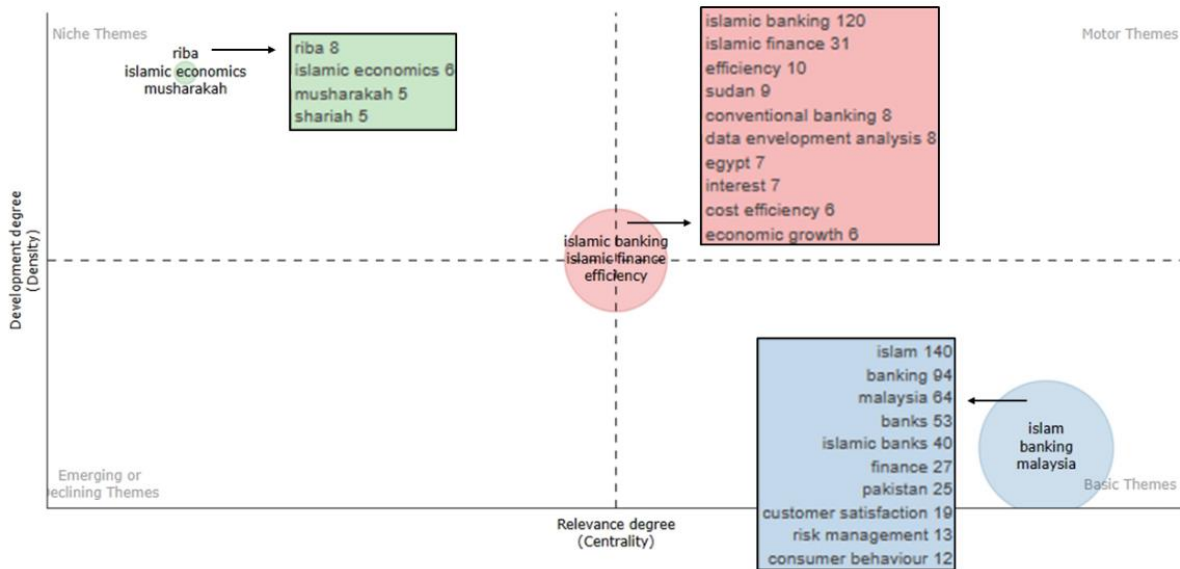
Evaluation of themes in 1st period (1983 until 2013)

In total, there are 879 research articles were published in this particular time frame, making up 28.21% of all publications. Three primary themes were identified from these publications. The subject of "Islam" demonstrated the most potency and embodied a central idea. During this period, several noteworthy articles were written.

Safieddine (2009), for example, examines the capital structure and cost of debt of Islamic banks and the connection between corporate governance and performance in Islamic financial institutions. This research aims to improve Islamic banking training since executives and directors must be educated about their responsibilities in advancing corporate governance. Pollard and Samers (2007) emphasize the significance of *ijtihad* and the religious aspect of Islamic finance. The function of international bodies in regulating and indexing Islamic finance and banking is also mentioned.

The keywords "Malaysia" belong in the fundamental themes group, whereas the topics "efficiency" and "Islamic banking" incorporated aspects of both primary and motor themes. Amin (2013) researched the variables impacting Malaysian bank customers' inclination to select Islamic credit cards. The study's main subjects are attitudes, arbitrary standards, and perceived financial consequences of Islamic credit cards.

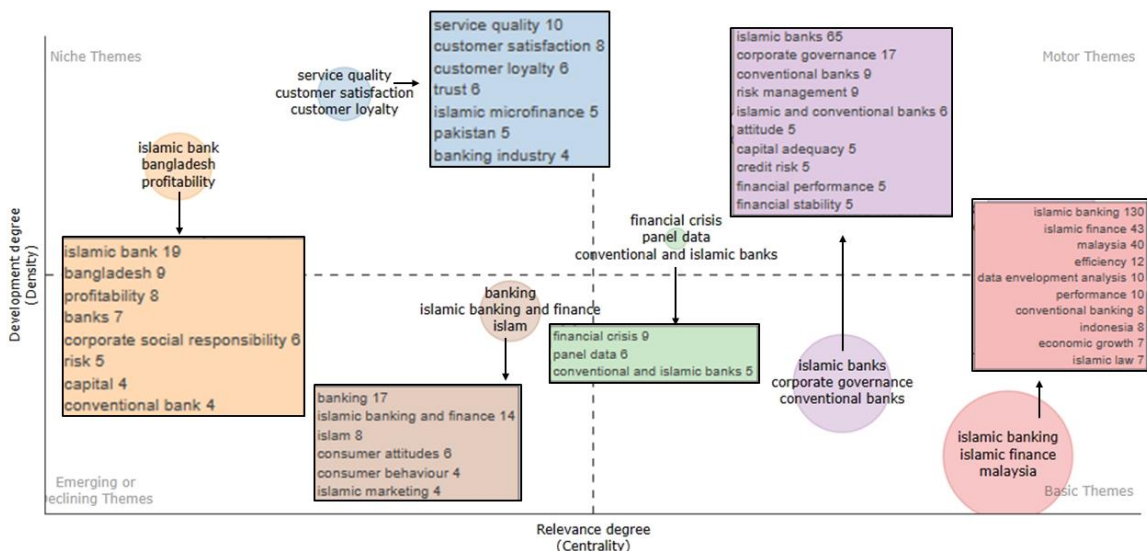
Ahmed (2010) addresses the tenets and methods of Islamic finance, emphasizing adherence to religious convictions and the three aspects of adherence: documentation, procedure, and structure. It also looks at other options for company and consumer loans in Islamic finance, such as *murabaha* or buy-sell-back agreements. The report emphasizes how Islamic finance has expanded since 2000 and how it may support the stability of the world financial system.



