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Mapping Islamic banking and sustainable development research: A Scopus-based bibliometric and VOSviewer keyword co-occurrence cluster analysis (2008–2024)

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ABSTRACT

Introduction

Sustainable development has become a central paradigm in contemporary finance, shaping how banking institutions align capital allocation, governance, and social value creation with long-term development goals. Within this context, Islamic banking is increasingly examined as a values-driven system that may support sustainable development through ethical foundations, Sharia compliance, and inclusion-oriented financial practices. However, the expanding literature remains fragmented across themes, methods, and policy debates, creating a need for systematic mapping of its intellectual structure and research frontiers.

Objectives

This study aims to (1) map the evolution and distribution of research on Islamic banking and sustainable development, (2) identify dominant and emerging thematic clusters through keyword co-occurrence, and (3) highlight research gaps and future directions that can inform theory development, banking practice, and sustainability-oriented policy.

Method

This study employs a bibliometric approach using Scopus metadata retrieved through the query *(TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development")) AND PUBYEAR > 2007 AND PUBYEAR < 2025*, producing 120 documents. Keyword co-occurrence cluster analysis was conducted in VOSviewer with the following settings: type of analysis co-occurrence, unit of analysis all keywords, and minimum keyword occurrence of two. Of 602 keywords, 95 met the threshold. The thematic structure was

JEL Classification:
G21, G23, L26, O16, Z12

KAUJIE Classification:
H4, H47, I1, J4, L27

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interpreted using network visualization, overlay visualization, and density visualization.

Results
The findings show that "sustainable development" functions as the most central and highly connected concept, indicating its role as the primary thematic anchor of the literature. The network structure reveals multiple interconnected streams, including (1) corporate social responsibility, Sharia-aligned environmental, social, and governance, governance mechanisms, and bank performance; (2) sustainable development goals, poverty, financial inclusion, and Islamic social finance; and (3) methodological diversification combining econometric modeling and qualitative inquiry. Overlay patterns suggest a shift from earlier governance and performance-focused studies toward more recent emphasis on sustainable development goals, inclusion, and innovation.

Implications
The study provides evidence that sustainability in Islamic banking research is increasingly institutionalized through governance and reporting pathways while expanding toward inclusion-driven development agendas. These insights support more coherent research agendas, improved sustainability governance practices, and policy frameworks that strengthen Sharia-aligned environmental, social, and governance integration and social finance effectiveness.

Originality/Novelty
This study offers a systematic, data-driven synthesis of the Islamic banking–sustainable development research domain by integrating bibliometric indicators with keyword co-occurrence clustering and multi-layer visualization, enabling clearer identification of thematic concentration, emerging priorities, and underexplored research frontiers.

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INTRODUCTION

Sustainable development has become a defining paradigm for contemporary finance, reshaping expectations about how banking systems allocate capital, govern risk, and deliver social value. Within this shift, Islamic banking is increasingly framed as a strategically relevant model because it is anchored in ethical prohibitions and distributive concerns that resonate with sustainability agendas. Recent studies argue that Islamic financial institutions can directly support poverty reduction and inequality-related targets, positioning them as contributors to SDG-oriented development (Zuhroh & Malik, 2023). Parallel scholarship emphasizes Islamic green finance as a pathway for climate-aligned investment and a transition toward lower-carbon development models (Faizi et al., 2024). This emerging body of work signals an intensifying scholarly interest in Islamic banking's sustainability potential.

The literature further suggests that the relevance of Islamic banking to sustainability is not merely normative, but also operational and instrument-based. Studies highlight how cash waqf linked deposits can mobilize social investment while remaining consistent with Islamic financial principles (Hasibuan & Achiria, 2024; Tumanggor, 2024), and how Islamic microfinance can foster social welfare and poverty reduction through locally embedded financing mechanisms (S. M. Ibrahim & Muhammad, 2023). Research agendas have also expanded alongside global drivers, especially the SDGs and the wider push for sustainable finance integration (Dewi et al., 2024). The growing prominence of ESG criteria has reinforced these trends by encouraging greater transparency and accountability, including within Islamic finance systems (Kiliç & Türkan, 2023; Nasution et al., 2023).

Despite this momentum, integrating sustainability objectives into Islamic banking remains conceptually and practically contested. A recurring problem is the lack of regulatory clarity that can harmonize Sharia compliance with sustainability targets while still supporting product innovation. Scholars warn that existing regulations may not provide sufficient flexibility to develop Sharia-compliant instruments explicitly designed for sustainability outcomes (Ayub et al., 2023; Habib, 2023; Najid et al., 2024; Uddin et al., 2024; Utomo et al., 2024). At the same time, limited awareness among stakeholders constrains adoption of Islamic green finance, creating a gap between theoretical promise and market uptake (Durre & Kulmie, 2025; Fahmi, 2025; Siregar, 2025). The field also faces coordination challenges: sustainability integration requires alignment among regulators, banks, supervisory boards, and customers, yet institutional incentives often remain fragmented. These tensions define the core research problem motivating systematic synthesis.

