



Twenty years of Islamic banking literature by Indonesian researchers: A hybrid reviews

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Abstract

Purpose – The emergence and growth of Islamic Banking in Indonesia have significantly increased over the past few decades. Consequently, there is a pressing requirement for a thorough examination to analyze the present state of IB literature, including its development and conceptual framework.

Methodology – This study utilizes a bibliometric methodology and Systematic Literature Review (SLR), applying content analysis techniques to uncover the intellectual framework of IB literature produced by Indonesian researchers, as documented in the Scopus database. This study utilized 418 articles published between 2003 and 2023, resulting in a total of 418 articles. Data were analyzed using various software applications, including Publish or Perish (PoP), Excel, VOS-Viewer, and Biblioshiny-R.

Findings – This study identifies the institutions, authors, journals, and articles that have had the most influence on IB literature published by academics in Indonesia. Additionally, this study sought to uncover patterns of research collaboration within this body of literature. Moreover, this study discovered four main clusters: comparing Islamic and conventional banks, examining the interaction between Islamic banks and their customers, exploring corporate social responsibility (CSR) and accounting practices, and examining the impact of Covid-19 within the context of Islamic banking.

Implications – The findings of this study will assist researchers in identifying a range of potential topics for future research that Indonesian researchers can explore.

Originality – Applying bibliometrics and SLR methodologies enables this study to comprehensively assess literature development in the IB in Indonesia by incorporating quantitative and qualitative analyses.

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Introduction

Islamic banking refers to a financial institution that conducts operations in accordance with Sharia's principles. Indonesia, the country with the largest Muslim population, has significant potential to leverage Islamic banking (IB) as a financial institution to cater to the spiritual needs of Muslim customers. The start of Indonesian IB development can be traced back to the establishment of Bank

Muamalat in 1991. Bank Muamalat was more resilient than conventional banks during the economic crisis that afflicted Indonesia in 1998. Subsequently, Indonesia's IB sector demonstrated promising advancements Herianingrum et al. (2019), as seen by the notable growth in its proportion of IB assets from 5.7% in the second quarter of 2018 to 5.9% in the third quarter of 2019. This gain corresponds to 2% of the present worldwide IB asset share (Islamic Financial Services Board, 2020).

In 1992, Indonesian scholars started the production of Islamic banking literature, focusing on elucidating the fundamental principles underlying Islamic bank philosophy and ideology shortly after the establishment of Bank Muamalat. Indonesia has been recognized as the second most prolific country in publishing IB literature after Malaysia, with 480 Scopus-indexed publications. Hence, it is essential that researchers use bibliometric analysis to map the conceptual framework of publications, thereby enhancing research efficiency and making substantial contributions to the field of Islamic banking.

Bibliometric analysis is an approach used to monitor the progression of the literature, which contributes to the identification of research trends (Kumar et al., 2019). Bibliometric mapping visually represents the current state of knowledge within a specific study domain. By utilizing this strategy, researchers can identify possible paths for further exploration and establish novel study directions within the field (Fabregat-Aibar et al., 2019). Additionally, it may serve as a platform for showcasing research collaborations among scholars from diverse institutions and nations. Convergence of divergent perspectives can foster the advancement and refinement of ideas. The quality of academic articles is enhanced through collaborative efforts as the inclusion of diverse specialties helps mitigate errors (Tahamtan et al., 2016).

The existing body of literature pertaining to bibliometric analysis in the field of IB studies, mainly focusing on publications authored by Indonesian scholars, still needs to be explored. Several studies on IB have been published, yet specific limitations characterize these studies. Handoko (2020a) extensively covers various domains such as Islamic economics, banking, and finance. Firmansyah and Faisal (2020) Handoko (2020b) conducted a study that focused on the analysis of publications related to Islamic Economics and Finance (IEF) published by Indonesian universities. In their analysis, Marlina et al. (2021) they used a database consisting of national and international publications, as well as other relevant sources. Significantly, the aforementioned research used bibliometric analysis to uncover the prevailing patterns in the literature but needed to incorporate an extensive literature assessment of the conceptual framework of Islamic economics, banking, and finance.

This study addresses a notable gap in the existing literature by providing several valuable additions. This study combines bibliometrics with the Systematic Literature Review (SLR) methodology. Furthermore, this study specifically examined a range of comprehensive Islamic banking subjects covered in reputable scholarly journals collected from the Scopus database, particularly on publications authored by scholars from Indonesia. Hence, this study offers a comprehensive overview of the literature on IB by Indonesian scholars. It accomplishes this by employing bibliometric analytic techniques and conducting an SLR to delve into the intellectual structure of the IB. In addition, it offers suggestions for further study to address the gaps in existing studies, thereby aiding academics in their scholarly pursuits. This study aims to provide insights into the strategies used by academics to develop a research collaboration network that is both successful and resilient, ultimately leading to enhanced publication quality. The findings of this study provide valuable information for stakeholders in formulating policies that facilitate further development of IB research. Concurrently, these endeavors will support the government in attaining progressive expansion of Islamic Banking (IB) programs. This study was driven by the following research questions (RQs) to accomplish its objectives.

RQ1. What is the dominant focus on IB among Indonesian researchers?

RQ2. What characterizes the research collaboration network among Indonesian researchers in IB?

RQ3. What is the research collaboration network of Indonesian researchers on IB?

RQ4. What is the scholarly framework for IB explored by researchers from Indonesia?

RQ5. What are the research topic recommendations for IB that future research should focus on by Indonesian researchers to fill in from existing studies?

The remainder of this study is structured as follows. The following section provides a concise overview of the literature review on Islamic banking, followed by the third section outlining the research methodologies employed in this study. The analysis and findings derived from the bibliometric and SLR analyses are presented in the fourth part. The final section concludes this paper.

