

## ISLAMIC ECONOMIC AND BANKING: A SCIENTROMETRIC ANALYSIS OF PUBLICATIONS DURING 1989- JULY 2023

Yosza Bin Dasril<sup>1</sup>, Yosy Arisandy<sup>2</sup>, Shahrul Nizam Bin Salahuddin<sup>1</sup>

<sup>1,3</sup>Universiti Tun Husein Onn Malaysia, Malaysia

<sup>2</sup>Universitas Islam Negeri Fatmawati Sukarno Bengkulu, Bengkulu, Indonesia

Email: [yosza@uthm.edu.my](mailto:yosza@uthm.edu.my), [yosyarisandy@gmail.com](mailto:yosyarisandy@gmail.com), [shahrulns@uthm.edu.my](mailto:shahrulns@uthm.edu.my)

**Abstrak :** *This Scientometric analysis examines the current status of broad research papers on Islamic Economic and Banking, as published in the Scopus database. The analysis primarily centers on providing descriptions pertaining to the characteristics and trends observed within keywords, authors, and journals. A total of 48 research studies were analyzed in this study. The search utilized to ascertain the research dataset was last updated in July 2023. Descriptive statistical methods were employed, and bibliometric analysis was conducted using the R Biblioshiny tool to ascertain the bibliometric map. In recent years, there has been a substantial increase in the quantity of scholarly articles addressing the topic of Islamic Economic and Banking. Several academic journals publish research on this theme, with Humanomics being one of the most prominent. Demiralp S. is widely regarded as an exceptionally productive writer with local impact by H index. The prevalent keywords observed over the timeframe including 2020 to July 2023 are Communism, Christianity, Capitalism, AAOIFI (The Accounting and Auditing Organization for Islamic Financial Institutions), Moral Economics, and Islamic socialism. This study offers a comprehensive analysis of prevailing patterns in subject matter, keywords, scholarly publications, and authors within the realm of Islamic Economic and Banking. Consequently, it furnishes valuable insights for researchers specializing in this area of study. This particular theme shows potential for further development.*

**Keywords:** *Islamic economic, Islamic Banking, Scientrometric, R Biblioshiny*

**Abstrak:** *Analisis Scientometric ini mengkaji status terkini dari makalah penelitian luas mengenai Ekonomi dan Perbankan Islam, yang diterbitkan dalam database Scopus. Analisis ini terutama berpusat pada penyediaan deskripsi yang berkaitan dengan karakteristik dan tren yang diamati dalam kata kunci, penulis, dan jurnal. Sebanyak 48 penelitian dianalisis dalam penelitian ini. Pencarian yang digunakan untuk memastikan dataset penelitian terakhir diperbarui pada Juli 2023. Metode statistik deskriptif digunakan, dan analisis bibliometrik dilakukan menggunakan alat R Biblioshiny untuk memastikan peta bibliometrik. Dalam beberapa tahun terakhir, terjadi peningkatan substansial dalam jumlah artikel ilmiah yang membahas topik Ekonomi dan Perbankan Islam. Beberapa jurnal akademis mempublikasikan penelitian mengenai tema ini, dengan Humanomics menjadi salah satu yang paling menonjol. Demiralp S. secara umum dianggap sebagai penulis yang sangat produktif dengan pengaruh lokal berdasarkan indeks H. Kata kunci umum yang diamati selama jangka waktu termasuk tahun 2020 hingga Juli 2023 adalah Komunisme, Kristen, Kapitalisme, AAOIFI (Organisasi Akuntansi dan Audit untuk Lembaga Keuangan Islam), Ekonomi Moral, dan sosialisme Islam. Studi ini menawarkan analisis komprehensif tentang pola-pola yang berlaku dalam pokok bahasan, kata kunci, publikasi ilmiah, dan penulis dalam bidang Ekonomi dan Perbankan Islam. Akibatnya, ini memberikan wawasan berharga bagi para peneliti yang berspesialisasi dalam bidang studi ini. Tema khusus ini menunjukkan potensi untuk pengembangan lebih lanjut.*

**Kata kunci:** *Ekonomi Islam, Bank Islam, Scientrometric, R Biblioshiny*

### A. INTRODUCTION

Islamic banking and economics both have a long history and have seen considerable advancements. The inception of Islamic banking and finance can be attributed to the formative period of Islam during the 7th century. Muslims have developed a financial system that effectively mobilizes resources for funding productive endeavors, while strictly adhering to the prohibition of interest, known

as *riba*<sup>1</sup>. The inception of contemporary Islamic banking, however, can be traced back to the 1960s, with a significant surge occurring in 1975 when the establishment of Islamic banks was formalized, and their operations were mandated to strictly adhere to Shariah rules and principles<sup>2</sup>.

Subsequently, Islamic banking has emerged as a rapidly expanding domain within the global banking industry<sup>3</sup>. The organization has experienced growth in diverse financial sectors, encompassing personal banking, insurance, and capital market investments<sup>4</sup>. The expansion of the industry has been driven by a significant increase in the demand for products that adhere to Shariah principles<sup>5</sup>. This demand originates not only from financiers located in the Middle East and Islamic nations but also from investors on a global scale.

The Islamic banking sector is experiencing significant growth in various financial domains, establishing itself as a prominent global industry<sup>6</sup>. Notwithstanding its expansion, the industry encounters obstacles in the form of the need for standardization of Shariah principles and regulatory frameworks<sup>7</sup>. In general, the field of Islamic economics and banking has undergone a transformative process since its inception, resulting in its emergence as a substantial and progressively growing sector within the international financial arena.

Numerous scholarly investigations pertaining to the Islamic Economy and Banking have been conducted and subsequently published in diverse academic journals. Specifically, during the recent years under observation, a total of 48 scientific research papers have been indexed by Scopus. This research investigates a dataset comprising scientific articles pertaining to Islamic economics and banking, sourced from multiple studies indexed in Scopus. The objective is to depict the progression of research in Islamic economics and banking through graphical mapping visualization, thereby providing a valuable resource for future studies and analyze using Scientometric method.

Scientometrics and bibliometrics are two interrelated disciplines that encompass the quantitative examination of scholarly literature<sup>8</sup>. Scientometrics is a distinct subfield within the broader discipline of informetric, which focuses on the quantitative analysis and evaluation of academic literature<sup>9</sup>. This field of study pertains to the quantitative aspects and attributes of science and scientific

<sup>1</sup> Abdul Azim Islahi, "History of Islamic Banking and Finance," *Intellectual Discourse* 26, no. 2 (2018): 403–29.

<sup>2</sup> Munawar Iqbal and Philip Molyneux, "History and Growth of Islamic Banking and Finance BT - Thirty Years of Islamic Banking: History, Performance and Prospects," ed. Munawar Iqbal and Philip Molyneux (London: Palgrave Macmillan UK, 2005), 36–71, [https://doi.org/10.1007/978-0-230-50322-9\\_4](https://doi.org/10.1007/978-0-230-50322-9_4); Rafiqul Islam and Md Kamruzzaman, "Evolution of Islamic Banking and Its Salient Features: An Overview," *Daffodil International University Journal of Business and Economics* 8, no. 1 (2014), <http://hdl.handle.net/20.500.11948/1141Downloadedfromhttp://dspace.library.daffodilvarsity.edu.bd.>

<sup>3</sup> Husam-Aldin Nizar Al-Malkawi and Rekha Pillai, "Analyzing Financial Performance by Integrating Conventional Governance Mechanisms into the GCC Islamic Banking Framework," *Managerial Finance* 44, no. 5 (January 1, 2018): 604–23, <https://doi.org/10.1108/MF-05-2017-0200>.

<sup>4</sup> Katarzyna W Sidlo, "Islamic Finance 2017: State of the Art and Outlook for the Future," *CASE: Center for Social and Economic Research*, 2017, 1–25, <https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/13289>.

<sup>5</sup> Hendrik Van den Berg, "The Role of Finance in Economic Development," *Economic Growth and Development*, 2016, 481–540, [https://doi.org/10.1142/9789814733342\\_0011](https://doi.org/10.1142/9789814733342_0011).

<sup>6</sup> Yenti Sumarni, "Pandemi Covid-19: Tantangan Ekonomi Dan Bisnis," *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 6, no. 2 (2020): 46–58.

<sup>7</sup> and Rima Turk Mumtaz Hussain, Asghar Shahmoradi, "Overview of Islamic Finance," *IMF Working Paper*, 2015, 459–73, <https://doi.org/10.1016/B978-0-12-397873-8.00039-6>.

<sup>8</sup> Aam Slamet Rusydiana and Aisyah As-Salafiyah, "Islamic Moral Economy: A Scientometric Using R," *Library Philosophy and Practice* 2021 (2021).

<sup>9</sup> Frédérique Bordignon, "Tracking Content Updates in Scopus (2011-2018): A Quantitative Analysis of Journals per Subject Category and Subject Categories per Journal," in *17th International Conference on Scientometrics & Informetrics* (International Society for Scientometrics and Informetrics, 2019), 1630.

research <sup>10</sup>. In contrast, bibliometrics refers to the application of statistical techniques for the examination of books, articles, and various publications, particularly within scientific domains <sup>11</sup>. Bibliometrics and Scientometrics are closely interconnected disciplines, exhibiting significant overlap <sup>12</sup>. Both disciplines are focused on quantifying the effects of research papers and academic journals, and they examine scientific citations in order to comprehend the influence and significance of publications within a particular domain <sup>13</sup>.

## B. METHODOLOGY

This study uses Scientometrics to analyze Scopus data sources. Scopus is a well-known, prominent, and foremost collection of high-quality, peer-reviewed intellectual literature, even more so than any other index database <sup>14</sup>. The research database on [www.scopus.com](http://www.scopus.com) that meets the following criteria: "Islamic Economic" AND "Islamic Banking" in the title, abstract, and keywords from 1989 to July 2023. Economics, Econometrics, and Finance, Social Sciences, Arts and Humanities, Business, Management, and Accounting, Engineering, Computer Science, and Multidisciplinary are additional constraints in the field of research. Articles, conference papers, book chapters, and editorials are the document categories. Both English and Indonesian are spoken. There are 48 outcomes. R Studio-based processing of research data.

## C. RESULT AND DISCUSSION

This study uses Biblioshiny in R studio with type 2022.07.1 Build 554 for processing the database. The first step in using R studio is to load data from the meta data that we have mined on Scopus (Import row data) in the form of .scv or .bib. then select the data type of the dataset that we are using, there are several choices of dataset types including Web of science (WoS/WoK), Scopus, Dimensions, Lens.org, PubMed and Cochrane Library. In this step, this research chooses the data type Scopus, because it matches the dataset were using.