A second dimension of the problem concerns implementation capacity in an increasingly digital and data-driven financial environment. The literature notes that Islamic banking's digital transformation may lag behind conventional finance, limiting its ability to scale sustainable products effectively and to reach underserved populations (Putri & Hanif, 2024). Relatedly, while Islamic finance has a strong ethical foundation, formal integration of ESG into standardized Islamic banking frameworks remains uneven and underdeveloped (Najid et al., 2024). Governance weaknesses can further undermine credibility when sustainability commitments are not consistently translated into product design, reporting, and enforcement (Uddin et al., 2024). In response, general solutions proposed across studies include comprehensive SDG-aligned regulation, structured ESG measurement, governance strengthening, and the adoption of fintech-enabled service delivery.

Prior literature proposes several specific strategies for embedding sustainability within Islamic banking operations, emphasizing governance architecture, disclosure, and instrument innovation. One prominent approach is the development of Sharia-compliant ESG frameworks that integrate good corporate governance, Islamic corporate social responsibility, and Sharia governance in a unified sustainability model

(Solihati et al., 2023). Empirical work also associates institutional commitment to CSR with improved performance and stakeholder trust, suggesting that sustainability can be operationalized as a reputational and resilience asset rather than a peripheral activity (Jan et al., 2019). Complementary evidence underscores the importance of Sharia governance, including supervisory structures, for reinforcing accountability and strengthening sustainability alignment (Suryani et al., 2024). Collectively, these strategies reflect an institutional pathway for sustainability integration.

Another stream emphasizes sustainability-oriented financial instruments and reporting infrastructures as mechanisms to make sustainability measurable and investable. Green sukuk is frequently highlighted as a targeted instrument for financing environmentally sustainable projects and mobilizing environmentally conscious investment flows (Wiwoho et al., 2024). In parallel, sustainability reporting is proposed as a governance tool that enhances transparency and improves stakeholder trust, with evidence suggesting links to stronger performance when reporting is credible and standardized (Tabash et al., 2020). Conceptual work further argues that integrating ESG principles with maqasid-oriented governance can strengthen sustainable development outcomes within Islamic finance (Monira et al., 2024). These contributions frame sustainability as a measurable institutional practice supported by instruments and disclosure regimes.

A complementary set of solutions focuses on Islamic social finance instruments as direct channels for inclusion and poverty alleviation, positioning them as an SDG-relevant sustainability pathway. Zakat is repeatedly framed as an institutionalized redistribution mechanism that can improve living conditions and reduce disparities (Danlami et al., 2023; Nuryitmawan, 2023). Waqf, including modern cash waqf models, is presented as a sustainable funding source for community development initiatives (Tumanggor, 2024). Islamic microfinance is also linked to empowerment and poverty alleviation through entrepreneurship and access to Sharia-compliant services (B. Ibrahim & Kollin, 2024; Umar et al., 2022). However, implementation barriers persist, including weak institutional capacity, limited technological infrastructure, and uneven managerial expertise (Hamad & Adeyemi, 2021). Proposed remedies include stronger regulation (Birjaman et al., 2024), financial literacy initiatives (Samsudin et al., 2024), capacity building (Thaidi et al., 2024), and technology-enabled delivery models (Umar et al., 2022).

Taken together, prior studies converge on the view that Islamic banking can support sustainable development through governance-based sustainability integration and social-finance-based inclusion mechanisms, yet they also reveal persistent gaps in synthesis. The literature notes limited comprehensive frameworks that systematically connect Islamic finance principles to actionable sustainability strategies (Jaafar & Brightman, 2022; Uddin & Ahmmed, 2018). It also underexamines how different instruments—zakat, waqf, sukuk, and microfinance—interact as a portfolio of sustainability mechanisms (Alfianto et al., 2024; Yaya et al., 2021). Empirical impact analysis on sustainability outcomes remains insufficient in many contexts (Alam et al., 2023; Ledhem, 2022). Moreover, geographic concentration limits generalizability across diverse regulatory settings (B. Harahap et al., 2023; Risyad & Mawardi, 2023).

Considering these factors, the present study aims to clarify how the research field on Islamic banking and sustainable development is structured, how its themes evolve, and where future inquiry is most needed. To do so, the study conducts a Scopus-based bibliometric study and keyword co-occurrence cluster analysis with VOSviewer, and interprets results through network, overlay, and density visualizations. This approach responds to calls for advanced mapping techniques to identify research gaps and thematic interconnections (Banna et al., 2022; A.-J. Ibrahim et al., 2021; Ramadhanty et al., 2022), supports clearer identification of contributors (A. A. Ibrahim & Alenezi, 2024), and aligns with the value of co-occurrence mapping for revealing thematic structure (Jan et al., 2021; Riaz et al., 2022). Ultimately, the study's contribution lies in offering a systematic, data-driven overview that can inform research agendas and policy discussions on SDG integration, including ESG governance and social-finance mechanisms (Altameemi & Al-Slehat, 2022; Mukhid, 2024; Syed Azman et al., 2022).