Literature Review

Previous studies have predominantly undertaken comprehensive literature surveys encompassing a wide range of themes, with a particular focus on Islamic Banking (IB). Therefore, it is important to conduct more comprehensive analyses that specifically focus on individual issues within the IB field. The research papers authored by Abedifar et al. (2015), Ibrahim (2015), Narayan and Phan (2019), Khan et al. (2020), and Tijjani et al. (2020) cover a wide range of issues within the Islamic banking domain. These subjects include the Islamic capital market, Islamic stock, Sukuk, asset pricing, Islamic accounting, Islamic trust, Islamic charity, Islamic insurance, Zakat, and waqf. The utilization of a single analytical approach constrained the analysis of the research conducted by Shinkafi et al. (2017), which employed only a literature review methodology. Therefore, these studies must encompass the contemporary research landscape in the field, including the leading authors and institutions, the most prolific journal, the most highly cited publications, and the network of research collaborations. Furthermore, previous research conducted by Alshater et al. (2020), Biancone et al. (2020), and Haque et al. (2020) exclusively employed bibliometric analysis techniques.

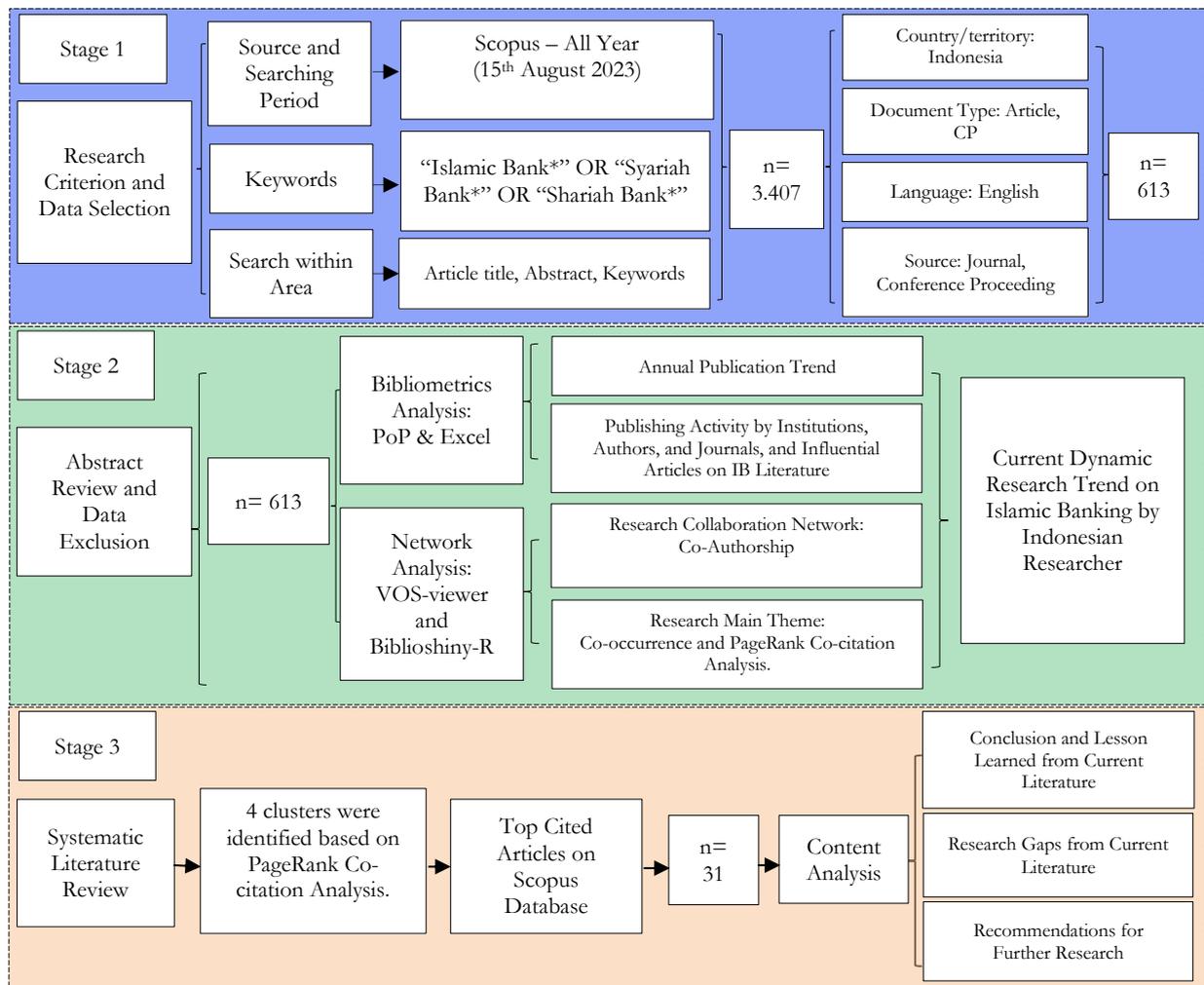
Another small group of studies exclusively investigated specific areas related to IB and did not include other IB research areas. Shah et al. (2021) limited their study to IB efficiency literature. Furthermore, Rusydiana (2021) reviewed articles that examined the topic of Islamic finance related to Covid-19. Several bibliometric studies have been conducted on Islamic banking. However, most studies, such as Handoko (2020a), did not provide a comprehensive analysis covering various Islamic economics, banking, and finance domains. Conversely, the analyses conducted by Firmansyah and Faisal (2020) and Handoko (2020b) focused on a restricted selection of publications on the Islamic Education Foundation (IEF) published by universities in Indonesia. Moreover, this study used Marlina et al. (2021) bibliometric analysis to examine a broad range of resources to identify trends in the literature. However, most studies did not incorporate an in-depth literature assessment and covered the pandemic period. Hence, the analysis needs to include data that investigates how Islamic banks encounter the Covid-19 crisis. Therefore, this study attempts to fill the gap in prior research by focusing on the trend of Islamic banking literature published by Indonesian authors with the inclusion of the Covid-19 period. The results of this study will serve as a guideline for practitioners to implement effective policies to boost the development of Islamic banks and as a reference for facing unexpected crises.

Research Methods

The primary objective of this study is to examine the prevailing literature landscape of Islamic banking produced by Indonesian researchers with a specific focus on publications indexed in the Scopus database. The research structure of this study is shown in Figure 1. The researchers utilized the Scopus database to encompass a substantial quantity of rigorously evaluated publications on Islamic finance, surpassing the coverage provided by alternative databases, such as Web of Science, Google Scholar, EBSCO, and ProQuest (Alshater et al., 2020). This study employed a mixed-methods approach, integrating both qualitative and quantitative methodologies to address the research questions.