Source: Research finding by authors, 2025 (processed data).

Figure 11 Evaluation of themes on Islamic banking in period 1 (1983 – 2013)

Evaluation of themes in 2nd period (2014 until 2016)



Source: Research finding by authors, 2025 (processed data).

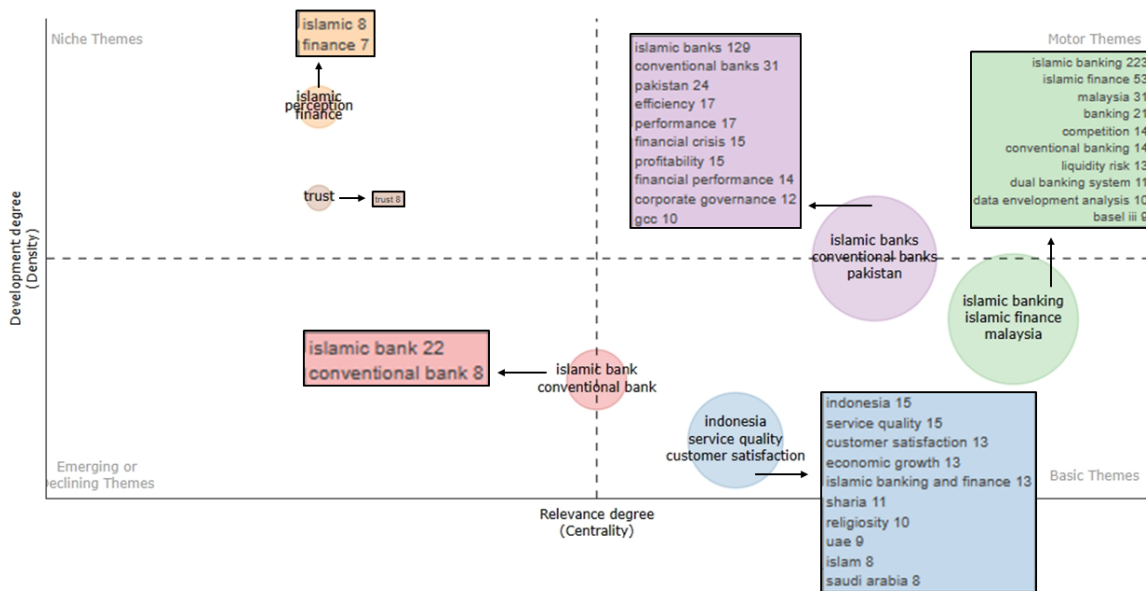
Figure 12 Evaluation of themes on Islamic banking in period 2 (2014 – 2016)

The two periods in this study (2014 until 2016) indicate a more varied topic. The company's core issues are grouped into basic themes with a relatively high centrality and low density. During the first two months of this year, 615 articles were published (19.74% of all publications). Nobanee and Allili (2014) address the subject of corporate governance disclosures in the United Arab Emirates, with a particular emphasis on the banking industry. It refers to the Board's decision to establish the Credit Committee and its function in

examining and approving loans. According to this report, a board resolution designating the Credit Committee is crucial for examining and authorizing loans in the banking industry. However, Ginena (2014) points out that corporate governance is essential for banks because of more significant information asymmetries. It emphasizes the necessity of solid sharia governance structures and the possible dangers of insufficient governance.

In addition, the topics of "customer loyalty," "customer satisfaction," and "service quality" are included in the specialized themes. Kashif et al. (2016) discovered a substantial correlation between client pleasure and loyalty in Islamic banking. Customer loyalty is influenced by various criteria, including cost, the quantity and location of Islamic bank branches, secrecy, and the quickness with which concerns are handled (Sayani, 2015). According to the report, Islamic banks had to concentrate on these elements to raise client happiness and loyalty.