LITERATURE REVIEW

Conceptual Foundations of Islamic Banking and Sustainable Development

The relationship between Islamic banking and sustainable development has attracted growing attention as sustainability becomes a dominant paradigm in finance and development studies (Roy, 2016; Ryszawska, 2018; Sanders, 2016). Islamic banking is frequently positioned as a values-driven system that can potentially align financial intermediation with ethical and social objectives. This alignment is often linked to the distinctive foundations of Islamic finance, including risk-sharing, prohibitions against harmful activities, and a normative commitment to socio-economic welfare (Baloch & Chimenya, 2023; Franzoni & Allali, 2018; Naeem & Ul Haq, 2025). As a result, scholars increasingly treat Islamic banking not only as a technical financial arrangement but also as an institutional mechanism capable of shaping development outcomes. The literature emphasizes that this intersection requires conceptual clarity because sustainability is multidimensional, spanning economic resilience, social inclusion, and environmental responsibility.

A key insight in this domain is that Islamic banking's contribution to sustainable development cannot be evaluated solely through profitability or efficiency measures. Instead, it must be examined through frameworks that connect financial activities to welfare outcomes, distributive justice, and long-term societal resilience (Ghoniyah & Hartono, 2020; Khandakar et al., 2025). This framing has encouraged the development of theoretical lenses that explain how Islamic banks may support sustainable development goals through ethical constraints and social finance instruments (Dirie et al., 2024; Raimi et al., 2024). At the same time, the literature acknowledges that Islamic banking operates in diverse regulatory and market environments, which shapes the extent to which sustainability principles are institutionalized (Durre & Kulmie, 2025; Kashi et al., 2024). Therefore, research increasingly focuses on mechanisms, governance structures, and the contextual factors that enable or constrain sustainability outcomes.

Theoretical Frameworks Explaining Sustainability in Islamic Banking

The literature proposes multiple theoretical frameworks for explaining how Islamic banking contributes to sustainable development, each emphasizing different assumptions about institutional behavior and development outcomes. A central framework is Maqasid al-Shari'ah, which defines Islamic finance as a system oriented toward human welfare, social equity, and the protection of fundamental needs. This approach assumes that financial transactions should serve broader social objectives rather than prioritize profit maximization alone (Güney, 2024; Mergaliyev et al., 2021). Empirical studies suggest that Maqasid al-Shari'ah can align Islamic banking practices with poverty alleviation and sustainable resource management outcomes (Siswantoro & Mahmud, 2023). This framework provides a distinctly Islamic rationale for sustainability that connects ethics to measurable socio-economic results.

Beyond Maqasid-based approaches, stakeholder theory is widely used to explain sustainability engagement by emphasizing value creation for multiple constituencies rather than shareholders alone (Bridoux & Stoelhorst, 2016; Freudenreich et al., 2020; Shah & Guild, 2022). In Islamic banking, this translates into the expectation that banks should respond to community welfare and environmental concerns through responsible products and practices. Research suggests that stakeholder-oriented Islamic banks tend to engage more actively in corporate social responsibility, reinforcing their role in sustainable development outcomes (Aisyah et al., 2022). Stakeholder theory thus offers an inclusive perspective that explains sustainability as a relational commitment to diverse groups, including customers, employees, and society.

Institutional theory and ESG/sustainable finance theory provide complementary explanations by highlighting regulatory environments and global sustainability standards (Hughes et al., 2021; Jin & Chin, 2024; Razali et al., 2022). Institutional theory emphasizes that Islamic banks respond to formal and informal pressures, including Sharia compliance and external regulations, shaping sustainability adoption (Danlami et al., 2023). ESG theory assumes that sustainability integration can strengthen risk management and long-term performance, and evidence suggests that Islamic banks adopting ESG principles may experience improved stability (Alhammadi, 2022). Together, these frameworks show that sustainability in Islamic banking is shaped by ethical objectives, stakeholder expectations, institutional legitimacy, and global finance norms.

Mechanisms Linking Islamic Banking Principles to SDG Outcomes

The literature identifies several mechanisms through which Islamic banking principles translate into sustainable development outcomes. A foundational mechanism is risk-sharing, operationalized through profit-and-loss sharing contracts such as mudarabah and musharakah. Risk-sharing is argued to enhance financial inclusion by enabling access to capital for groups that may lack conventional collateral, including small entrepreneurs and SMEs. Empirical work suggests that risk-sharing can support local economic development and poverty alleviation by offering more flexible financing arrangements (Yaya et al., 2021). However, implementation challenges remain, particularly limited stakeholder understanding and regulatory constraints that may reduce the practical scope of risk-sharing models (Yaya et al., 2021).