Bibliometric analysis is a quantitative approach used to examine the trajectory of the scholarly literature (Tijjani et al., 2020). Bibliometric analysis involves identifying study themes and determining the key contributors who have significantly advanced the issues under study (Kent Baker et al., 2020). Therefore, the present study employed bibliometric analysis to address research questions RQ1-RQ3. Various software tools, including MS Excel, PoP, VOS-viewer, and Biblioshiny-R, were used for this bibliometric study. The data were obtained in August 2023 using three specific keywords: "Islamic Bank," "Syariah Bank," and "Shariah Bank." Shariah Bank.

Initially, 3,407 articles were obtained. The selection of keywords was based on previous bibliometric research on Islamic banks, as referenced in studies by Abedifar et al. (2015), Ibrahim (2015), Khan et al. (2020), and Tijjani et al. (2020). Specific criteria were implemented to ensure the relevance of the utilized documents to the topic of this study, including reviewing the keywords within the data available in the Scopus database. This resulted in the identification of the data as Islamic banking articles, as all the keywords reflected Islamic banking research. Importantly, this study also limited the data to articles from Indonesia, resulting in 613 documents. Therefore, the present study utilized 613 documents in the bibliometric analysis to uncover the current dynamic and evolving research patterns on Islamic banking authored by academics from Indonesia.



Notes: n=Total documents; CP= Conference Paper; BMT=Baitul Maal Wat Tamwil

Figure 1. Research Structure: Bibliometrics of IB Research

Furthermore, a Systematic Literature Review (SLR) in the context of content analysis serves as a qualitative approach for consolidating and integrating findings from prior research endeavors (Donthu et al., 2021a). Moreover, this study utilized an SLR method, which enables the researcher to categorize existing literature, identify gaps in research, and provide recommendations for further exploration of the topic (Paul & Criado, 2020). Consequently, the SLR is the most appropriate methodology for addressing Research Questions 4 and 5. The document selection process is determined by utilizing the PageRank co-citation ranking method within each cluster facilitated by the Biblioshiny-R program. According to Xu et al. (2018), content analysis was used to uncover valuable insights into each cluster’s research findings.

In addition, this study conducted a screening process to identify the most important articles from a dataset of 613 records obtained from the Scopus database. These selected articles were then subjected to content analysis, focusing on their local citation count and relevance to the frequent

themes found in the Scopus database. This approach has been used to improve the depth and breadth of the discussion. Therefore, the present study utilizes 31 documents in the SLR to elucidate the existing research gap and propose recommendations for future research directions.

Results and Discussion

This study aims to examine the number of documents pertaining to Islamic Banking, identify the institutions and authors that have produced the highest number of publications in this field, and identify the most frequently cited journals among Indonesian researchers who have published articles on IB. These findings address RQ1, which seeks to understand the dominant focus and developments in IB research conducted by Indonesian scholars.

Publication by Year

Figure 2 illustrates the publication patterns over time. Since 2003, Indonesian researchers have actively published studies on Islamic Banking. Furthermore, the observed increase in publishing and citation rates after 2008 aligns with the onset of the Global Financial Crisis (GFC). It is noteworthy that 2022 had the highest level of productivity in all publications, with a total of 121 articles. Overall, academic studies conducted by researchers from Indonesia have demonstrated a positive trend in IB research.

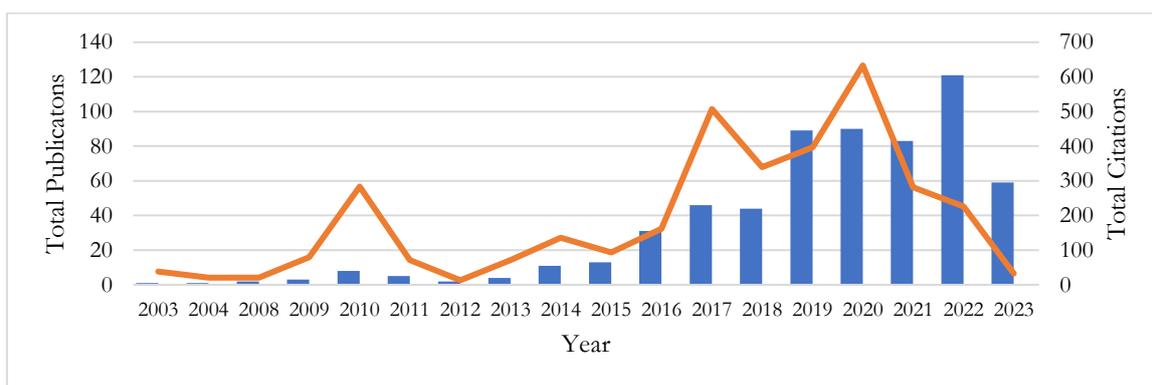


Figure 2. Annual distribution of documents on IB by Indonesian researchers (2003–2023)

Table 1. Year of Publication

Year	TP	NCP	TC	C/P	C/CP
2023	59	15	33	0.56	2.20
2022	121	64	226	1.87	3.53
2021	83	62	281	3.39	4.53
2020	90	69	633	7.03	9.17
2019	89	62	397	4.46	6.40
2018	44	12	339	7.70	28.25
2017	46	31	507	11.02	16.35
2016	31	23	162	5.23	7.04
2015	13	11	93	7.15	8.45
2014	11	10	136	12.36	13.60
2013	4	3	71	17.75	23.67
2012	2	2	13	6.50	6.50
2011	5	5	71	14.20	14.20
2010	8	8	283	35.38	35.38
2009	3	3	80	26.67	26.67
2008	2	2	21	10.50	10.50
2004	1	1	21	21.00	21.00
2003	1	1	38	38.00	38.00
Total	613				

Notes: TP=total number of publications; NCP=number of cited publications; TC=total citations; C/P=average citations per publication; C/CP=average citations per cited publication.