In R studio a table will appear to find out information about the quality of our data by analyzing the percentage of missing values to make it easier for us to analyze as shown in Figure 1. At this step there is advice explaining which parameters are underperforming so they cannot be used in analysis. For the dataset that has been loaded, there are 3 parameters that we do not use because there is a missing value of more than 50%, namely Keyword plus, Number

---

<sup>10</sup> Jan Andersen, "Chapter 6 - Preaward—Project Preparation," ed. Jan Andersen et al. (Boston: Academic Press, 2018), 147–71, <https://doi.org/https://doi.org/10.1016/B978-0-12-805059-0.00006-7>.

<sup>11</sup> Izet Masic, "Scientometric Analysis: A Technical Need for Medical Science Researchers Either as Authors or as Peer Reviewers," *Journal of Research in Pharmacy Practice* 5, no. 1 (2016): 1, <https://doi.org/10.4103/2279-042x.176562>.

<sup>12</sup> Q D A Miner, "Bibliometrics Scientometrics," *Provalis Research*, 2016.

<sup>13</sup> C.S. Vijayakumar P. Chellappandi, "Bibliometrics, Scientometrics, Webometrics / Cybermetrics, Informetrics and Altmetrics - An Emerging Field in Library and Information Science Research," *Shanlax International Journal of Education* 7, no. 1 (2018): 5–8.

<sup>14</sup> D. Babaev et al., "E.T.-Rnn: Applying Deep Learning to Credit Loan Applications," in *Proceedings of the ACM SIGKDD International Conference on Knowledge Discovery and Data Mining*, 2019, 2183–90, <https://doi.org/10.1145/3292500.3330693>; A.I. Baranes and C. Coward Bucher, "Classification Systems and the Veblenian Dichotomy: An Interdisciplinary Approach to Social Stratification," *Journal of Economic Issues* 56, no. 2 (2022): 570–77, <https://doi.org/10.1080/00213624.2022.2065855>.

of cited References and Science categories. There are two keywords in the document's body: Keywords Plus and Author's Keywords (DE). Keywords Plus is the frequency distribution of the keywords linked with a document in the Clarivate Analytics Web of Science and Scopus databases.

**Figure 1. Meta-Data Description and Status**

Metadata	Description	Missing Counts	Missing %	Status
AB	Abstract	0	0.00	Excellent
AU	Author	0	0.00	Excellent
DT	Document Type	0	0.00	Excellent
SO	Journal	0	0.00	Excellent
LA	Language	0	0.00	Excellent
PY	Publication Year	0	0.00	Excellent
TI	Title	0	0.00	Excellent
TC	Total Citation	0	0.00	Excellent
C1	Affiliation	1	2.08	Good
CR	Cited References	2	4.17	Good
DE	Keywords	7	14.58	Acceptable
DI	DOI	9	18.75	Acceptable
RP	Corresponding Author	20	41.67	Poor
ID	Keywords Plus	43	89.58	Critical
NR	Number of Cited References	48	100.00	Completely missing
WC	Science Categories	48	100.00	Completely missing

Source: R Studio Processing, 2023

## 1. Overview

### a. Main Information

The growing interest in studying Islamic economics and banking makes it an intriguing field of inquiry. A search of Scopus from 1989 through July of 2023 turned up a total of 48 research documents (Table 1) on Islamic economics and banking.

**Table 1. Main Information**

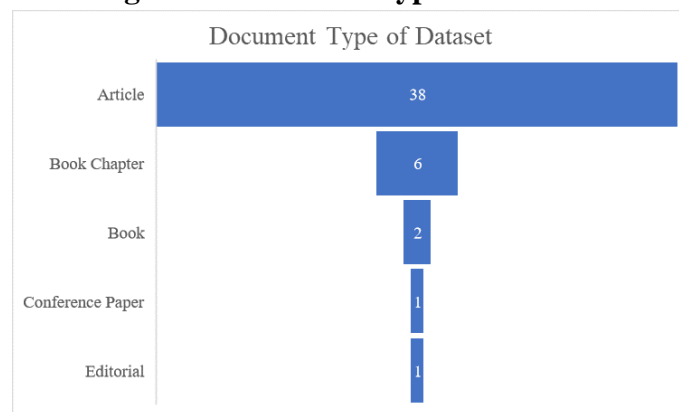
Description	Results
<b>MAIN INFORMATION ABOUT DATA</b>	
Timespan	1989:2023
Sources (Journals, Books, etc)	42
Documents	48
Annual Growth Rate %	0
Document Average Age	7.83
Average citations per doc	9.312
References	1841
<b>DOCUMENT CONTENTS</b>	
Keywords Plus (ID)	40
Author's Keywords (DE)	152
<b>AUTHORS</b>	
Authors	96
Authors of single-authored docs	19
<b>AUTHORS COLLABORATION</b>	

Single-authored docs	19
Co-Authors per Doc	2.1
International co-authorships %	14.58
<b>DOCUMENT TYPES</b>	
article	38
book	2
book chapter	6
conference paper	1
editorial	1

*Source: R Studio Processing, 2023*

Figure 2. A dataset with a total of 48 data points is included in this study. These data points are categorized into 5 distinct document kinds. The subsequent explanation provides further details. There are 38 distinct categories of published journal articles, 6 types of chapters found in books, 2 types of books, 1 type of conference paper, and 1 type of editorial document.

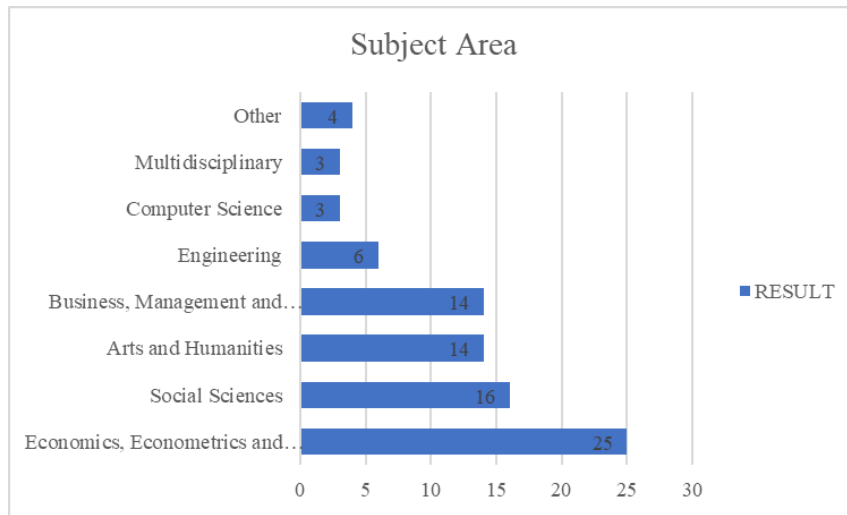
**Figure 2. Document Type of Dataset**



*Source: Dataset, 2023*

The datasets utilized in this research are sourced from several disciplines, including Economics, Econometrics and Finance, Social Sciences, Arts and Humanities, Business, Management and Accounting, Engineering, Computer Science, Multidisciplinary, and other related fields found on Figure 3. The majority of scholarly investigations pertaining to Islamic Economics and Banking have been conducted within the disciplines of Economics, Econometrics, and Finance, resulting in a total of 25 published publications.

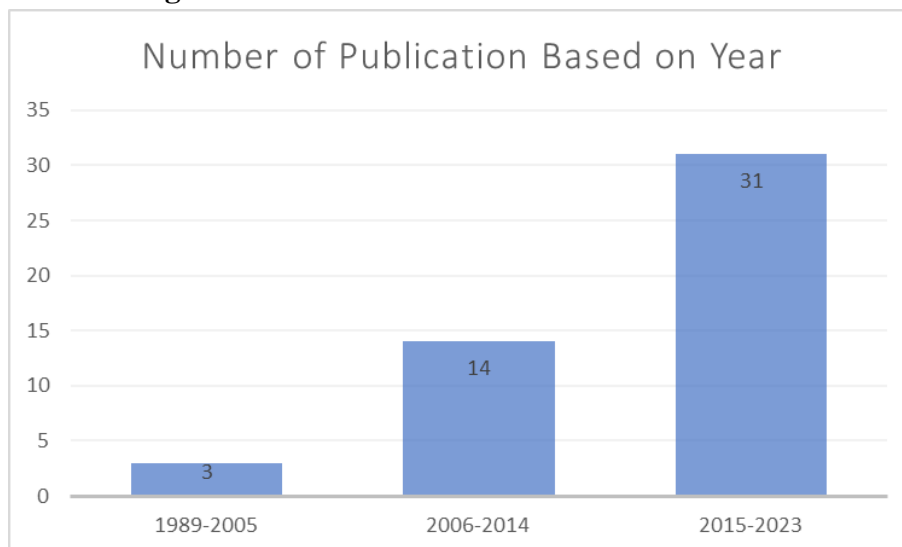
**Figure 3. Subject Area of Dataset**



Source: Dataset, 2023

Over time, there has been a rising pattern in the number of studies devoted to Islamic economics and banking (Figure. 4). The increasing quantity of papers on Islamic Economics and Banking indicates the intriguing nature of this research area.

**Figure 4. Number of Publication Based on Year**



Source: Dataset, 2023

#### b. Three-Field Plot

The Figure 5 provided Three Fields Plot depicts three components, namely a collection of titles, a collection of author keywords, and a collection of author countries. The relationship between the three parts is visually shown through a gray plot. The plot begins with the Research Title and proceeds to display the author Keyword for each journal. Additionally, the plot indicates the Author nation associated with each paper, all of which pertain to the theme of Islamic Economics and Banking. The dimensions of each rectangle in the roster of names correspond to the amount of paper linked to that particular piece.

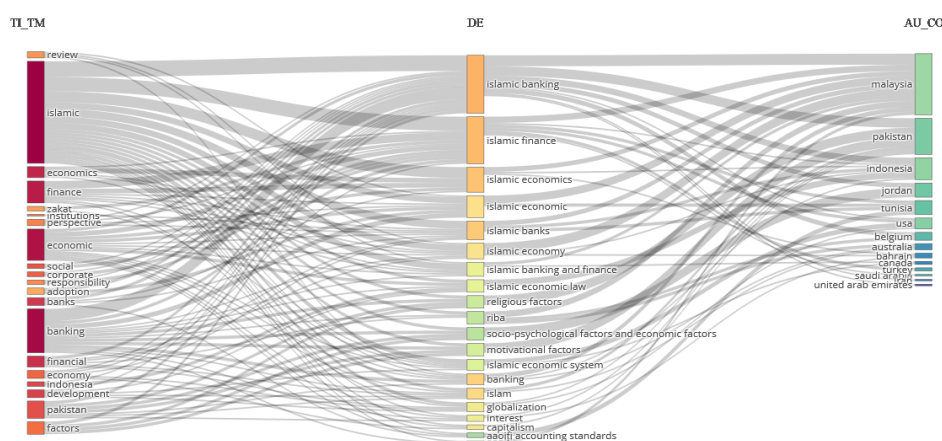
The initial component, denoted as the Research Title. The Three Fields Plot indexes a total of 20 Title themes that focus on the subject of Islamic Economic and Banking. It is

noteworthy that the word fragment "Islamic" appears most frequently in the titles of articles within this database, as indicated by its prominence in the largest rectangle.