Evaluation of themes in 3rd period (2017 until 2019)



Source: Research finding by authors, 2025 (processed data).

Figure 13 Evaluation of themes on Islamic banking in period 3 (2017 – 2019)

Term economic growth was discussed in 13 papers during this time. Other languages include the dual banking system. All of these topics fall under the category of fundamental concepts. The first three periods comprised 964 articles (30.94% of all papers). Chowdhury (2018) examines the robustness of Islamic banks and their risk management strategies in light of the global financial crisis, drawing a comparison between Islamic and conventional banks regarding economic growth. It offers insights into the possible advantages of Islamic finance in resolving economic issues by referencing research that looks at how Islamic goods affect inflationary pressure and debt growth. Atici (2018) highlights the significance of a robust financial sector in Turkey for reducing transaction costs, enhancing financial intermediation, and promoting economic expansion.

In the framework of a dual banking system, Ben Mimoun (2019) addresses the nature and causal link between Islamic banking (IB) and the real economy, with a particular emphasis on Saudi Arabia. IBs have a "crowding-out" impact that is detrimental to the funding of conventional banks (CBs) in a dual banking system. However, they also have a positive and "stimulating" effect due to competition.

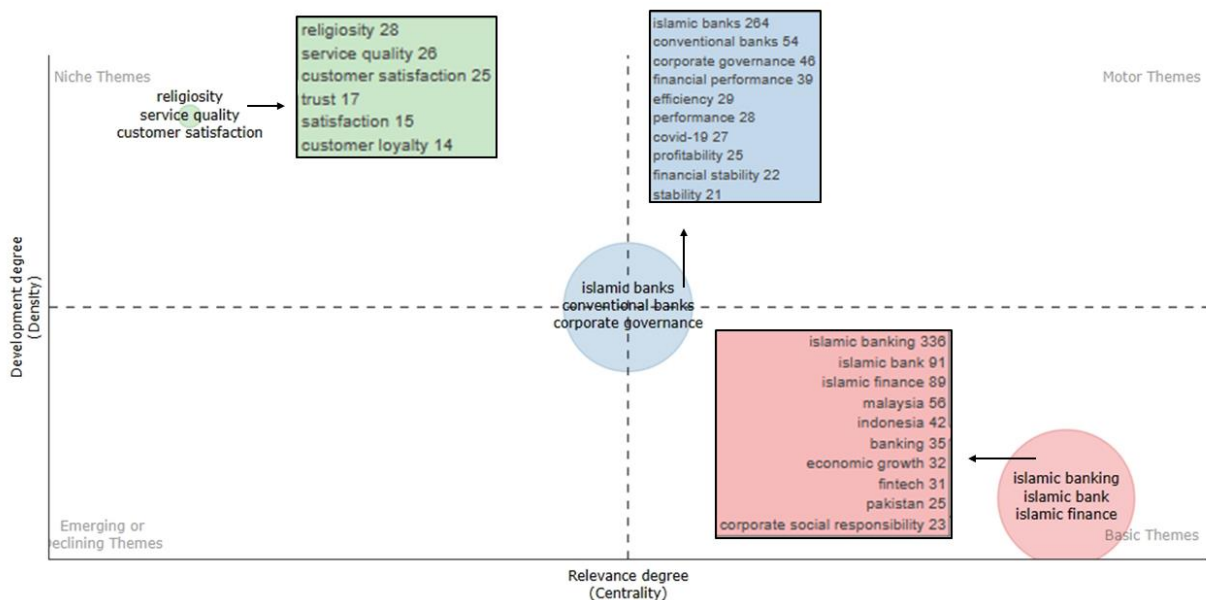
Evaluation of themes in the 4th period (2020 until 2023)

Research papers increased significantly in the most recent period, 1823 documents (58.52% of the total) were focused on the chosen topic. The primary subjects of the core theme were "corporate social responsibility" and "fintech." "COVID-19" is one of the critical study breakthroughs in the fundamental and motor topic.

The notion of Islamic fintech and its adoption in Malaysia are discussed by Shaikh et al. (2020). It draws attention to how technology is changing the finance sector and the opportunities and difficulties it presents. The study also states that although Malaysia is a center for Islamic finance, fintech adoption is still in its infancy. In contrast, fintech and its function in the financial services sector are discussed by Rabbani et al. (2021). It describes fintech as a fusion of technology and finance that uses cutting-edge information technology to deliver financial services creatively and approachable. The report also emphasizes how Islamic finance is expanding and how Islamic fintech might help the economy recover from COVID-19.

The effect of corporate social responsibility (CSR) on accounting and business procedures is covered by Harun et al. (2020). Then, there is a link between corporate sustainability and CSR disclosure. However, Uddin et al. (2022) reported that Bangladeshi banks are ineffective in marketability, profitability, and CSR disclosure. Conventional banks outperform Islamic banks in terms of profitability and marketability, but Islamic banks are somewhat more efficient in terms of CSR disclosure.