Table 1 presents a chronological analysis of the publications, citations, and related metrics over a span of two decades. The data show trends in research output and impact. Notably, the total number of publications has steadily increased over time, with a peak in 2022. Despite variations, the average citations per publication (C/P) and per cited publication (C/CP) also showed fluctuations. The h-index and g-index, which are indicators of research influence, reveal a progressive pattern. This analysis underscores the evolving scholarly landscape marked by increased research productivity and varying citation impact, providing insight into Islamic Banking's development.

Publishing Activity by Institutions

Table 2 provides a comprehensive analysis of the leading institutions contributing to the Islamic banking literature in Indonesia, taking into account publications, citations, and related metrics. Universitas Indonesia stands out as the foremost institution, with 50 publications, 42 cited publications, and 437 citations, reflecting a robust C/P ratio of 8.74, a substantial h-index of 11, and a g-index of 19. According to Costas & Bordons (2008), the h-index serves as an indicator for evaluating the impact of research published by an author, based on the number of citations received by each specific paper. It combines the assessment of both the quantity and quality of papers. While the h-index is a valuable indicator, it may not fully reflect an author's true contribution owing to its simple calculation method. Therefore, the g-index, explained by, Huang & Chi (2010) serves as a modification of the h-index, giving more weight to highly cited articles and thus highlighting the authors' impact more effectively.

Other notable institutions, such as Universitas Airlangga and Universitas Islam Indonesia, also make significant contributions to the field, showing a strong scholarly presence in Indonesian Islamic banking research. The table illustrates the research efforts of these institutions and their impacts in this area. Additionally, in terms of the h-index and g-index scores, Universitas Sebelas Maret (UNS) emerged as the most influential contributor to Islamic finance literature published by Indonesian authors, indicating its significant role in advancing the field's literature.

Table 2. Most influential institutions with a minimum of 15 publications

Affiliation	Country	TP	NCP	TC	C/P	C/CP	<i>h</i>	<i>g</i>
Universitas Indonesia	Indonesia	50	42	437	8.74	10.40	11	19
Universitas Airlangga	Indonesia	45	35	264	5.87	7.54	9	14
Universitas Islam Indonesia	Indonesia	44	26	195	4.43	7.50	8	12
Universitas Sebelas Maret	Indonesia	36	24	335	9.31	13.96	11	18
Universitas Padjadjaran	Indonesia	27	20	69	2.56	3.45	4	7
Universitas Negeri Semarang	Indonesia	24	17	76	3.17	4.47	5	8
Universitas Islam Negeri Syarif Hidayatullah Jakarta	Indonesia	22	13	81	3.68	6.23	6	8
Politeknik Negeri Bandung	Indonesia	20	16	202	10.10	12.63	7	14
Universitas Syiah Kuala	Indonesia	18	10	105	5.83	10.50	4	10
Universitas Muhammadiyah Surakarta	Indonesia	18	9	140	7.78	15.56	4	11
Universitas Diponegoro	Indonesia	17	11	54	3.18	4.91	6	6
Universitas Muhammadiyah Yogyakarta	Indonesia	17	13	72	4.24	5.54	5	8

Notes: TP, total number of publications; NCP, number of cited publications; TC, total citations; C/P, average citations per publication; C/CP, average citations per cited publication; *h*, h-index; *g*, g-index.

Publishing Activity by Authors

Table 3 provides a comprehensive analysis of prolific authors in the Islamic Banking literature, focusing on their contributions, impacts, and collaborations. Mukhibad of Universitas Negeri Semarang stands out with 18 publications and an influential average C/P of 4.06. Meanwhile, R. Sukmana from Universitas Airlangga boasts an impressive C/P of 10.06 for his 16 publications and holds the highest h-index score, indicating a substantial scholarly impact. With significant collaboration, Indonesian researchers have exhibited a robust presence in this field, as evidenced by their h-index and g-index values. Furthermore, D. Suhartanto became the most impactful author with a 13 g-index score, which refers to the article published by D. Suhartanto that has a crucial impact on society and academic development.

Table 3. Most Productive Authors

Author's Name	Affiliation	TP	NCP	TC	C/P	C/CP	<i>h</i>	<i>g</i>
H. Mukhibad	Unversitas Negeri Semarang	18	15	73	4.06	4.87	5	8
R. Sukmana	Universitas Airlangga	16	15	161	10.06	10.73	8	12
D. Suhartanto	Politeknik Negeri Bandung	14	12	179	12.79	14.92	6	13
A. Nurkhin	Unversitas Negeri Semarang	10	7	22	2.20	3.14	3	4
P. Nugraheni	Universitas Muhammadiyah Yogyakarta	9	6	35	3.89	5.83	3	5
T. Risfandy	Universitas Sebelas Maret	9	8	185	20.56	23.13	7	9
B.A. Fianto	Universitas Airlangga	8	7	40	5.00	5.71	4	6
R. Ismal	Bank Indonesia	8	8	81	10.13	10.13	6	8
A. Widarjono	Universitas Islam Indonesia	8	6	41	5.13	6.83	3	6
R. Muhammad	Universitas Islam Indonesia	7	3	16	2.29	5.33	3	4
I. Trinugroho	Universitas Sebelas Maret	7	7	121	17.28	17.28	7	7

Notes: TP, total number of publications; NCP, number of cited publications; TC, total citations; C/P, average citations per publication; C/CP, average citations per cited publication; *h*, *h*-index; *g*, *g*-index.

Publishing Activity by Sources

Table 5 provides a comprehensive analysis of the most active source titles in the Islamic banking literature. Notably, the Journal of Islamic Marketing and Banks and Bank Systems stand out as leading contributors, with 38 and 34 publications, respectively. These journals have managed to maintain high bite scores, indicating their significance within the IB research community. Furthermore, the International Journal of Islamic and Middle Eastern Finance and Management, also from Emerald Publishing, has garnered a substantial 385 of citations with a bite score of 4.6, underscoring its impact and influence in the field. Although some sources, such as the Journal of Asian Finance Economics and Business and Cogent Business and Management, exhibit noteworthy publication activities, they vary in terms of citation impact and SJR scores. Additionally, it is important to highlight the emergence of various publications with limited or no SJR and SNIP values, suggesting a diversified landscape of sources contributing to the IB literature. In sum, this analysis showcases the prominent sources and their influence in shaping the Islamic Banking discourse, facilitating a deeper understanding of the key players and their contributions to the IB's development.