The subsequent constituent located in the central position is the designated keyword of the author. Multiple study titles in the database exhibit a shared set of keywords. As an illustration, it is noteworthy that the term "Islamic banking" is consistently employed as the primary keyword throughout 15 research titles within the dataset utilized for this particular study. The plot presents a compilation of the 20 most prominent keywords. The dimensions of the rectangle represent the numerical value indicating the quantity of papers authored by each individual. The utilization of terminology such as globalization, interest, capitalism, and AOIFI (The Accounting and Auditing Organization for Islamic Financial Institutions) is comparatively little within the context of this plot. This study suggests that there is still potential for additional development and investigation in the areas of globalization, interest, capitalism, and the Accounting and Auditing Organization for Islamic Financial Institutions (AOIFI).

The third component pertains to the nation of origin of the authors that is most frequently represented in the research article under investigation. Each term is correlated with a country that extensively engages with the respective topic. A total of 14 countries have been enumerated. The countries of Malaysia, Pakistan, and Indonesia are recognized as the leading contributors to the field of Islamic economics and banking study. Malaysia has emerged as a prominent contributor in the field of Islamic Economics and Banking study.

**Figure 5. Three-Field Plot**



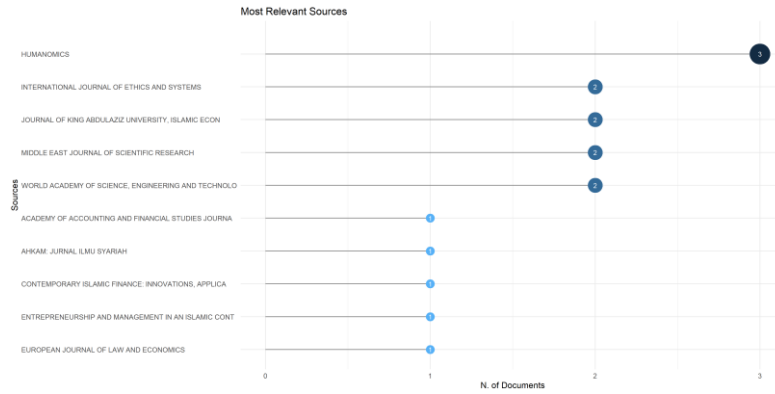
*Source: R Studio Processing, 2023*

## 2. Source

### a. Most Relevant Sources

According to the data presented in Figure 6, it is evident that Humanomics has emerged as the primary source with the highest number of published articles pertaining to this study, specifically amounting to three papers. In the field of Islamic Economics and banking, two papers were published in reputable academic journals, namely the International Journal of Ethics and Systems, Journal of King Abdulaziz University, Middle East Journal of Scientific Research, and World Academy of Science, Engineering and Technology. While other academic journals often publish only one manuscript based on this study dataset.

**Figure 6. Most Relevant Sources**

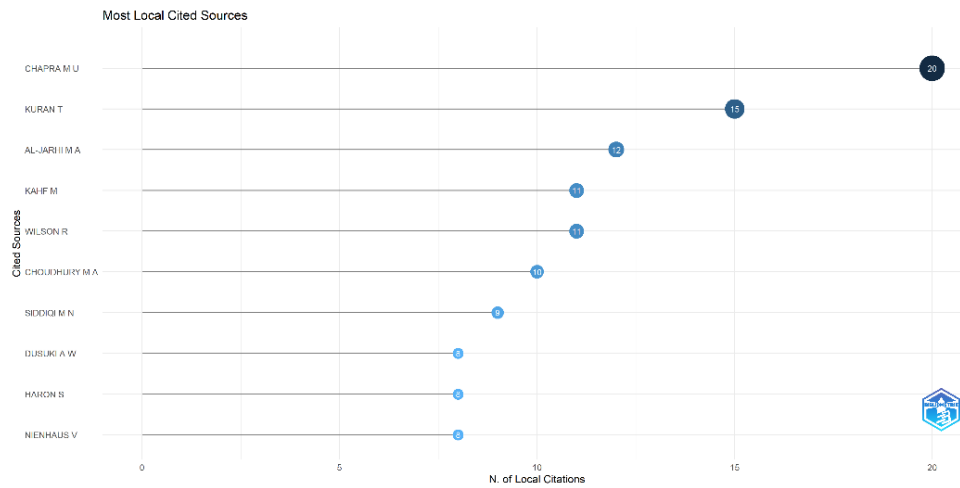


Source: R Studio Processing, 2023

#### b. Most Local Cited Sources

The paper from Chapra M U was cited 20 times in a paper with research related to Islamic Economics and Banking in most local cited sources analysis.

**Figure 7. Most Local Cited Sources**



Source: R Studio Processing, 2023

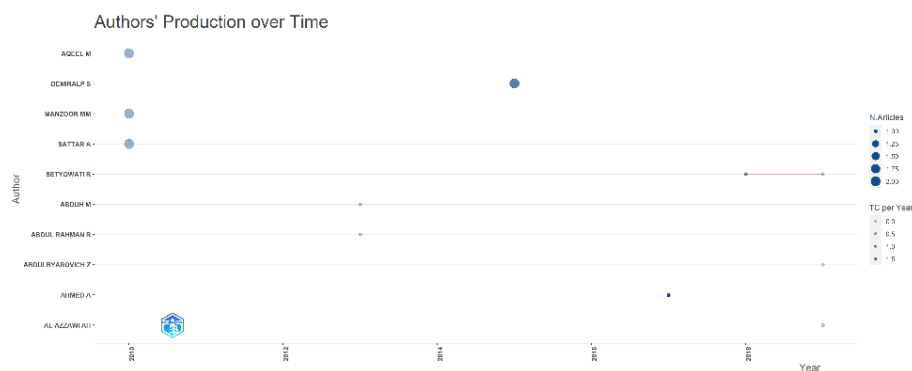
### 3. Author

#### a. Author Production over Time

The diagram is presented in Figure 8. show that Setyowati R has been conducting research on this topic since 2018, with an average of 1 citation per year. In 2019, the average number of citations per year decreased to 0.2



**Figure 8. Author Production over Time**

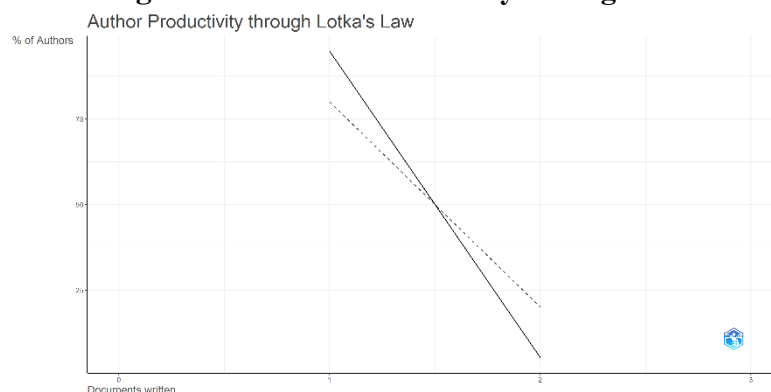


*Source: R Studio Processing, 202*

**b. Author Productivity through Lotka's Law**

Lotka's Law is a statistical principle that elucidates the correlation between the quantity of authors who have published a specific number of articles and the quantity of authors who have written a lesser number of articles. The phenomenon in question is commonly referred to as the inverse square law of scientific productivity. According to legal provisions, a few authors will generate a substantial proportion of articles, but the bulk of authors will contribute just a limited number of articles. R-Studio software, equipped with a machine-learning bibliometric approach, can be utilized for the application of the law. This method relies on the bibliometrix R package. In figure 10 it can be seen about this phenomenon.

**Figure 9. Author Productivity through Lotka's Law**

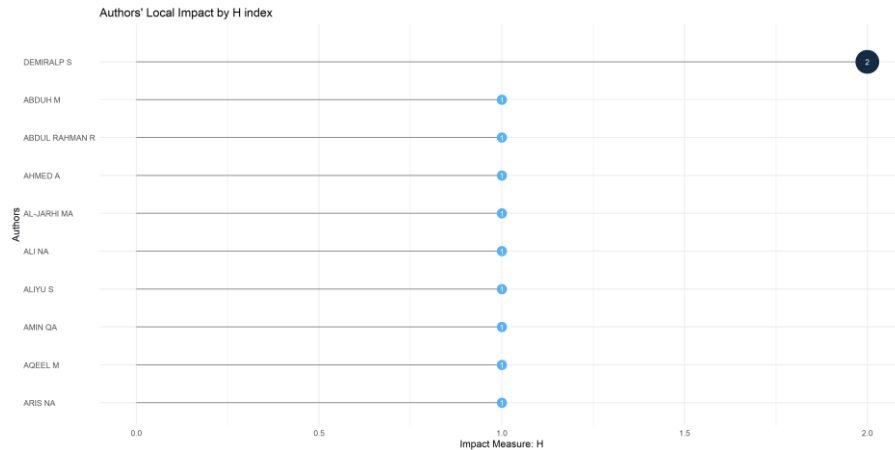


*Source: R Studio Processing, 2023*

**c. Author Local Impact**

Demiralp S is the author with the highest local impact by H Index, when compared to other authors in this study.

**Figure 10. Author Local Impact**

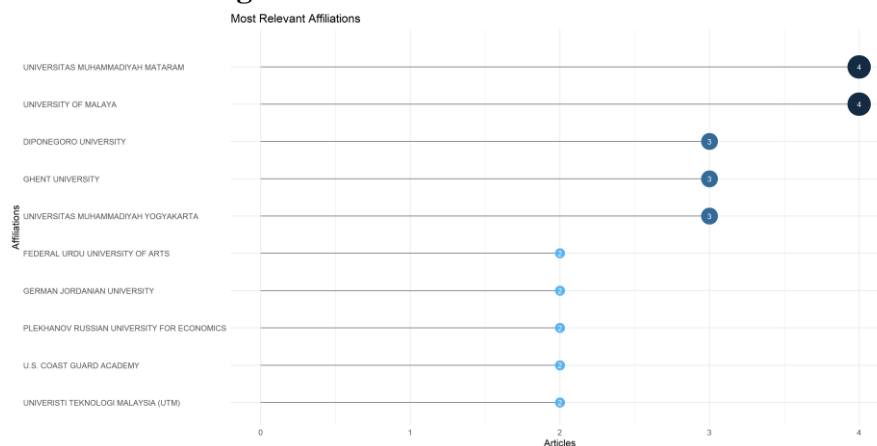


Source: R Studio Processing, 2023

#### d. Most Relevant Affiliations

The affiliations that have demonstrated the highest relevance, with a total of four appearances, are Universitas Muhammadiyah Mataram and University of Malaya.