Numerous articles about Islamic finance during the COVID-19 epidemic were also released this year. In discussing the COVID-19 outbreak's effects on Indonesia's Islamic banks, Fakhrunnas et al. (2021) focus on the credit risk associated with house lending. The results show that during the COVID-19 pandemic, Islamic banks were more exposed to macroeconomic risk, particularly in house borrowing. The report also emphasizes how regions on Java Island are exposed to risks distinct from those of provinces outside of Java.



Source: Research finding by authors, 2025 (processed data).

Figure 14 Evaluation of themes on Islamic banking in period 4 (2020 – 2023)

Discussion

Over the last several decades, there has been a notable increase in worldwide academic study on Islamic banking, which mirrors the substantial expansion of the Islamic financial sector. Bibliometric study is a valuable method for comprehending advancements and patterns in the scientific literature of a specific topic throughout a defined timeframe (Baidya & Saha, 2024).

Research indicates that there has been a significant and rapid increase in the development and popularity of Islamic banking during the 2000s. At first, this study mainly focused on standard financial analysis and comparing Islamic and conventional banking systems. Multiple research studies have substantially advanced our understanding of Islamic banking, including novel ideas, analytical models, and empirical data that validate the benefits or difficulties associated with incorporating sharia principles into contemporary finance. Research on profit-sharing arrangements or profit distribution in Islamic banking has yielded profound insights into economic fairness within the sharia framework.

Research on Islamic banking is conducted by Muslim-majority nations like Malaysia and Indonesia and by countries such as the UK, USA, Australia, and the Netherlands. These countries have made significant contributions to the study of Islamic banking. This paper presents an innovative method for promoting research collaborations in Islamic finance across predominantly non-Muslim countries.

The study's emphasis on Islamic banking has significantly changed in the last forty years. From 1983 until 2013, research primarily focused on usury in Islamic finance. The study's emphasis between 2014 and 2016 shifted toward the financial crisis and the use of service quality in Islamic banking. During the period from 2017 to 2019, many studies have been conducted on the subject of "trust" in the field of Islamic banking. From 2020 to 2023, researchers have focused on religion's role in several facets of Islamic banking.

The section on the development of themes provides a more comprehensive explanation of how topics in research on Islamic banking have changed over time (Alshater et al., 2021). During the first phase of this study, the investigation included topics such as "riba," "musharakah," and "shariah," which are all pertinent to the field. Although the "economic growth" study has become more extensive, it remains concentrated inside a particular nation. The second phase (2014 - 2016) saw the emergence of more diverse issues, including "data envelopment analysis" and "corporate governance," which gained significant attention in the study. During the third phase, there was much discourse on "customer satisfaction," however, in the last era (2020 - 2023), discussions on "fintech" mostly centered around specific countries with low population density. Future scholars have the potential to expand upon this subject.

CONCLUSION

This paper undertakes a bibliometric analysis to investigate the four-decade global research trend in Islamic banking. This study systematically selects 3115 papers between 1983 and 2023 from the Scopus database using the PRISMA framework to achieve impartial and transparent outcomes. This study does bibliometric analysis using Bibliometric R software, which provides high-quality numerical algorithms and integrated data visualization features. This research offers a unique contribution by utilizing a more up-to-date dataset than those employed in previous studies, thereby providing insights into recent trends. The study adopts both methodological and conceptual approaches, incorporates content analysis, evaluates thematic developments over four decades, and identifies emerging research themes.

The results demonstrate a substantial increase in written works and references in these areas, underscoring their crucial worldwide issues. The International Islamic University Malaysia (IIUM) is at the forefront of production, with Malaysia, Indonesia, and Pakistan being the most productive nations. Interestingly, some

countries that Muslim citizens do not mainly inhabit have also contributed to the publication on the topic of Islamic banking, such as the USA, United Kingdom, Australia, and the Netherlands. The results of this research emphasize the scientific significance contributed by the current body of literature in tackling the interconnected difficulties of Islamic banking.

The findings of this study have substantial ramifications for continuing research in the field of Islamic banking. The emphasis on specialized issues highlights the need for focused inquiries into certain domains, such as corporate governance, financial technology, and economic growth. The proposal for policymakers is to advocate for collaboration with other countries, not limited to those inhabited mainly by Muslims. Researchers, policymakers, and practitioners may use these results to study further and make informed strategic choices to develop Islamic banking further. The study is limited by its exclusive use of the Scopus database and its concentration on qualitative analysis. Future research efforts might overcome these limitations. In summary, this work adds to the growing body of knowledge and contributes to the joint endeavor of advancing Islamic banking.

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