Table 5. Most Active Source Title

Source Title	TP	TC	Publisher	Cite Score	SJR 2022	SNIP 2022
Journal of Islamic Marketing	38	603	Emerald Publishing	6.9	0.65	N/A
Banks and Bank Systems	34	110	Business Perspective	1.7	0.23	0.72
Journal of Islamic Monetary Economics And Finance	24	38	Bank Indonesia Institute	1.6	0.25	N/A
Journal of Islamic Accounting and Business Research	21	90	Emerald Publishing	3.3	0.35	N/A
International Journal of Islamic and Middle Eastern Finance and Management	18	385	Emerald Publishing	4.6	0.49	N/A
Journal of Asian Finance Economics and Business	16	113	Korea Distribution Science Association	N/A	0	N/A
International Journal of Innovation Creativity and Change	14	19	Primrose Hall Publishing	N/A	0	N/A
Cogent Business and Management	13	10	Cogent OA	3.5	0.524	1.031
International Journal of Scientific and Technology Research	13	25	International Journal Of Scientific And Technology Research	N/A	0	N/A
International Journal of Applied Business and Economic Research	11	16	Serials Publications	N/A	0	N/A

Notes: TP=total number of publications; TC=total citations;

Influential Articles Based on Total Citations

Table 6. Key Research Papers in Islamic Banking: Authors, Titles, and Citation Metrics

No.	Authors	Title	Year	Cites	Cites per Year
1	A. Hassan, S. Syafri Harahap	Exploring corporate social responsibility disclosure: the case of Islamic banks	2010	134	10.31
2	M. Tabrani, M. Amin, A. Nizam	Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships	2018	95	19
3	A. Amran, H. Fauzi, Y. Purwanto, F. Darus, H. Yusoff, M.M. Zain, D.M.A. Naim, M. Nejadi	Social responsibility disclosure in Islamic banks: a comparative study of Indonesia and Malaysia	2017	70	11.67
4	H. Usman, P. Tjptoherijanto, T.E. Balqiah, I.G.N. Agung	The role of religious norms, trust, importance of attributes and information sources in the relationship between religiosity and selection of the Islamic bank	2017	70	11.67
5	R.A. Kasri, S.H. Kassim	Empirical determinants of saving in the Islamic banks: Evidence from Indonesia	2009	68	4.86
6	M. Shaban, M. Duygun, M. Anwar, B. Akbar	Diversification and banks' willingness to lend to small businesses: Evidence from Islamic and conventional banks in Indonesia	2014	62	6.89
7	S. Darmadi	Corporate governance disclosure in the annual report: An exploratory study on Indonesian Islamic banks	2013	61	6.1
8	C. Meslier, T. Risfandy, A. Tarazi	Dual market competition and deposit rate setting in Islamic and conventional banks	2017	58	9.67
9	A.A. Fauzi, T. Suryani	Measuring the effects of service quality by using CARTER model towards customer satisfaction, trust, and loyalty in Indonesian Islamic banking	2019	49	12.25
10	D. Suhartanto, C. Gan, I.S. Sarah, S. Setiawan	Loyalty towards Islamic banking: service quality, emotional or religious driven?	2020	44	14.67
11	R. Sukmana, S.H. Kassim	Roles of the Islamic banks in the monetary transmission process in Malaysia	2010	44	3.38
12	A. Abror, D. Patrisia, Y. Engriani, S. Evanita, Y. Yasri, S. Dastgir	Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty	2020	43	14.33
13	I. Setyawati, S. Suroso, T. Suryanto, D.S. Nurjannah	Does financial performance of Islamic banking is better? Panel data estimation	2017	42	7
14	D. Suhartanto	Predicting behavioral intention toward Islamic bank: a multi-group analysis approach	2019	41	10.25
15	I. Trinugroho, T. Risfandy, M.D. Ariefianto	Competition, diversification, and bank margins: Evidence from Indonesian Islamic rural banks	2018	40	8
16	S.S. Harahap	The disclosure of islamic values - annual report: The analysis of bank muamalat Indonesia's annual report	2003	38	1.9
17	H.-C. Wu, C.-C. Cheng, A.S. Hussein	What drives experiential loyalty towards the banks? The case of Islamic banks in Indonesia	2019	32	8
18	D. Suhartanto, N.H. Farhani, M. Muflih, Setiawan	Loyalty intention towards Islamic Bank: The role of religiosity, image, and trust	2018	32	6.4
19	R. Sukmana, M.H. Ibrahim	How Islamic are Islamic banks? A non-linear assessment of Islamic rate - conventional rate relations	2017	32	5.33
20	S.A.R. Rizvi, P.K. Narayan, A. Sakti, F. Syarifuddin	Role of Islamic banks in Indonesian banking industry: an empirical exploration	2020	31	10.33

This study addresses the second research question (RQ2) pertaining to the characteristics of the research collaboration network among Indonesian Islamic Banking scholars. The ranking of papers was determined by considering the total number of local citations received. Table 6 compiles significant research papers authored by Indonesian scholars in the field of Islamic Banking, showing their titles and citation metrics. A standout contribution by Hassan and Harahap (2010) has

garnered an impressive 134 citations, with an average of 10.31 citations per year. Equally noteworthy is the work of Tabrani, Amin, and Nizam, published in 2018, which received 95 citations, averaging 19 citations annually.

These influential articles collectively enrich the Islamic Banking literature, encompassing themes such as corporate social responsibility, customer relations, religiosity, and financial performance within the Indonesian Islamic banking context. This compilation provides valuable insights for scholars and industry practitioners alike, offering a comprehensive view of Indonesian researchers' significant contributions to Islamic Banking.

Co-Authorship Analysis

This study employed co-authorship analysis as a methodological approach to clarify RQ3. According to Donthu et al. (2021), co-authorship analysis involves the examination of social relationships among writers and affiliations to evaluate the influence of collaboration on the advancement of writing within a specific academic domain. This study provides an overview of the research collaboration network within the authors' affiliated institutions and nations.