**Figure 11. Most Relevant Affiliations**



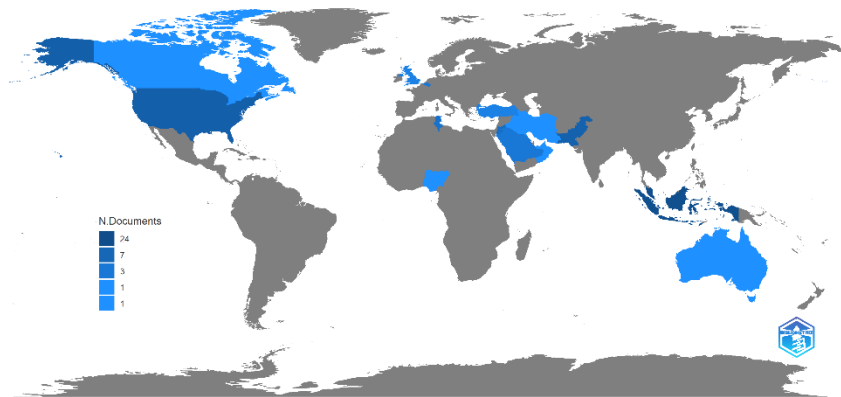
Source: R Studio Processing, 2023

#### e. Countries' Science Production

Figures 12 and 13 present a comprehensive overview of the leading nations in terms of paper production on the subjects of economic and Islamic banking. The countries prominently included in these figures are Malaysia, Indonesia, the United States, Pakistan, Jordan, Tunisia, Belgium, Saudi Arabia, Turkey, and the United Kingdom. Malaysia is the leading producer of paper, boasting a significant output of 24 papers.

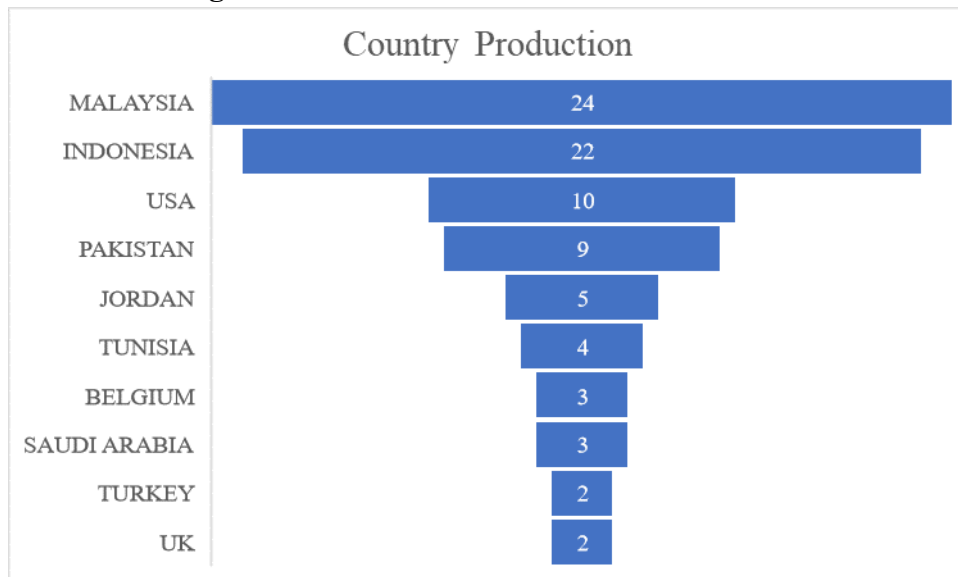
**Figure 12. Countries' Science Production**

Country Scientific Production



*Source: R Studio Processing, 2023*

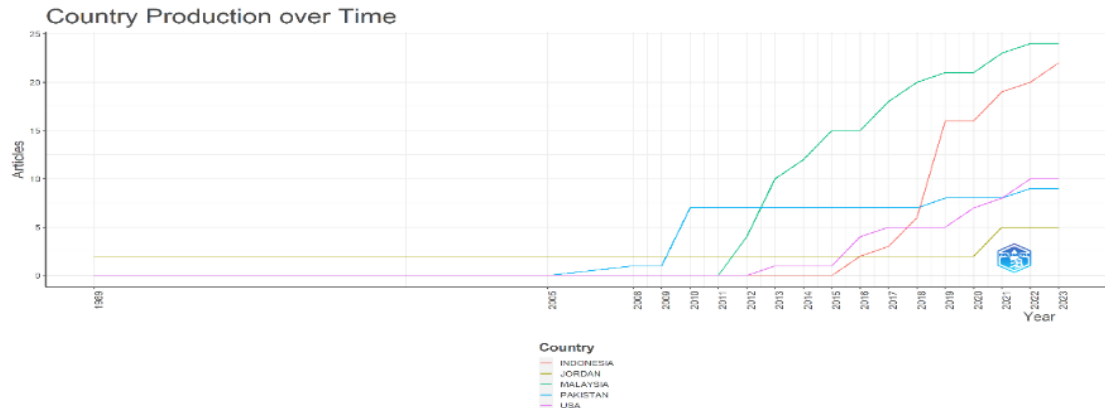
**Figure 13. Countries' Science Production**



f. Countries' Product Over Time

Figure 14 illustrates that Indonesia, Jordan, Malaysia, Pakistan, and the USA are among the countries that persistently engage in research pertaining to Islamic economics and Islamic banking, in comparison to other nations.

**Figure 14. Countries' Science Production**

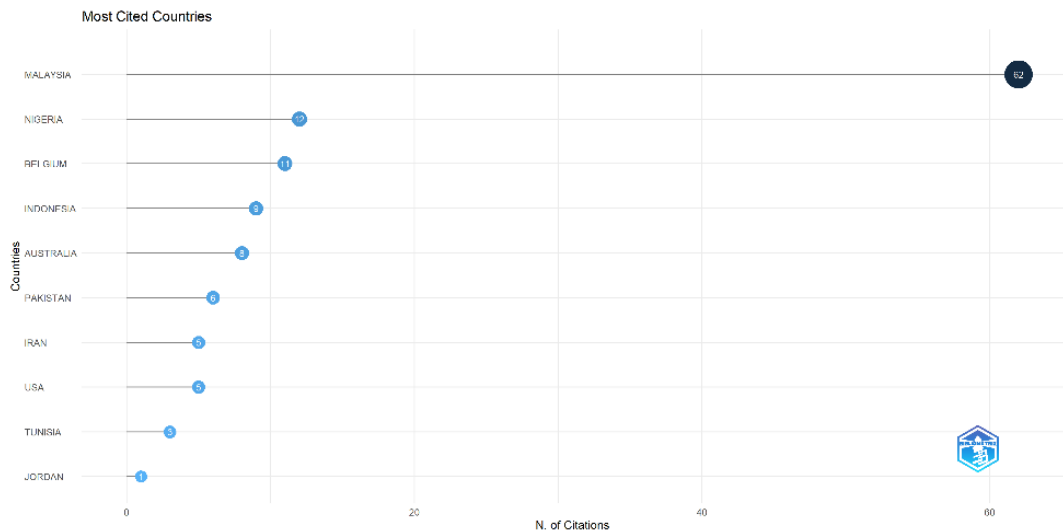


Source: R Studio Processing, 2023

#### g. Most Cite Country

Malaysia has been identified as the nation having the most citations pertaining to the subject matter under investigation, amassing a grand total of 62 citations. Followed by Nigeria with a score of 12, Belgium with a score of 11, Indonesia with a score of 9, Australia with a score of 8, Pakistan with a score of 6, and Iran and the USA both with a score of 5. Tunisia has a score of 3, and Jordan has a score of 1.

**Figure 15. Most Cite Country**



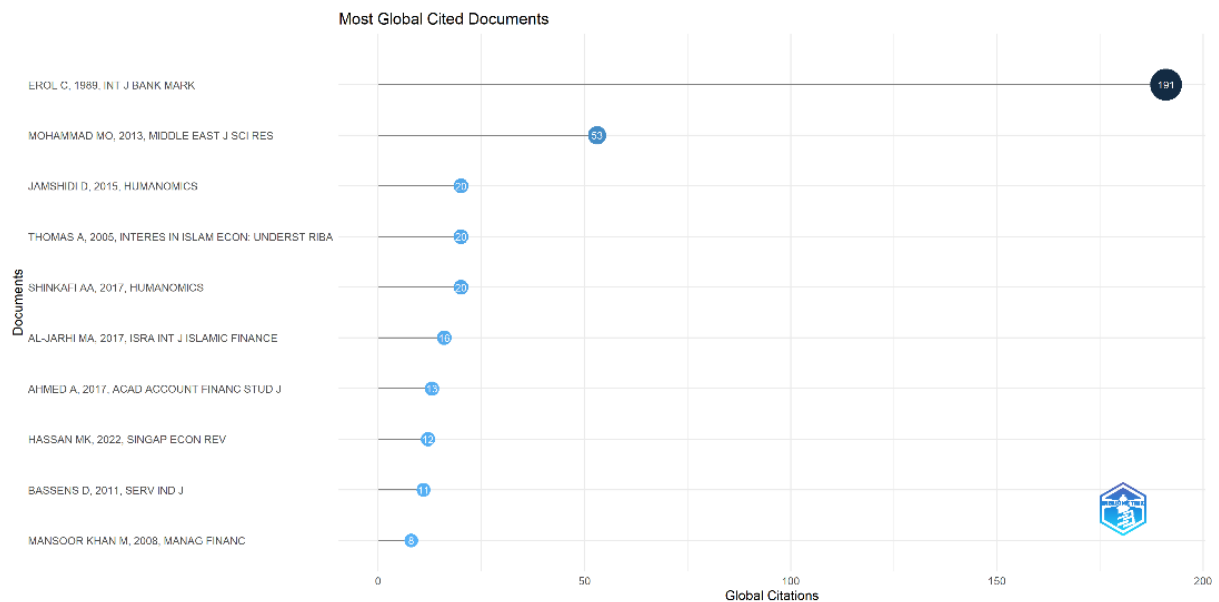
Source: R Studio Processing, 2023

#### 4. Document

##### a. Most Global Cited Documents

Figure 16 depicts the study authored by Erol C and El-Bdour R, titled "Attitudes, Behavior, and Patronage Factors of Bank Customers towards Islamic Banks," which has been cited most frequently, specifically 191 times.