Another mechanism is the prohibition of riba, which is framed as preventing exploitative practices and supporting dignity-oriented finance. Studies suggest that avoiding interest burdens can stabilize borrower finances and contribute to poverty alleviation by improving cash flow management (Alam et al., 2023). Empirical evidence also indicates that Islamic finance clients may experience improved satisfaction and financial literacy because transactions are framed as ethically grounded (A.-J. Ibrahim et al., 2021). Yet, the literature also highlights tensions between sustainability goals and bank profitability requirements, which can generate operational conflicts and perceptions that Islamic repayment burdens resemble conventional systems (Ledhem, 2022; Ramadhanty et al., 2022).

A third mechanism is asset-backed financing, which links transactions to tangible assets and discourages speculative behavior. This is argued to support stability and real economic activity, contributing to infrastructure and community welfare outcomes (Ledhem, 2022). The fourth mechanism is ethical screening, which excludes harmful sectors and aligns investments with social welfare. Evidence suggests ethical screening can strengthen corporate reputation and attract socially responsible investors (Banna et al., 2022; Jan et al., 2021). Nevertheless, the literature warns that ethical screening can be subjective and inconsistently applied across institutions, potentially undermining credibility (A. Ibrahim, 2024). These mechanisms collectively illustrate how Islamic banking can support SDGs, while also revealing operational limitations.

CSR Disclosure and Corporate Governance as Sustainability Drivers

Corporate social responsibility (CSR) disclosure and corporate governance quality are widely discussed as central drivers of sustainability performance in Islamic banking (Andriansyah et al., 2017; Harun et al., 2020; Ur Rehman et al., 2020). The literature consistently reports that governance structures influence the extent and quality of CSR disclosure, suggesting that stronger governance encourages transparency and responsible reporting. Empirical research highlights that institutional ownership can shape CSR disclosure behavior, indicating that governance incentives and monitoring affect sustainability communication (Yaya et al., 2021). This implies that sustainability engagement is not only value-driven but also structured by organizational accountability mechanisms. Consequently, CSR disclosure becomes a key indicator through which Islamic banks demonstrate social responsibility and align operations with sustainability expectations.

Sharia governance is also positioned as an important factor that may enhance sustainability outcomes by ensuring compliance with Islamic ethical standards. Studies argue that robust Sharia governance can facilitate better integration of ESG considerations into banking practices, strengthening environmental and social performance (Ledhem, 2022). The literature thus frames Sharia governance as both a compliance mechanism and a sustainability catalyst, enabling Islamic banks to connect religious legitimacy with contemporary sustainability demands. This integration suggests that Islamic banking can serve as a bridge between faith-based ethics and globally recognized sustainability frameworks.

The relationship between CSR, governance, and performance is also emphasized in empirical findings on financial outcomes. Research suggests that banks with stronger CSR disclosure and governance structures may achieve superior financial performance because transparency and responsible practices increase stakeholder trust (Alfianto et al., 2024; Uddin & Ahmmed, 2018). Additional evidence indicates CSR disclosure can improve profitability metrics such as ROA in Sharia-compliant contexts (Alfianto et al., 2024). However, the literature notes that governance effectiveness varies across cultural and regulatory environments, which can shape sustainability outcomes (Abedeen & Salman, 2024; Ayub et al., 2024; Napitupulu et al., 2024; Rahmatika et al., 2024). This suggests that governance-driven sustainability remains context-dependent and requires careful institutional interpretation.

Implementation Barriers in Islamic Social Finance and Inclusion Programs

Despite strong theoretical potential, the literature consistently highlights implementation barriers that limit the effectiveness of Islamic social finance instruments. Governance challenges are frequently reported, including weak institutional oversight and the absence of standardized management frameworks. Studies argue that poor governance can reduce the impact of zakat and waqf by generating inefficiencies in distribution and fund utilization (Danlami et al., 2023). This suggests that inclusion-oriented finance requires strong accountability systems to translate resources into measurable development outcomes. Without robust governance, Islamic social finance may fail to achieve its intended sustainability objectives.

Regulatory barriers also appear prominently, particularly the absence of clear guidelines that support the distinctive structures of Islamic social finance. The literature indicates that weak regulation can constrain the use of waqf and zakat in poverty reduction strategies, limiting scalability and cross-sector coordination (Ahmad et al., 2021). Regulatory inconsistencies across countries further complicate collaboration and system-wide implementation (Ascarya & Sakti, 2022). These findings imply that sustainability outcomes are shaped by national governance environments, and that fragmented regulation can prevent Islamic social finance from operating as a coherent development system.

Digital infrastructure and awareness are additional constraints, especially in developing contexts. Limited fintech capacity can hinder effective outreach to unbanked populations, even though digital solutions may improve transparency and operational efficiency (Ascarya et al., 2023). Moreover, low financial literacy and limited awareness among beneficiaries reduce access and utilization, suggesting that education and community engagement are necessary conditions for inclusion success

(Siswantoro & Mahmud, 2023). Together, these barriers indicate that Islamic social finance effectiveness depends on institutional readiness and systemic support rather than principles alone.