Table 7. Top 10 co-authorship networks of documents on Islamic banks in terms of countries

Country	TP	TC
Malaysia	51	277
United Kingdom	9	189
Saudi Arabia	6	20
Australia	5	19
France	4	55
Japan	4	14
New Zealand	4	20
China	2	13
Pakistan	2	14
Taiwan	2	14

Note: TP= Total Publication; and TC= Total Citations.

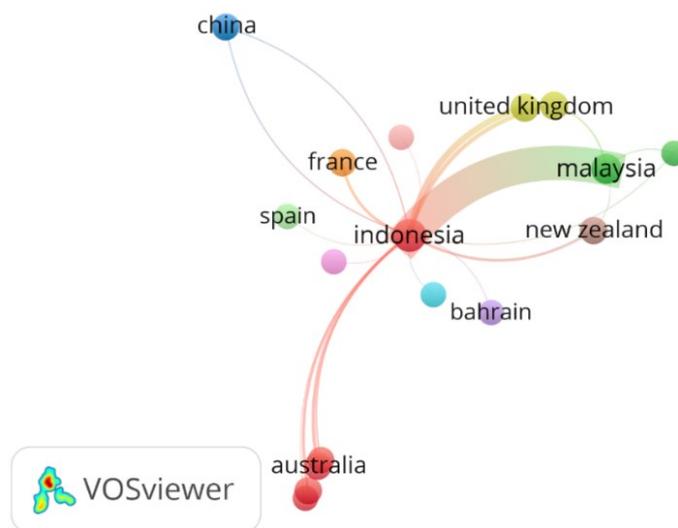


Figure 2. Research collaboration network map between Indonesia and other countries

The figure and tables provided in this study show the research collaboration network focused on IB between Indonesian researchers and researchers from various nations. Indonesian scholars have shown a propensity to engage in collaborative activities with their Malaysian counterparts, as evidenced by the production of 51 scholarly documents, with a cumulative link strength of 277. This assertion is substantiated by a prior study conducted by, Biancone et al. (2020), Tijjani et al. (2020), and Alshater et al. (2020), which demonstrated that Malaysia has

emerged as the leading nation in terms of research output in the field of Islamic Banking. The findings of this study also indicate that the United Kingdom emerged as the second-highest-ranking country in terms of collaboration with Indonesian researchers, aligning with the findings of Alshater et al. (2020). Indonesian scholars have established a strong collaborative network with researchers from 17 countries across Asia, Australia, and Africa.

Co-Citation Analysis

Co-citation analysis was employed to address the research question (RQ4). The outcomes of Biblioshiny-R delineated the clusters within the co-citation network. Subsequently, an SLR was conducted to conduct a thorough content analysis aimed at comprehending the intellectual framework. The utilization of co-citation analysis has led to the identification of four distinct clusters: the comparison between Islamic and conventional banks (cluster 1), the relationship between Islamic Banks and Customers (cluster 2), Corporate Social Responsibility (CSR) and Accounting in Islamic Banking (cluster 3), and the Impact of Covid-19 on the Islamic Banking Industry in Indonesia (cluster 4). The inclusion of Cluster 4 is intended to specifically discuss the most recent phenomenon that has significantly impacted the financial sector, including Islamic banking.

The findings of this research regarding the cluster themes are also supported by previous bibliometric studies on Islamic banking, such as Alshater et al. (2022) those that identified four clusters, including Islamic banks' performance and risk management practices and customer and marketing perspectives of Islamic banking. These two clusters bear resemblance to our findings, particularly Clusters 1 and 2. Another study Alshater et al. (2021) identified six main themes, two of which were customer attitudes and perceptions toward Islamic finance and accounting and social reporting of Islamic finance. Consequently, the research findings are congruent with our findings for Clusters 2 and 3. Additionally, a bibliometric study Biancone et al. (2020) also highlighted the impact of financial shocks on Islamic banks, which aligns with our findings, particularly in cluster 4, where we specifically addressed the impact of Covid-19 on Islamic bank performance. In summary, it can be inferred that the predominant research trends in Islamic banking, authored by Indonesian researchers, also align with widely discussed topics concerning Islamic banks globally.

Systematic Literature Review

Comparison between Islamic Banks and Conventional Banks

The study Effendi and Disman (2017) provides empirical evidence supporting the notion that both Islamic and conventional banks experience similar influences on liquidity risk from various variables. Several Islamic financial institutions have adopted a profit-loss-sharing mechanism while concurrently establishing deposit interest rates similar to those of conventional banks. Furthermore, Kasri and Kassim (2009) demonstrate that the interest rate plays a crucial role in influencing the investment level within an Islamic bank. The emergence of Islamic banks can be attributed primarily to their commitment to Islamic principles rather than being driven solely by the pursuit of substantial financial gains. In contrast, Meslier et al. (2017) we analyze the disparities in market dominance between Islamic and conventional banks, highlighting the possible consequences for Shariah compliance and financial stability. Similarly, Abedifar et al. (2013) argued that Islamic banks exhibit superior asset quality and strength compared to conventional banks. Moreover, Hardianto and Wulandari (2016) Islamic banks exhibit lower cost-effectiveness but demonstrate more significant levels of capitalization, asset quality, and intermediation ratios.

Shaban et al. (2014) conducted an empirical investigation, showing that Islamic and conventional banks demonstrate different preferences when allocating loans to small enterprises. The research reveals that the lending practices of IBs yield more profitability compared to their traditional equivalents, mainly attributed to their heightened inclination to extend loans to small firms. Islamic bank performance is positively influenced by the supervisory role of the Sharia Supervisory Board (SSB). This phenomenon affects bank stability significantly. The inclusion of Islamic banks in the banking sector can potentially enhance the scale and effectiveness of the formal banking system.

Abedifar et al. (2016) ascertained that Islamic banks have the potential to facilitate financial inclusion and enhance economic well-being, particularly in nations with a predominantly Muslim population. Additionally, Sukmana and Febriyati (2016) it suggests that Islamic banks contribute more significantly to Indonesia's economic growth than conventional banks.