**Figure 16. Most Global Cited Documents**



Source: R Studio Processing, 2023

#### b. WordCloud

The terms "Islamic Banking" and "Islamic finance" emerge as prominent subjects in this study, as evidenced by the word cloud depicted in Figure 18. The font size and dominance of these terms surpass those of other vocabularies, indicating their widespread usage and significance within the research context.

Figure 17. WordCloud

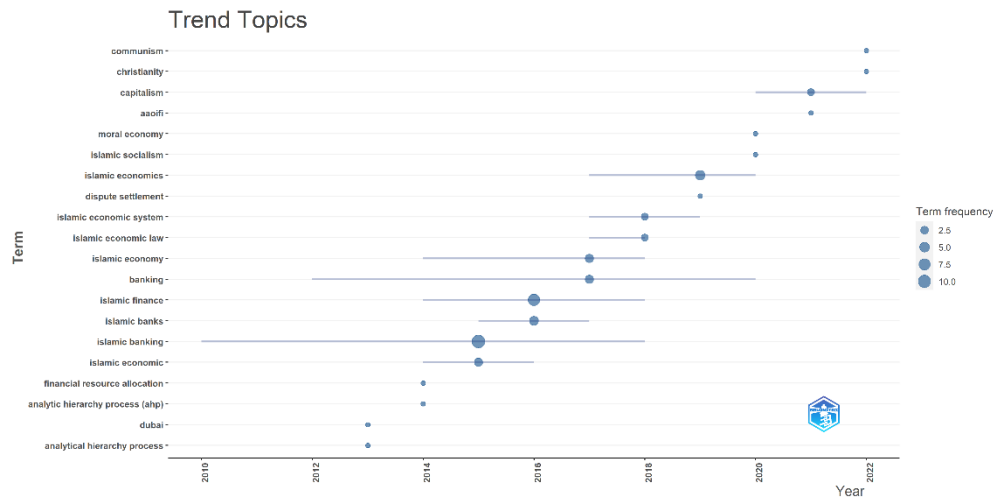


Source: R Studio Processing, 2023

#### c. Trend Topics

The author's keywords, specifically Communism, Christianity, Capitalism, AAOIFI (The Accounting and Auditing Organization for Islamic Financial Institutions), Moral Economics, and Islamic socialism, as depicted in figure 18, are frequently observed between the years 2020 and July 2023. Consequently, this subject matter emerges as a prominent study trend.

**Figure 18. Trend Topics**



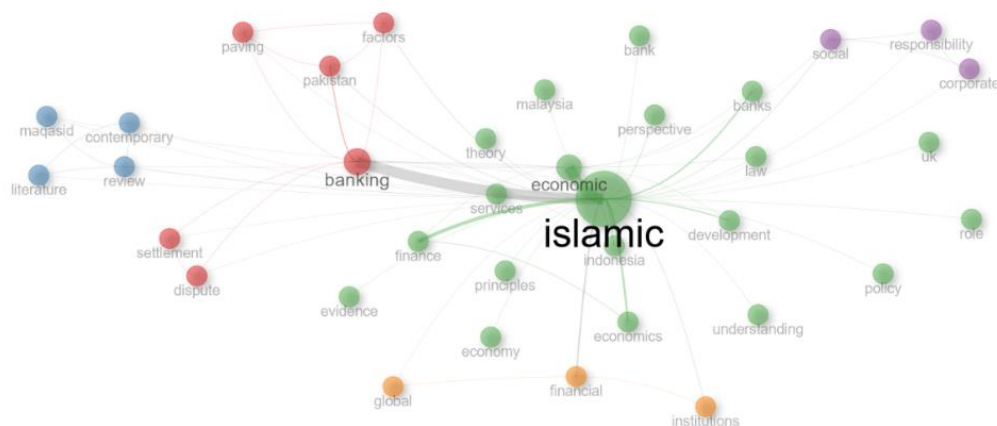
Source: R Studio Processing, 2023

## 5. Conceptual Structure

### a. Co-occurrence Network

Figure 19 of the Co-occurrence network illustrates the interconnections among words, indicating their associations with other studies. Nevertheless, it is worth noting that there exist certain words that have yet to be linked, hence presenting an opportunity for future investigation. The term "Maqasid" has been associated with various concepts, including contemporary literature and review. However, there is currently no established connection between Maqasid and social responsibility and corporate matters, as evidenced by the absence of research indexed in Scopus that explores this relationship. Similarly, in the context of Malaysia, there is currently no established connection between the concept of paving factor and the country. Therefore, this lack of association presents an opportunity for further investigation and possible research in this area.

**Figure 19. Co-occurrence Network**



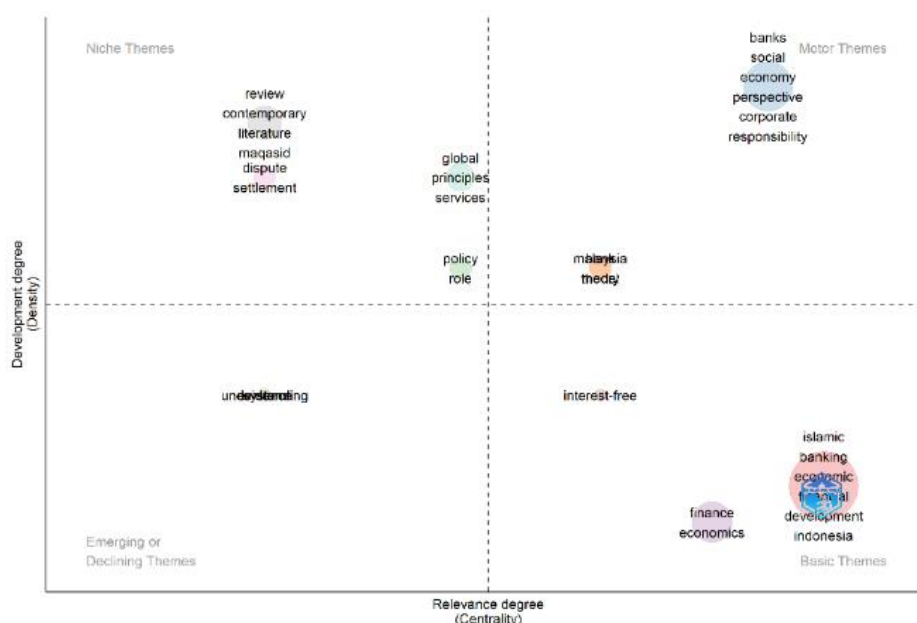
Source: R Studio Processing, 2023

## b. Thematic Map

The thematic map is provided in Figure 20. The axis is formulated based on density and centrality. The thematic map has been divided into four quadrants, namely the emerging or declining themes, motor themes, basic themes, and niche themes. The horizontal and vertical axes provided in the figure as dotted lines divide the thematic map into four quadrants.

The basic themes comprised with author keyword interest free, finance, economics, Islamic banking, economic, financial, development and Indonesia. The relevant clusters observed in the quadrant regarding niche themes were review, contemporary, literature, maqasid, dispute, settlement, global, principle, service, policy, and role. The motor themes are banks, social, economy, perspective, corporate, responsibility, Malaysia, and Theory. The emerging or declining themes comprised understanding and economics.

**Figure 20. Thematic Map**



*Source: R Studio Processing, 2023*

Table 2 provides a comprehensive breakdown of the origins of keywords, occurrences, and paper sources that have been categorized into the 13 labels depicted in the thematic map. The clusters are Islamic, banks, policy, finance, bank, interest-free, evidence, review, global, Malaysia, system, dispute and understanding.

**Table 2. Cluster Label Occurrence**

Cluster	Cluster Label	Source	Words	Occurrences
1	Islamic	15	islamic	44
			banking	16
			economic	14
			financial	5
			development	4
			indonesia	4
			pakistan	4
			factors	3
			institutions	3
			paving	2
			banks	5
			social	3
			corporate	2
			economy	3
			perspective	3
2	banks	16	responsibility	2
			zakat	2
			Islam	2
			law	2
			UK	2
			policy	2
3	policy	17	role	2
			finance	8
4	finance	18	economics	6
			bank	2
5	bank	19	model	2
			interest-free	2
6	interest-free	20	interest-free	2

<sup>15</sup> M M Manzoor, M Aqeel, and A Sattar, "Factors Paving the Way towards Islamic Banking in Pakistan," *World Academy of Science, Engineering and Technology* 42 (2010): 1663–69.

<sup>16</sup> K Hunt-Ahmed, "Introduction: Islamic Finance in the World Economy," *Contemporary Islamic Finance: Innovations, Applications, and Best Practices*, 2013, 1–16.

<sup>17</sup> M Iqbal Anjum, "Islamic World's Development Policy Responses to the Challenges of Financial Globalization," *Humanomics* 24, no. 1 (2008): 5–16,

<sup>18</sup> M A Choudhury, "Islamic Economics and Finance - A Fiasco," *Middle East Business and Economic Review* 20, no. 1 (2008): 38–51.

<sup>19</sup> C Erol and R El-Bdour, "Attitudes, Behaviour and Patronage Factors of Bank Customers towards Islamic Banks," *International Journal of Bank Marketing* 7, no. 6 (1989): 31–37, <https://doi.org/10.1108/02652328910132060>; R Abdul Rahman, A Dahiru Muhammad, and I Mahayudin, "Applicability of the Islamic Micro-Investment Model (IMIM) in Islamic Bank in Malaysia," *World Applied Sciences Journal* 24, no. 5 (2013): 609–16, <https://doi.org/10.5829/idosi.wasj.2013.24.05.13213>.

<sup>20</sup> M Mansoor Khan, "Main Features of the Interest-Free Banking Movement in Pakistan (1980-2006)," *Managerial Finance* 34, no. 9 (2008): 660–74, <https://doi.org/10.1108/03074350810890994>; H Zangeneh, "A



7	evidence	21	evidence	2
			review	3
8	review	22	contemporary	2
			literature	2
			maqasid	2
			global	2
9	global	23	principles	2
			services	2
10	Malaysia	24	Malaysia	2
			theory	2
11	system	25	system	2
			dispute	2
12	dispute	26	settlement	2

Macroeconomic Model of an Interest-Free System,” *Pakistan Development Review* 34, no. 1 (1995): 55–68, <https://doi.org/10.30541/v34i1pp.55-68>.

<sup>21</sup> S Demiralp and S Demiralp, “The Rational Islamic Actor? Evidence from Islamic Banking,” *New Perspectives on Turkey* 52 (2015): 3–27, <https://doi.org/10.1017/npt.2014.1>; H Izhar and M Munkin, “Islamic Finance and SDG 10: Evidence from Selected OIC Countries,” in *Islamic Finance and Sustainable Development: A Sustainable Economic Framework for Muslim and Non-Muslim Countries* (Islamic Development Bank Group, Jeddah, Saudi Arabia: Springer International Publishing, 2021), 127–49, [https://doi.org/10.1007/978-3-030-76016-8\\_7](https://doi.org/10.1007/978-3-030-76016-8_7).