Methodological Limitations and Inconsistencies in Comparative Sustainability Studies

The comparative literature faces several methodological challenges that contribute to inconsistent findings on sustainability performance. One major limitation is the availability and quality of ESG data, with studies reporting inconsistencies in data collection and measurement approaches (Ledhem, 2020). Without standardized metrics, sustainability performance comparisons may reflect methodological artifacts rather than substantive differences. This limitation is particularly relevant when Islamic and conventional banks operate under different disclosure regimes and institutional norms. Consequently, empirical results may vary depending on how ESG is operationalized and measured.

Contextual variability is another factor that limits generalizability. Research focusing on Islamic banks in one region may not apply to other contexts due to differences in regulation, culture, and economic structure (Uddin & Ahmmed, 2018; Ledhem, 2020). These variations influence how Islamic finance principles are implemented and how sustainability outcomes emerge. As a result, cross-regional comparisons may produce conflicting conclusions unless contextual factors are explicitly controlled. This reinforces the need for careful design when interpreting sustainability claims in Islamic banking research.

The diversity of theoretical frameworks also contributes to inconsistent interpretations. Studies draw on stakeholder theory, institutional theory, and other lenses, producing different expectations about how ethical governance affects sustainability outcomes (Alam et al., 2023). Additionally, many studies emphasize traditional financial metrics such as ROA or ROE without adequately capturing social and environmental outcomes (Harahap et al., 2023). This methodological imbalance risks reducing sustainability to profitability, undermining the multidimensional character of sustainable development. Therefore, stronger conceptual integration and measurement consistency remain critical research needs.

Research Gap and the Significance of the Study

Although prior research provides substantial evidence on mechanisms, governance, and inclusion pathways, several gaps remain. First, the literature is fragmented across multiple theoretical lenses—Maqasid al-Shari'ah, stakeholder theory, institutional theory, and ESG theory—without sufficient synthesis of how these frameworks interact in explaining sustainability outcomes. Second, empirical findings are uneven across contexts, with regulatory variability and measurement inconsistency producing contradictory conclusions. Third, sustainability is often assessed through financial performance indicators rather than multidimensional SDG-oriented outcomes, limiting the field's capacity to establish comprehensive conclusions.

This study is significant because it addresses these gaps by systematically mapping how the literature is structured and how themes co-evolve, rather than relying solely on narrative synthesis. By focusing on thematic clustering and intellectual structure, the study can clarify which sustainability pathways dominate the literature (governance and CSR integration versus social finance and inclusion) and which remain underdeveloped. This contribution is particularly relevant given persistent barriers related to governance, regulation, digital infrastructure, and awareness in Islamic social finance implementation. Overall, the study supports a clearer research agenda for advancing sustainable development integration within Islamic banking systems.

METHOD

Research Design and Analytical Approach

This study employed a bibliometric research design combined with keyword-based cluster analysis to examine the intellectual structure and thematic evolution of scholarly publications at the intersection of Islamic banking and sustainable development. Bibliometric analysis was selected because it enables a systematic, replicable, and quantitative mapping of research patterns, including publication growth, knowledge structure, and thematic concentration across a defined corpus. In addition, cluster analysis using keyword co-occurrence was used to identify how topics are connected and how research themes form coherent groups within the literature. This combination provides both descriptive and relational evidence, allowing the study to move beyond narrative reviews and toward a structured understanding of how the field has developed over time. The analytical framework is inductive, meaning that interpretations are derived from patterns observed in the dataset rather than imposed through pre-defined thematic categories.

Data Source and Search Strategy

The dataset was retrieved from Scopus, a widely used bibliographic database that indexes peer-reviewed research across multidisciplinary domains. Scopus was chosen because of its comprehensive coverage of journals, conference proceedings, and other scholarly sources relevant to Islamic finance, sustainability, and development studies. Data collection was conducted using the following query: (TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development")) AND PUBYEAR > 2007 AND PUBYEAR < 2025. This query was designed to capture documents explicitly addressing Islamic banking and sustainable development within titles, abstracts, or keywords, while restricting the publication window to the period between 2008 and 2024. The search produced a total of 120 documents, which served as the empirical basis for subsequent bibliometric and cluster analyses. The dataset was exported from Scopus in CSV format to ensure compatibility with bibliometric software and to preserve metadata integrity for analysis.

Data Preparation and Metadata Processing

After retrieval, the Scopus records were organized and prepared for analysis by ensuring that key metadata fields were retained and properly structured. The exported dataset contained bibliographic information necessary for bibliometric mapping, including publication year, source title, authorship, affiliations, country/territory, document type, subject area, funding sponsor, and author keywords. These fields were used to produce descriptive statistics that summarize the structure of the dataset and highlight dominant publication patterns. The analysis emphasized metadata-based indicators rather than full-text content because bibliometric approaches rely on standardized indexing elements to generate comparable and reproducible results. Data preparation also involved ensuring that keyword information was available for cluster analysis, since keyword co-occurrence networks depend on consistent representation of research terms. No manual alteration of the dataset was applied in ways that could distort indexing content; instead, the dataset was treated as a structured representation of how Scopus classifies and records scholarly output in this research domain.