In summary, cluster one focuses on a comparative analysis of the performance of Islamic and conventional banks. This finding is consistent with previous bibliometric research conducted by, Narayan & Phan (2019), Biancone et al. (2020), and Alshater et al. (2020). The evaluation of these banks includes various aspects of their financial performance such as market size, stability, efficiency, risk management, and profitability. On the other hand, nonfinancial performance pertains to the application of Islamic principles in the operations of an Islamic bank.

The Relationship between Islamic Banks and Customers

Amin et al. (2013) explained that a significant relationship exists between customer happiness and image. Image exhibited a significant correlation with the concept of trust. The connection between trust and client loyalty is of considerable importance for both customer segments. Furthermore, the study Tabrani et al. (2018) provided evidence supporting the significance of customer intimacy, commitment, loyalty, and trust in enhancing the relationship between Islamic banks and their customers. Furthermore, a study conducted by Fauzi and Suryani (2019) substantiated that reliability emerged as the primary determinant influencing the satisfaction levels of consumers of Islamic banks in Indonesia. Islamic banks' marketing strategies are affected by the adoption of Corporate Social Responsibility (CSR) practices based on Islamic values (Dusuki & Abdullah, 2007).

Souiden and Rani (2015) examined the influence of religion on consumer sentiment and purchase intention toward Islamic banks, using evidence from Tunisia. This study discovered that the factors of consumers' fear, belief, or religious participation did not directly influence purchase intention within the context of an Islamic bank. The preference of Muslims for Islamic banks. Furthermore, Usman et al. (2017) expounded upon the impact of religion on customers' inclination to utilize Islamic banks, highlighting the varying effects dependent on individuals' level of religiosity. Additionally, Suhartanto et al. (2018) customers with solid religious commitments have a greater affinity towards Islamic banks. Additionally, these individuals are more likely to advocate for Islamic banks and encourage others to engage with them (Suhartanto et al., 2020). In summary, Cluster 2 examined the key determinants of consumer loyalty and satisfaction in relation to Islamic banks.

Additionally, the cluster engaged in a discussion regarding the influence of religiosity on the decision-making process when choosing Islamic banks. The available empirical evidence from various studies does not provide a definitive conclusion regarding the influence of religiosity on customer preferences, particularly when considering varying levels of religiosity among customers. In summary, most of the research conducted on this cluster employs service quality and religiosity as metrics for assessing client preferences.

Corporate Social Responsibility (CSR) and Accounting in Islamic Bank

This study examines the relationship between corporate social responsibility (CSR) and accounting practices in Islamic banking. Specifically, it focuses on cluster 3, which pertains to the integration of CSR principles within the operations of Islamic banks. The assessment of CSR inside Islamic banks is of utmost significance to enhance their global image and reputation, thereby increasing their competitiveness (Hassan & Syafri Harahap, 2010). Furthermore, the assessment of CSR aligns with Islamic values, as the existence of Islamic banks aims to address societal issues (Maali et al., 2006). According to a study conducted by Amran et al. (2017), Islamic banks operating in Indonesia and Malaysia have demonstrated their commitment to fulfilling their social obligations by actively engaging in activities that promote good citizenship, as evidenced by their significant contributions to social impact.

In their study, Haniffa and Hudaib (2007) the variation between ethical identity, as determined by the information disclosed in the annual report, and ideal moral identity, which entails the disclosure of information deemed significant according to the Islamic ethical business

framework. This evaluation was conducted in the context of Islamic banks using the Ethical Identity Index (EII). The primary difference pertains to four key aspects: dedication to the community; communication of the organization's vision and objective; handling and allocation of zakat, charity, and voluntary loans; and availability of information regarding senior management. Hence, Islamic banks must focus more on CSR.

Multiple studies with the most significant citation counts, as determined by the Scopus database, have examined the accounting field. This study examines the relationship between Islamic banks' financial reporting practices and underlying principles of Islamic finance. Suryanto and Ridwansyah (2016) investigated the role of the Shariah Supervisory Board and Auditor Competency Sharia in mitigating fraud in Islamic banks. Harahap (2002) analyzed the level of compliance with Shariah principles in applying Islamic accounting standards by an Islamic bank. In addition, Darmadi (2013) we examine the disclosure practices of Indonesian Islamic banks concerning corporate governance mechanisms.

In summary, Cluster 3 centers its attention on the accountability of CSR and Islamic accounting within the realm of IB. This particular cluster relies on Islamic standards, with the inclusion of a Sharia Supervisory Board. Based on the findings of the analysis, a majority of the studies indicate that implementing CSR in Islamic banks has witnessed growth, leading to the establishment of an improved environment in accordance with Islamic principles. Additionally, it is noteworthy that the principles governing Islamic accounting substantially influence fraud prevention in Islamic banks.

The Impact of Covid-19 on the Islamic Banking Industry in Indonesia

In the wake of the Covid-19 pandemic, the Indonesian Islamic banking sector has faced many challenges and opportunities. Through a series of insightful studies, we can gain a deeper understanding of how the Islamic banking industry has navigated facing economic turmoil due to Covid-19. Various studies have investigated the impact of the Covid-19 pandemic on Islamic banking's financial and non-financial performance. Moreover, prior research has also attempted to analyze the role of government responses, which has emerged as a critical factor in maintaining stability. Yudaruddin (2023) emphasized the pivotal role played by government actions in safeguarding both the conventional and Sharia-compliant banking sectors. This highlights the intricate connection between the financial industry and the broader sociopolitical context, underscoring how external factors significantly influence the performance of Islamic banks.

One recurring theme in this study is the remarkable resilience exhibited by Islamic banks. Viverita et al. (2023) shed light on how these banks managed to create liquidity despite challenging economic circumstances. Resilience is a testament to their adaptability and ability to navigate complex financial situations, possibly grounded in their adherence to Islamic finance principles. Moreover, Asrori et al. (2023) there is an intriguing relationship between addressing social and environmental issues and the financial performance of Islamic banks. Their findings suggest that Islamic banks not only weathered the storm, but also responded dynamically to evolving consumer preferences during the pandemic, aligning their operations with ethical and sustainability concerns. Technological investments have also become a focus during these turbulent times. Lantara et al. (2022) underscored the significance of the technological advancements in Islamic banks accelerated by the pandemic. This illustrates the sector's readiness to embrace innovations to ensure operational efficiency. Additionally, Ashraf et al. (2022) Islamic banks play a positive role in fostering economic development. They achieved this by favoring investment lending over consumption, aligning with the principles of Islamic finance that promote responsible and sustainable economic growth.