<sup>22</sup> M O Mohammad and S Shahwan, “The Objective of Islamic Economic and Islamic Banking in Light of Maqasid Al-Shariah: A Critical Review,” *Middle East Journal of Scientific Research* 13, no. SPLISSUE (2013): 75–84, <https://doi.org/10.5829/idosi.mejsr.2013.13.1885>; A A Shinkafi, N A Ali, and M Choudhury, “Contemporary Islamic Economic Studies on Maqasid Shari’ah: A Systematic Literature Review,” *Humanomics* 33, no. 3 (2017): 315–34, <https://doi.org/10.1108/H-03-2017-0041>; M K Hassan, S Aliyu, and M Hussain, “A Contemporary Review of Islamic Finance and Accounting Literature,” *Singapore Economic Review* 67, no. 1 (2022): 7–44, <https://doi.org/10.1142/S0217590819420013>.

<sup>23</sup> D Bassens, B Derudder, and F Witlox, “Oiling Global Capital Accumulation: Analysing the Principles, Practices, and Geographical Distribution of Islamic Financial Services,” *Service Industries Journal* 31, no. 3 (2011): 327–41, <https://doi.org/10.1080/02642060802712830>; R Othman et al., “Islamic Banking: The Firewall against the Global Financial Crisis,” *Journal of Applied Business Research* 28, no. 1 (2012): 9–14, <https://doi.org/10.19030/jabr.v28i1.6679>; S Daly and M Frikha, “Islamic Finance: Basic Principles and Contributions in Financing Economic,” *Journal of the Knowledge Economy* 7, no. 2 (2016): 496–512, <https://doi.org/10.1007/s13132-014-0222-7>.

<sup>24</sup> D Jamshidi, N Hussin, and H L Wan, “Islamic Banking Services Adoption as a New Banking Restructure: Examining Its Adoption from the Perspective of Doi Theory and Trust in Malaysia,” *Humanomics* 31, no. 2 (2015): 214–23, <https://doi.org/10.1108/H-07-2013-0042>; M A Al-Jarhi, “An Economic Theory of Islamic Finance,” *ISRA International Journal of Islamic Finance* 9, no. 2 (2017): 117–32, <https://doi.org/10.1108/ijif-07-2017-0007>.

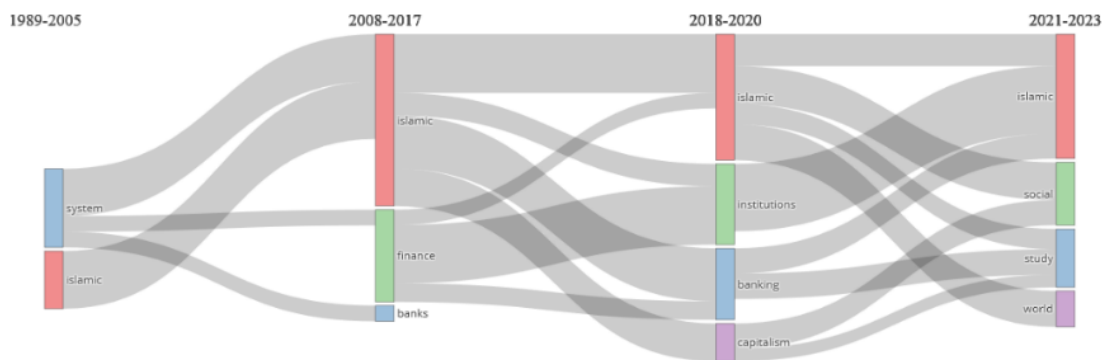
<sup>25</sup> H Shahpari and T A Hojjat, “Revisiting Companionship and the Socio-Economy of the Islamic Guilds: Sufism, the Guilds’ Vertical and Horizontal Structure of Communication, and the Islamic Economic System,” in *Research Anthology on Religious Impacts on Society* (Community College of Philadelphia, United States: IGI Global, 2020), 112–47, <https://doi.org/10.4018/978-1-7998-3435-9.ch006>.

<sup>26</sup> R Setyowati, I Purbasari, and E M Fauzan, “Consumers Spiritual Rights in the Islamic Banking Dispute out of Court Settlement in Indonesia,” *Journal of Social Studies Education Research* 9, no. 4 (2018): 334–51, <https://doi.org/10.17499/jsser.64249>; D N Musjtari, B Riyanto, and R Setyowati, “Reformulation of Mediation in Dispute Settlement on Islamic Banking,” *Humanities and Social Sciences Reviews* 7, no. 4 (2019): 184–94, <https://doi.org/10.18510/hssr.2019.7424>.

c. Thematic Evolution

Fig.7. Represents the evolution of Islamic Economic and Banking research from 1989 to July 2023, utilizing author keywords, inclusion index weighted by word occurrences, and the walk trap clustering algorithm to analyze various fields. Thematic evolution guided the identification of conceptual sub-domains. Hence, the figures mentioned above played a crucial role in facilitating the cartographic representation of the relevant areas of study, including the associated subtopics or subdisciplines <sup>28</sup>. In 2023, the prevailing research subtopics were identified as Islamic, social, study and world.

**Figure 21. Thematic Evolution**



Source: R Studio Processing, 2023

d. Factorial Analysis

The biblioshiny R-package utilizes the conceptual Structure function to do multiple correspondence analysis (MCA) to establish a conceptual structure within a given area. Additionally, K-means clustering is employed to identify document groupings that exhibit shared concepts. The study of multivariate categorical data using Multiple Correspondence study (MCA) encompasses both graphical and numerical techniques. Multidimensional Correspondence Analysis (MCA) is a statistical technique that examines the homogeneity of an indicator matrix to generate a reduced-dimensional Euclidean representation of the initial data. The utilization of MCA (Multiple Correspondence Analysis) is observed in the context of

<sup>27</sup> A Thomas, *Interest in Islamic Economics: Understanding Riba*, Interest in Islamic Economics: Understanding Riba (SHAPE Financial Corporation, Kuwait: Routledge Taylor & Francis Group, 2005), <https://doi.org/10.4324/9780203481905>; N Septyanun et al., "The Resurgence of Islamic Populist: Purification Understanding of Usury Banking in x-Banker Community-Indonesia," *Journal of Advanced Research in Dynamical and Control Systems* 11, no. 8 Special Issue (2019): 2760–69, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85078295267&partnerID=40&md5=a94374cf3af2c27b4433216f7e00bb57>.

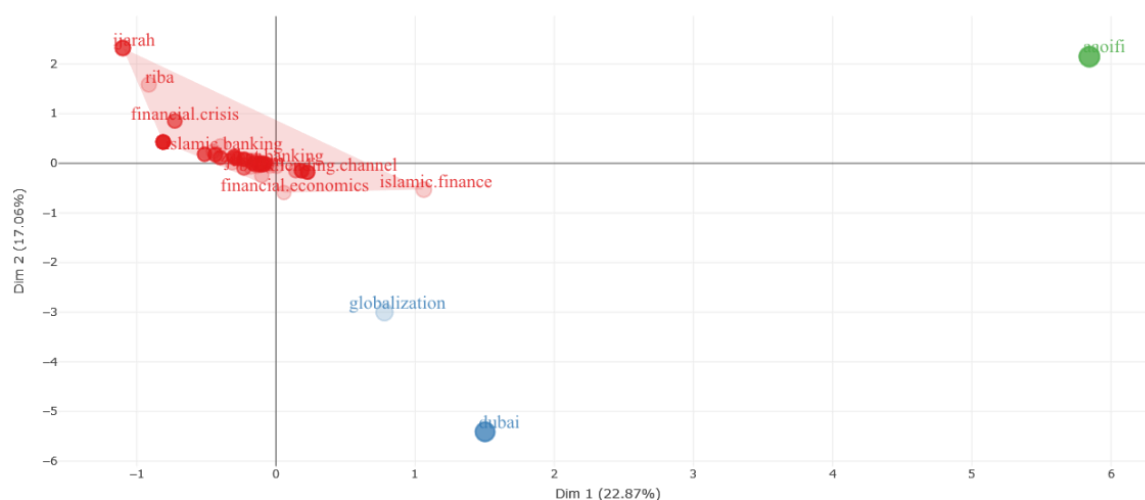
<sup>28</sup> Sarthak Sengupta and Anurika Vaish, "A Study on Social Media and Higher Education during the COVID-19 Pandemic," *Universal Access in the Information Society*, no. 0123456789 (2023), <https://doi.org/10.1007/s10209-023-00988-x>.

co-word analysis. In this conceptual structure (CS), the field is specified as "ID" with a minimum degree of 5 and a maximum degree of 5. The stemming option is set to FALSE. The label size is set to 5. Point placements are employed as a means of comprehending the outcomes

29.

Figure 22 depicts a two-dimensional graph that has been generated based on the topic terms extracted from the Author Keywords of the referenced papers. The utilization of multiple correspondence analysis is a viable approach for reducing the dimensionality of extensive datasets that encompass several variables. As a consequence, a two-dimensional map is generated, whereby the dimensions are denoted as Dim 1 and Dim 2. The terms situated in close proximity to the focal point of the cluster are those that have attracted considerable interest in recent times, such as AAOIFI, Dubai, globalization, ijarah, and Islamic banking.

**Figure 22. Factorial Analysis**



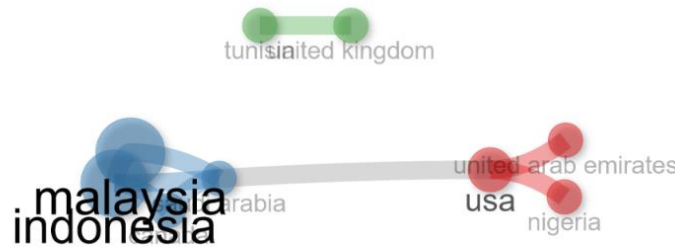
Source: R Studio Processing, 2023

## 6. Collaboration Network in Social Structure

The map presented in Figure 23 illustrates the nations that have engaged in collaborative research pertaining to the field of Islamic economics and banking. The dataset consists of three distinct clusters. Cluster 1 comprises Tunisia and the United Kingdom, while cluster 2 includes Indonesia, Malaysia, Canada, and Saudi Arabia. Lastly, cluster 3 encompasses the United States, United Arab Emirates, and Nigeria. There exist interconnections between clusters 2 and 3, indicating the presence of multiple papers that encompass nations situated within the two clusters. Nevertheless, it is evident that there has been a lack of research collaboration between nations in clusters 2 and 3, namely Tunisia and the United Kingdom. This presents an opportunity for prospective future collaboration in the field of Islamic economics and banking.