Bibliometric Performance Analysis

The first stage of analysis consisted of bibliometric performance indicators to describe the general characteristics of the retrieved literature. This included examining the distribution of documents by year, by source, by author, by affiliation, by country/territory, by document type, by subject area, and by funding sponsor. These indicators were used to identify growth trends, publication concentration across journals, author productivity patterns, institutional leadership, geographical distribution, and the disciplinary positioning of the research field. The purpose of this stage was to establish an empirical baseline before conducting relational mapping. Performance analysis is particularly relevant because it clarifies whether the field is mature or emerging, whether publication output is centralized or dispersed, and which institutions and regions dominate knowledge production. The results from this stage were treated as descriptive evidence that informs the interpretation of thematic clusters, since patterns in productivity and publication outlets can shape the structure of research themes and methodological choices within the literature.

Cluster Analysis Configuration

To identify thematic structures within the dataset, cluster analysis was conducted using keyword co-occurrence mapping. The analysis was configured with the following parameters: Type of analysis: Co-occurrence; Unit of analysis: All keywords; Minimum number of occurrences of a keyword: 2. Under these conditions, the dataset contained 602 keywords, and 95 keywords met the minimum threshold for inclusion in the network. Keyword co-occurrence analysis was selected because it captures how concepts are linked within the literature, based on the assumption that keywords appearing together in the same documents represent related or complementary themes. This method is widely used in bibliometric research to detect research fronts, dominant thematic clusters, and conceptual bridges across topics. The threshold of two occurrences was applied to reduce noise from highly idiosyncratic or rarely used keywords, while still preserving sufficient thematic diversity to map the field comprehensively.

VOSviewer Mapping and Visualization Procedures

The co-occurrence network was analyzed and visualized using VOSviewer, a specialized tool for constructing and interpreting bibliometric networks. VOSviewer was used to generate three complementary visual outputs: Network Visualization, Overlay Visualization, and Density Visualization. Network visualization was employed to identify the main thematic clusters, where node size represents keyword frequency and link strength represents co-occurrence intensity. Overlay visualization was used to examine temporal dynamics by assigning colors based on the average publication year of keywords, enabling the identification of earlier versus emerging research themes. Density visualization was applied to assess the concentration of research attention by highlighting areas of high and low keyword density, thus revealing which topics form the intellectual core of the field and which remain peripheral. Together, these three visualization techniques provide a robust triangulation of thematic structure, temporal evolution, and conceptual intensity within the Islamic banking–sustainable development literature.

Interpretation Strategy and Analytical Rigor

Interpretation was conducted through an inductive synthesis of bibliometric indicators and visualization outputs. First, descriptive bibliometric results were used to contextualize the field's development in terms of productivity, institutional leadership, and disciplinary orientation. Second, cluster structures identified in the network visualization were interpreted as thematic research streams based on the semantic meaning of grouped keywords and their co-occurrence relations. Third, overlay visualization was used to interpret thematic shifts by comparing the temporal positioning of clusters, while density visualization supported conclusions about core versus emerging topics. To enhance analytical rigor, interpretations were grounded in observable patterns produced directly by the software outputs rather than subjective assumptions. The study also treated keyword co-occurrence as a representation of research emphasis and conceptual association rather than a definitive measure of causal relationships. This approach ensures that findings remain empirically anchored, reproducible, and suitable for academic discussion of research trends and thematic development.