Another critical aspect Alamdar et al. (2022) emphasized was the need for effective risk management strategies within Islamic banks during the pandemic. This underscores the sector's recognition of the crisis's unique challenges and commitment to mitigate potential risks. Wicaksono (2022) introduced an innovative spatial-finance approach. This approach underscores the importance of spatial thinking in economic recovery planning, offering a fresh perspective on the factors influencing bank deposits during the pandemic. It also showcases the sector's adaptability

in embracing cutting-edge research methodologies. Incorporating earlier research Wahyuni et al. (2021) and Fakhrunnas et al. (2021) providing a longitudinal perspective on Islamic banking's performance before and during the pandemic. This historical view offers valuable insights into how the sector has adapted to evolving circumstances and regional variations.

The studies presented in this cluster provide valuable insights into the impact of Covid-19 on Indonesia's Islamic banking industry. This study highlights the importance of government responses in maintaining stability in the banking sector during the pandemic. These studies also reveal the remarkable resilience of Islamic banks in navigating complex financial situations and adapting to evolving consumer preferences during crises. Technological investments and effective risk management strategies are crucial for a sector's efficiency and sustainability. These studies also shed light on the unique market structure of Islamic banks, which comply with Sharia law and invest in long-term projects, contributing to sustainable economic growth. Overall, this research provides policymakers with valuable insights into the sector's performance and the need for a well-integrated policy framework to optimize economic recovery after the pandemic.

Key challenges and directions for future research

This study addressed Research Question 5, which pertains to identifying research subject suggestions in the field of IB that Indonesian academics should prioritize to fill gaps in the existing literature. Recommendations were derived from the findings of an SLR conducted through content analysis. This study identifies obstacles encountered in Indonesian scholars' literature on Islamic banking. These challenges will serve as the basis for future research in this field.

The common topics of Islamic banking literature among Indonesian researchers are similar to the worldwide literature, as evidenced by the findings in Alshater et al. (2020). Therefore, further investigation is needed to identify distinct and pressing subject matters for scholarly inquiry. The primary focus of scholarly inquiry on IB centers on examining Islamic banks' financial and non-financial performance compared to conventional banks, particularly in both crisis and non-crisis situations. Therefore, further research is required to investigate the contribution of Islamic banks towards enhancing financial inclusion and promoting social justice within the context of Indonesia (Alshater et al., 2020). Initiating an autonomous inquiry is expected to strengthen Indonesian academics' efforts to reinforce Islamic banks' identities, thereby having a balanced influence on social and economic justice.

Research Method: The majority of studies employed a quantitative research approach to investigate their study aims. Nevertheless, most studies must incorporate a comprehensive robustness assessment. Hence, it is strongly recommended that future researchers thoroughly examine the robustness of their findings to enhance their precision and reliability.

The issue of data coverability arises in the context of studies that use Islamic bank data at a national level. It has been observed that the results and implications of such research are often limited to a particular bank in Indonesia. Further investigation is warranted to gain a more comprehensive understanding of Islamic banks' distinctive features through extensive research using larger samples, including various Islamic banks across different provinces.

Studies conducted by Indonesian researchers on IB have garnered significant attention from various universities, indicating a strong interest in research collaboration. Nevertheless, after examining the co-authorship networks of both countries and conducting a study of institutions, it is evident that research collaboration remains predominantly concentrated among Indonesian scholars. There is a need for more research collaboration across Indonesian institutions. Therefore, future research endeavors should prioritize establishing collaborative networks across multiple countries and institutions to encompass a comprehensive and diversified global perspective.

Conclusion

This study addresses the substantial increase in literature on Islamic banking authored by Indonesian researchers. This study uses a bibliometric methodology to examine the present state of IB literature. It achieved this by analyzing annual trend publications; identifying the most

productive journals, authors, and institutions; and determining the most influential articles and research collaborations established by Indonesian researchers at both national and international levels. This study also discovered four clusters of current IB studies, which were categorized based on their PageRank citation value. This study also conducted an SLR employing content analysis to examine the insights gained from previous studies on IB published between 2003 and 2023.

This study contributes to the current body of knowledge in several ways. This study has the potential to assist researchers in identifying research gaps and limitations within the existing literature on IB. Furthermore, it could help to avoid repeating saturated and stagnant research subjects. Additionally, this study contributes to the urgent need for the theoretical and practical development of IB in Indonesia. Furthermore, this study may serve as a valuable resource for policymakers involved in the development of Indonesian Islamic banks. Collaboration between researchers, practitioners, and regulators is crucial for formulating, implementing, and establishing effective policies in this domain. This study makes a valuable contribution to the existing body of literature on Islamic banking in Indonesia by employing a diverse range of research methods that complement bibliometric and SLR approaches. Bibliometrics is a quantitative approach used to analyze the evolution of IB literature, focusing on statistical measures. However, an SLR with a content analysis approach offers a comprehensive and deep understanding of the existing literature on IB. This study presents a complete research development of the Islamic banking literature by integrating the findings of Indonesian academics.

Despite its significant contributions, this study had some limitations. Data selection for this study was based on three search queries conducted on the Title, Abstract, Keywords." However, it is essential to note that this approach may have excluded articles that did not explicitly include the search keywords in all research fields. Nevertheless, the likelihood of this occurrence was minimal and did not substantially influence the study findings. Moreover, this study lacks a manual review of article titles and abstracts to ensure that all documents mainly discuss Islamic banking. Hence, it is possible that articles on other topics were also included. However, the results of the most productive journal and the most influential articles indicate that all the information is related to Islamic banking, suggesting that the utilized data focus on Islamic banking articles. Furthermore, it selectively compiled manuscripts exclusively from the Scopus database, which consists of publications authored by Indonesian researchers. In addition to other databases, Indonesian researchers have contributed to the IB literature. Therefore, future studies may consider utilizing alternative databases, such as Web of Science, Dimensions, and Google Scholar.

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