<sup>29</sup> Massimo Aria and Corrado Cuccurullo, "Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis," *Journal of Informetrics* 11, no. 4 (2017): 959–75, <https://doi.org/10.1016/j.joi.2017.08.007>.

**Figure 23. Collaboration Network**



*Source: R Studio Processing, 2023*

#### D. Conclusion

A total of 48 publications, including the period from 1989 to July 2023, have been indexed by Scopus using the search phrases "Islamic Economic" and "Islamic Banking". The present study employed Scientometric analysis within the R studio environment. The predominant document format within this study database is the Article, with a total of 38 instances. The field of Islamic Economics and Banking has mostly been the subject of scholarly inquiry within the domains of Economics, Econometrics, and Finance, leading to the publication of 25 research articles. The quantity of research conducted on this topic has exhibited a consistent upward trend, suggesting a notable level of scholarly interest in investigating this subject matter.

Demiralp S exhibits the highest local effect as determined by the H Index, relative to other authors included in this study. The study conducted by Erol C and El-Bdour R, titled "Attitudes, Behavior, and Patronage Factors of Bank Customers towards Islamic Banks," has received the greatest number of citations, namely 191 times. The affiliations that have exhibited the greatest degree of relevance, making a combined total of four appearances, are Muhammadiyah University of Mataram and University of Malaya.

Malaysia holds the prominent position as the primary producer of paper, with a substantial production output of 24 papers. Humanomics has been identified as the predominant scholarly resource, exhibiting the maximum volume of published articles relating to this field of study, including a total of three papers. There has been a noticeable absence of scientific collaboration among the countries belonging to clusters 2 (Indonesia, Malaysia, Canada, and Saudi Arabia) and 3 (United States, United Arab Emirates, and Nigeria), specifically Tunisia and the United Kingdom. This scenario offers a potential avenue for future collaboration in the realm of Islamic economics and finance.

The author's work regularly references several significant concepts, including Communism, Christianity, Capitalism, AAOIFI (The Accounting and Auditing Organization for Islamic Financial Institutions), Moral Economics, and Islamic socialism. This topic matter gained prominence as a notable area of research over the period spanning from updates on research developments in the last 3 years (2020 to July 2023). At present, there is a lack of established linkage between Maqasid and social responsibility and corporate affairs, as indicated by the dearth of research documented in Scopus that

investigates this association. In the Malaysian context, it is presently evident that there exists no proven correlation between the idea of paving factor and the nation. Hence, the absence of a correlation provides a promising avenue for additional inquiry and potential scholarly exploration in this domain, as evidenced by the findings of the co-occurrence network analysis.

## E. REFERENCES

- Abduh, M. "Prioritizing Issues in Islamic Economics and Finance." *Middle East Journal of Scientific Research* 15, no. 11 (2013).
- Abdul Rahman, R, A Dahiru Muhammad, and I Mahayudin. "Applicability of the Islamic Micro-Investment Model (IMIM) in Islamic Bank in Malaysia." *World Applied Sciences Journal* 24, no. 5 (2013).
- Ahmed, A, and A El-belihi. "An Investigation of the Disclosure of Corporate Social Responsibility in UK Islamic Banks." *Academy of Accounting and Financial Studies Journal* 21, no. 3 (2017). <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85040904621&partnerID=40&md5=729a70c8b693736daa764d1e304cb4f2>.
- Al-Azzawi, A H, Z Abdulbyarovich, T Asrorovich, and F M Ibyatov. "Methods of Attracting Financial Resources of Islamic Financial Institutions to Russian National Economics." *International Journal of Advanced Science and Technology* 28, no. 8 (2019). 85080076481&partnerID=40&md5=dc4313df36770c2dabe04776d2613300.
- Al-Jarhi, M A. "An Economic Theory of Islamic Finance." *ISRA International Journal of Islamic Finance* 9, no. 2 (2017).
- Al-Malkawi, Husam-Aldin Nizar, and Rekha Pillai. "Analyzing Financial Performance by Integrating Conventional Governance Mechanisms into the GCC Islamic Banking Framework." *Managerial Finance* 44, no. 5 (January 1, 2018).
- Ali, M.S.B.M., and Z Ramli. "Islamic Archeology: Reassessment." In *Selected Topics on Archaeology, History and Culture in the Malay World*, 19–26. Institute of the Malay World and Civilisation (ATMA), Universiti Kebangsaan Malaysia (UKM), Bangi, Malaysia: Springer Singapore, 2018. [https://doi.org/10.1007/978-981-10-5669-7\\_2](https://doi.org/10.1007/978-981-10-5669-7_2).
- Andersen, Jan. "Chapter 6 - Preaward—Project Preparation." edited by Jan Andersen, Kristel Toom, Susi Poli, and Pamela F B T - Research Management Miller, 147–71. Boston: Academic Press, 2018. <https://doi.org/https://doi.org/10.1016/B978-0-12-805059-0.00006-7>.
- Anjum, M I. "An Islamic Critique of Rival Economic Systems' Theories of Interest." *International Journal of Ethics and Systems* 38, no. 4 (2022).
- Aria, Massimo, and Corrado Cuccurullo. "Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis." *Journal of Informetrics* 11, no. 4 (2017): 959–75. <https://doi.org/10.1016/j.joi.2017.08.007>.
- Azid, T, M S Antonio, Z Kayani, and M Mukhlisin. *Islamic Economic Institutions in Indonesia: Are They Successful in Achieving the Maqasad-Al-Shari'ah. Islamic Economic Institutions In Indonesia: Are They Successful In Achieving The Maqasad-Al-Shari'ah*. Qassim University, Saudi Arabia: World Scientific Publishing Co. Pte. Ltd., 2023. <https://doi.org/10.1142/13317>.
- Babaev, D., A. Tuzhilin, M. Savchenko, and D. Umerenkov. "E.T.-Rnn: Applying Deep Learning to Credit Loan Applications." In *Proceedings of the ACM SIGKDD International Conference on Knowledge Discovery and Data Mining*, 2183–90, 2019. <https://doi.org/10.1145/3292500.3330693>.
- Baranes, A.I., and C. Coward Bucher. "Classification Systems and the Veblenian Dichotomy: An Interdisciplinary Approach to Social Stratification." *Journal of Economic Issues* 56, no. 2

- (2022): 570–77. <https://doi.org/10.1080/00213624.2022.2065855>.
- Bassens, D, B Derudder, and F Witlox. “Oiling Global Capital Accumulation: Analysing the Principles, Practices, and Geographical Distribution of Islamic Financial Services.” *Service Industries Journal* 31, no. 3 (2011): 327–41. <https://doi.org/10.1080/02642060802712830>.
- Berg, Hendrik Van den. “The Role of Finance in Economic Development.” *Economic Growth and Development*, 2016, 481–540. [https://doi.org/10.1142/9789814733342\\_0011](https://doi.org/10.1142/9789814733342_0011).
- Bordignon, Frédérique. “Tracking Content Updates in Scopus (2011-2018): A Quantitative Analysis of Journals per Subject Category and Subject Categories per Journal.” In *17th International Conference on Scientometrics & Informetrics*, 1630. International Society for Scientometrics and Informetrics, 2019.
- Choudhury, M A. “Islamic Economics and Finance - A Fiasco.” *Middle East Business and Economic Review* 20, no. 1 (2008): 38–51. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-51449085309&partnerID=40&md5=a1ca40086bcc515fddd5357d10a90b25>.
- Daly, S, and M Frikha. “Islamic Finance: Basic Principles and Contributions in Financing Economic.” *Journal of the Knowledge Economy* 7, no. 2 (2016): 496–512. <https://doi.org/10.1007/s13132-014-0222-7>.
- Demiralp, S, and S Demiralp. “The Rational Islamic Actor? Evidence from Islamic Banking.” *New Perspectives on Turkey* 52 (2015): 3–27. <https://doi.org/10.1017/npt.2014.1>.
- Erol, C, and R El-Bdour. “Attitudes, Behaviour and Patronage Factors of Bank Customers towards Islamic Banks.” *International Journal of Bank Marketing* 7, no. 6 (1989): 31–37. <https://doi.org/10.1108/02652328910132060>.
- Farooq, M O. “ISLAMIC FINANCE ECLIPSING ISLAMIC ECONOMICS: CAUSES AND CONSEQUENCES.” *History of Economic Ideas* 28, no. 1 (2020): 53–85. <https://doi.org/10.19272/202006101003>.
- Hadi, A C. “Corporate Social Responsibility and Zakat of Company in the Perspective of Islamic Economic Law.” *Ahkam: Jurnal Ilmu Syariah* 16, no. 2 (2016): 229–40. <https://doi.org/10.15408/ajis.v16i2.4453>.
- Hassan, M K, S Aliyu, and M Hussain. “A Contemporary Review of Islamic Finance and Accounting Literature.” *Singapore Economic Review* 67, no. 1 (2022): 7–44. <https://doi.org/10.1142/S0217590819420013>.
- Hunt-Ahmed, K. “Introduction: Islamic Finance in the World Economy.” *Contemporary Islamic Finance: Innovations, Applications, and Best Practices*, 2013, 1–16. <https://doi.org/10.1002/9781118653814.ch1>.
- Hussein, O.E.S.A. “Islam and the Moral Economy (The Challenge of Capitalism)), Charles Tripp (2006) Translated by Mahmoud Abdulhalim Cambridge University Press.” *Journal of King Abdulaziz University, Islamic Economics* 33, no. 3 (2020): 215–36. <https://doi.org/10.4197/Islec.33-3.11>.
- Ibrahim, M H. “Rethinking Islamic Economics.” *Journal of King Abdulaziz University, Islamic Economics* 32, no. 2 (2019): 119–24. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85071413304&partnerID=40&md5=caaa8b4396120a51d62aa6b924cf0d7a>.
- Iqbal Anjum, M. “Islamic World’s Development Policy Responses to the Challenges of Financial Globalization.” *Humanomics* 24, no. 1 (2008): 5–16. <https://doi.org/10.1108/08288660810851432>.
- Iqbal, Munawar, and Philip Molyneux. “History and Growth of Islamic Banking and Finance BT - Thirty Years of Islamic Banking: History, Performance and Prospects.” edited by Munawar Iqbal and Philip Molyneux, 36–71. London: Palgrave Macmillan UK, 2005.