RESULTS

Bibliometrics Analysis

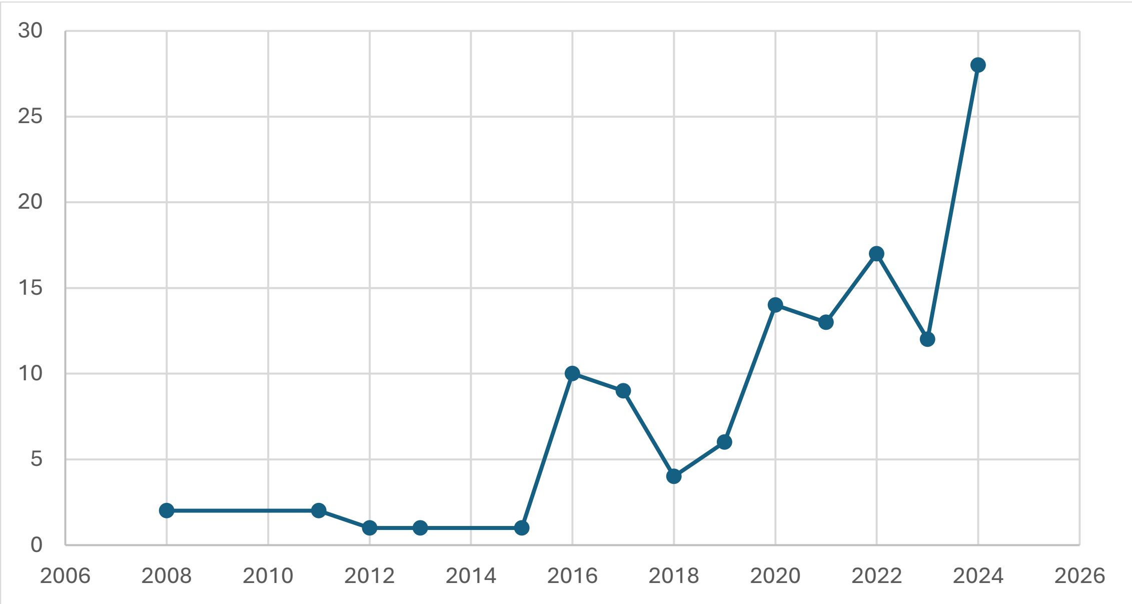
Document by Year

The search results for document by year for Scopus metadata generated from the query *(TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development"))* with a publication window between 2008 and 2024 are presented in

Figure 1. The search results summarize the annual distribution of indexed documents matching this query. Based on the file content, a total of 120 Scopus records were retrieved at the time of export, and the year-by-year counts show how often themes linking *Islamic banking* and *sustainable development* appear in the Scopus database. All numerical statements in Figure 1 are derived directly from the year–count pairs contained in the search results.

Figure 1

Search Results for Document by Year



Source: Scopus (2025).

From a longitudinal perspective, the data indicate that scholarly attention to the intersection of Islamic banking and sustainable development was sporadic and marginal before 2016. Between 2008 and 2015, annual publication counts never exceeded two documents per year, with several years showing only a single indexed output. This pattern suggests that, during this early phase, sustainability discourse had not yet been systematically integrated into Islamic banking research, or at least had not crystallized as an explicit analytical framework within Scopus-indexed literature. The low frequency is consistent with the broader global context, in which sustainability and SDGs were not yet fully institutionalized as dominant research paradigms.

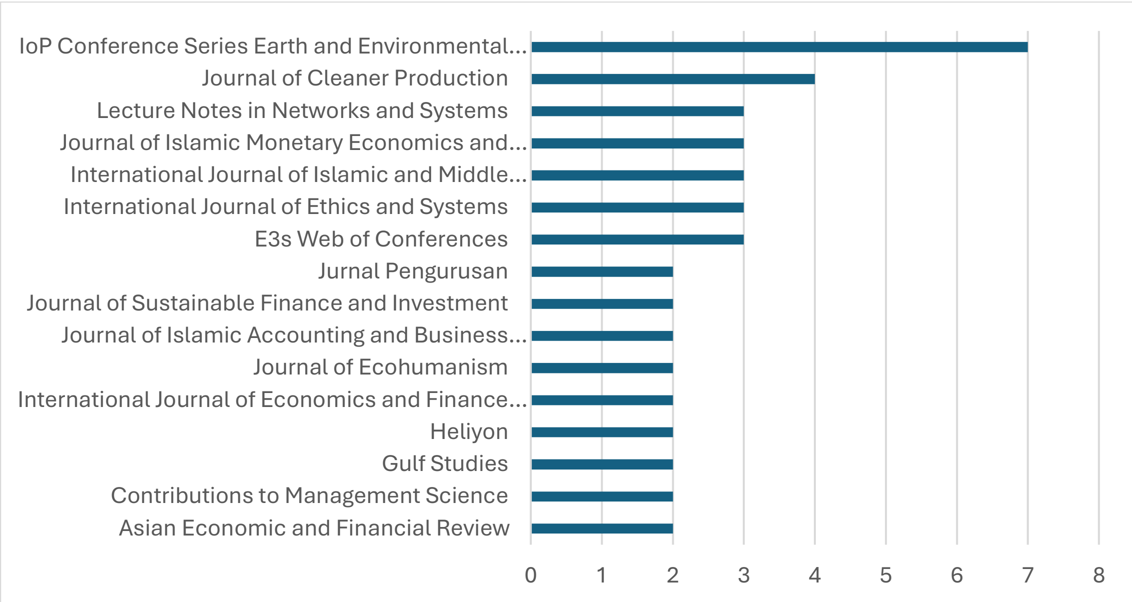
A clear structural shift appears after 2016, followed by a pronounced acceleration from 2020 onward. The search results show 10 publications in 2016, rising to 14 in 2020, 17 in 2022, and peaking at 28 publications in 2024, the highest value in the series. This upward trend reflects the growing convergence between Islamic finance principles—such as ethical investment, social justice, and risk-sharing—and global sustainability agendas, particularly after the adoption of the UN Sustainable Development Goals (2015). Inductively, the data support the interpretation that Islamic banking research is increasingly framed not only as a financial or religious system, but as a normative contributor to sustainable development debates. This shift underscores a maturation of the field, where sustainability has moved from a peripheral concern to a central analytical lens within contemporary Islamic banking scholarship, as evidenced by recent Scopus-indexed outputs.