- [https://doi.org/10.1007/978-0-230-50322-9\\_4](https://doi.org/10.1007/978-0-230-50322-9_4).
- Islahi, Abdul Azim. "History of Islamic Banking and Finance." *Intellectual Discourse* 26, no. 2 (2018): 403–29.
- Islam, Rafiqul, and Md Kamruzzaman. "Evolution of Islamic Banking and Its Salient Features: An Overview." *Daffodil International University Journal of Business and Economics* 8, no. 1 (2014).  
<http://hdl.handle.net/20.500.11948/1141>Downloadedfrom<http://dspace.library.daffodilvarsity.edu.bd>.
- Izhar, H, and M Munkin. "Islamic Finance and SDG 10: Evidence from Selected OIC Countries." In *Islamic Finance and Sustainable Development: A Sustainable Economic Framework for Muslim and Non-Muslim Countries*, 127–49. Islamic Development Bank Group, Jeddah, Saudi Arabia: Springer International Publishing, 2021. [https://doi.org/10.1007/978-3-030-76016-8\\_7](https://doi.org/10.1007/978-3-030-76016-8_7).
- Jamshidi, D, N Hussin, and H L Wan. "Islamic Banking Services Adoption as a New Banking Restructure: Examining Its Adoption from the Perspective of Doi Theory and Trust in Malaysia." *Humanomics* 31, no. 2 (2015): 214–23. <https://doi.org/10.1108/H-07-2013-0042>.
- Kamil, K H, A G Ismail, and S Shahida. "Deriving Priorities on the Economic Objectives and Social Objectives of Islamic Banking: The Analytic Hierarchy Process (AHP) Approach." *Research Journal of Applied Sciences* 9, no. 12 (2014): 952–61. <https://doi.org/10.3923/rjasci.2014.952.961>.
- Maali, B M, U A Fendi, and M A Atmeh. "The Economic Reality of Islamic Banks' Transactions: A Qualitative Inquiry." *International Journal of Islamic and Middle Eastern Finance and Management* 14, no. 2 (2021): 286–300. <https://doi.org/10.1108/IMEFM-04-2020-0172>.
- Mansoor Khan, M. "Main Features of the Interest-Free Banking Movement in Pakistan (1980-2006)." *Managerial Finance* 34, no. 9 (2008): 660–74. <https://doi.org/10.1108/03074350810890994>.
- Manzoor, M M, M Aqeel, and A Sattar. "Factors Paving the Way towards Islamic Banking in Pakistan." *World Academy of Science, Engineering and Technology* 42 (2010): 1663–69. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-84871293198&partnerID=40&md5=04e6466da1be16834ce35f5e7bacf0f7>.
- . "Factors Paving the Way towards Islamic Banking in Pakistan." *World Academy of Science, Engineering and Technology* 66 (2010): 1677–83. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-79951469216&partnerID=40&md5=26843835e61076c388ac87e62273bd63>.
- Masic, Izet. "Scientometric Analysis: A Technical Need for Medical Science Researchers Either as Authors or as Peer Reviewers." *Journal of Research in Pharmacy Practice* 5, no. 1 (2016): 1. <https://doi.org/10.4103/2279-042x.176562>.
- Masood, O, J E Chichti, W Mansour, and Q A Amin. "Role of Islamic Mortgage in UK." *International Journal of Monetary Economics and Finance* 2, no. 3–4 (2009): 366–83. <https://doi.org/10.1504/IJMEF.2009.029069>.
- Miner, Q D A. "Bibliometrics Scientometrics." *Provalis Research*, 2016.
- Mohammad, M O, and S Shahwan. "The Objective of Islamic Economic and Islamic Banking in Light of Maqasid Al-Shariah: A Critical Review." *Middle East Journal of Scientific Research* 13, no. SPLISSUE (2013): 75–84. <https://doi.org/10.5829/idosi.mejsr.2013.13.1885>.
- Mumtaz Hussain, Asghar Shahmoradi, and Rima Turk. "Overview of Islamic Finance." *IMF Working Paper*, 2015, 459–73. <https://doi.org/10.1016/B978-0-12-397873-8.00039-6>.
- Musjtari, D N, B Riyanto, and R Setyowati. "Reformulation of Mediation in Dispute Settlement on

- Islamic Banking.” *Humanities and Social Sciences Reviews* 7, no. 4 (2019): 184–94. <https://doi.org/10.18510/hssr.2019.7424>.
- Nikonova, T V, L M Yusupova, and F S Nugaev. “Islamic Financial Institutions in the European Economy.” *Journal of Economics and Economic Education Research* 17, no. SpecialIssue2 (2016): 144–49. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85003454671&partnerID=40&md5=2381126d96313276f1bb10bbdf5a4016>.
- Nugraheni, P, and F N Widyani. “A Study of Intention to Save in Islamic Banks: The Perspective of Muslim Students.” *Journal of Islamic Marketing* 12, no. 8 (2021): 1446–60. <https://doi.org/10.1108/JIMA-11-2019-0233>.
- Othman, R, N A Aris, R M Azli, and R Arshad. “Islamic Banking: The Firewall against the Global Financial Crisis.” *Journal of Applied Business Research* 28, no. 1 (2012): 9–14. <https://doi.org/10.19030/jabr.v28i1.6679>.
- P. Chellappandi, C.S. Vijayakumar. “Bibliometrics, Scientometrics, Webometrics / Cybermetrics, Informetrics and Altmetrics - An Emerging Field in Library and Information Science Research.” *Shanlax International Journal of Education* 7, no. 1 (2018): 5–8.
- Pratama, A P, H S Disemadi, and P Prananingtyas. “EXISTENCE AND POSITION OF ISLAMIC ECONOMIC LAWS IN INDONESIA.” *Legality: Jurnal Ilmiah Hukum* 27, no. 2 (2019): 222–31. <https://doi.org/10.22219/jihl.v27i2.10159>.
- Qadri, H.M.-U.-D. “Theoretical, Practical Vis-à-Vis Legal Development in Islamic Banking: A Case of Pakistan.” In *The Growth of Islamic Finance and Banking: Innovation, Governance and Risk Mitigation*, 281–313. School of Economics and Finance, Minhaj University, Lahore, Pakistan: Taylor and Francis, 2019. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85098875661&partnerID=40&md5=cc3c57de39deca7c25ed084f19096867>.
- Rusydiana, Aam Slamet, and Aisyah As-Salafiyah. “Islamic Moral Economy: A Scientometric Using R.” *Library Philosophy and Practice* 2021 (2021).
- Saeed Mohammed, A A, and F Mansor. “Value- Based Islamic Banking and Reporting in Bahrain.” *International Journal of Ethics and Systems* 37, no. 4 (2021): 644–63. <https://doi.org/10.1108/IJOES-09-2020-0141>.
- Sengupta, Sarthak, and Anurika Vaish. “A Study on Social Media and Higher Education during the COVID-19 Pandemic.” *Universal Access in the Information Society*, no. 0123456789 (2023). <https://doi.org/10.1007/s10209-023-00988-x>.
- Septyanun, N, K Dimyati, B Setiaji, and M Basri. “The Resurgence of Islamic Populist: Purification Understanding of Usury Banking in x-Banker Community-Indonesia.” *Journal of Advanced Research in Dynamical and Control Systems* 11, no. 8 Special Issue (2019): 2760–69. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85078295267&partnerID=40&md5=a94374cf3af2c27b4433216f7e00bb57>.
- Setyowati, R, I Purbasari, and E M Fauzan. “Consumers Spiritual Rights in the Islamic Banking Dispute out of Court Settlement in Indonesia.” *Journal of Social Studies Education Research* 9, no. 4 (2018): 334–51. <https://doi.org/10.17499/jsser.64249>.
- Shahpari, H, and T A Hojjat. “Revisiting Companionship and the Socio-Economy of the Islamic Guilds: Sufism, the Guilds’ Vertical and Horizontal Structure of Communication, and the Islamic Economic System.” In *Research Anthology on Religious Impacts on Society*, 112–47. Community College of Philadelphia, United States: IGI Global, 2020. <https://doi.org/10.4018/978-1-7998-3435-9.ch006>.
- Shinkafi, A A, N A Ali, and M Choudhury. “Contemporary Islamic Economic Studies on Maqasid Shari’ah: A Systematic Literature Review.” *Humanomics* 33, no. 3 (2017): 315–34.



- <https://doi.org/10.1108/H-03-2017-0041>.
- Sidlo, Katarzyna W. "Islamic Finance 2017: State of the Art and Outlook for the Future." *CASE: Center for Social and Economic Research*, 2017, 1–25. <https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/13289>.
- Sumarni, Yenti. "Pandemi Covid-19: Tantangan Ekonomi Dan Bisnis." *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 6, no. 2 (2020): 46–58.
- Suprijanto, T. "The Role of Profit Rate in Islamic Monetary Policy." In *Research Anthology on Macroeconomics and the Achievement of Global Stability*, 531–50. Ibn Khaldun University, Indonesia: IGI Global, 2022. <https://doi.org/10.4018/978-1-6684-7460-0.ch029>.
- Talib, A M. "Zakat Banking: Giving Loans Without Interest." In *Lecture Notes in Networks and Systems*, edited by Musleh Al-Sartawi A.M., 423 LNNS:165–76. International Islamic University Malaysia, Kuala Lumpur, Malaysia: Springer Science and Business Media Deutschland GmbH, 2022. [https://doi.org/10.1007/978-3-030-93464-4\\_17](https://doi.org/10.1007/978-3-030-93464-4_17).
- Thomas, A. *Interest in Islamic Economics: Understanding Riba. Interest in Islamic Economics: Understanding Riba*. SHAPE Financial Corporation, Kuwait: Routledge Taylor & Francis Group, 2005. <https://doi.org/10.4324/9780203481905>.
- Yasin, M N. "The Pluralism of Islamic Economic Law: Dialectic of Moslem and Non-Moslem in the Development of Sharia Banking in Indonesia." *Journal of Indonesian Islam* 10, no. 1 (2016): 113–38. <https://doi.org/10.15642/JIIS.2016.10.1.113-138>.
- Zakiy, M. "The Strategy of Islamic Economic Colleges to Prepare Their Graduates to Work in Islamic Banks." *Higher Education, Skills and Work-Based Learning* 11, no. 5 (2021): 1130–42. <https://doi.org/10.1108/HESWBL-01-2021-0010>.
- Zangeneh, H. "A Macroeconomic Model of an Interest-Free System." *Pakistan Development Review* 34, no. 1 (1995): 55–68. <https://doi.org/10.30541/v34i1pp.55-68>.
- Zapalska, A, J Stodder, and E Wingrove-Haugland. "Female Micro-Entrepreneurship: The Key to Economic Growth and Development in Islamic Economies." In *Entrepreneurship and Management in an Islamic Context*, 179–206. U.S. Coast Guard Academy, New London, CT, United States: Springer International Publishing, 2016. [https://doi.org/10.1007/978-3-319-39679-8\\_12](https://doi.org/10.1007/978-3-319-39679-8_12).
- Zarrokh, E. "Iranian Islamic Banking." *European Journal of Law and Economics* 29, no. 2 (2010): 177–93. <https://doi.org/10.1007/s10657-009-9116-8>.