Document by Year by Source

Figure 2 presents search results for document by year by source based on Scopus metadata output derived from the query *(TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development"))* for the publication period 2008–2024. The data lists 16 indexed sources and their respective publication number. All sources have a minimum of three publications. All data are based exclusively on the source and no external inference or estimation is used.

Figure 2

Search Results for Document by Year by Source



Source: Scopus (2025).

The source distribution indicates a high concentration of publications in a small number of outlets, with *Journal of Cleaner Production* emerging as the dominant venue, accounting for four documents. This journal's prominence suggests that research linking Islamic banking with sustainable development is most frequently framed within broader sustainability, environmental management, and responsible production debates rather than being confined to narrowly defined Islamic finance journals. The alignment with a high-impact, sustainability-oriented journal indicates an interdisciplinary orientation, where Islamic banking is analyzed as part of global sustainability and development discourses.

Beyond this leading outlet, the remaining publications are dispersed across multiple sources, each contributing a single document. These include conference proceedings (such as *IOP Conference Series: Earth and Environmental Science* and

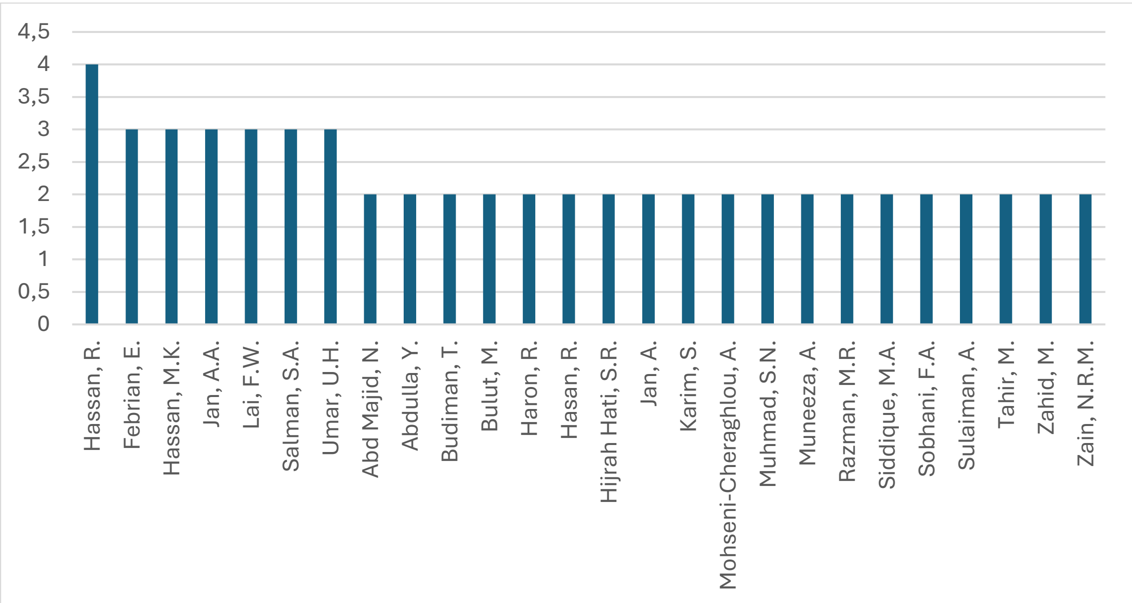
Springer Proceedings in Business and Economics) as well as specialized journals concerned with finance, sustainability, and management. Inductively, this fragmented distribution implies that the field has not yet consolidated around a stable core of dedicated journals. Instead, scholarship on Islamic banking and sustainable development appears to be methodologically and thematically exploratory, engaging diverse academic communities and publication platforms. This pattern reflects an emerging research area that is still negotiating its conceptual boundaries and institutional anchoring within the wider academic publishing landscape.

Document by Author

Figure 3 presents Scopus search results for documents by author based on metadata output generated from the query *(TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development"))* covering publications from 2008 to 2024. According to the data, 26 authors with minimum 2 publications are presented. All observations and numerical references below are derived directly from the author–frequency information explicitly reported in the Scopus search results.

Figure 3

Search Results for Document by Author



Source: Scopus (2025).

The distribution of authorship shows a limited number of relatively productive authors, alongside a long tail of contributors with single publications. The most prominent authors are Hassan, R. (4 documents) and Febrian, E. (3 documents), indicating repeated engagement with the thematic intersection of Islamic banking and sustainable development. Their higher publication counts suggest the presence of emerging individual research trajectories rather than large, stable research teams. Inductively, this pattern implies that intellectual leadership in this niche is concentrated among a small group of scholars who consistently revisit sustainability issues within Islamic banking frameworks.

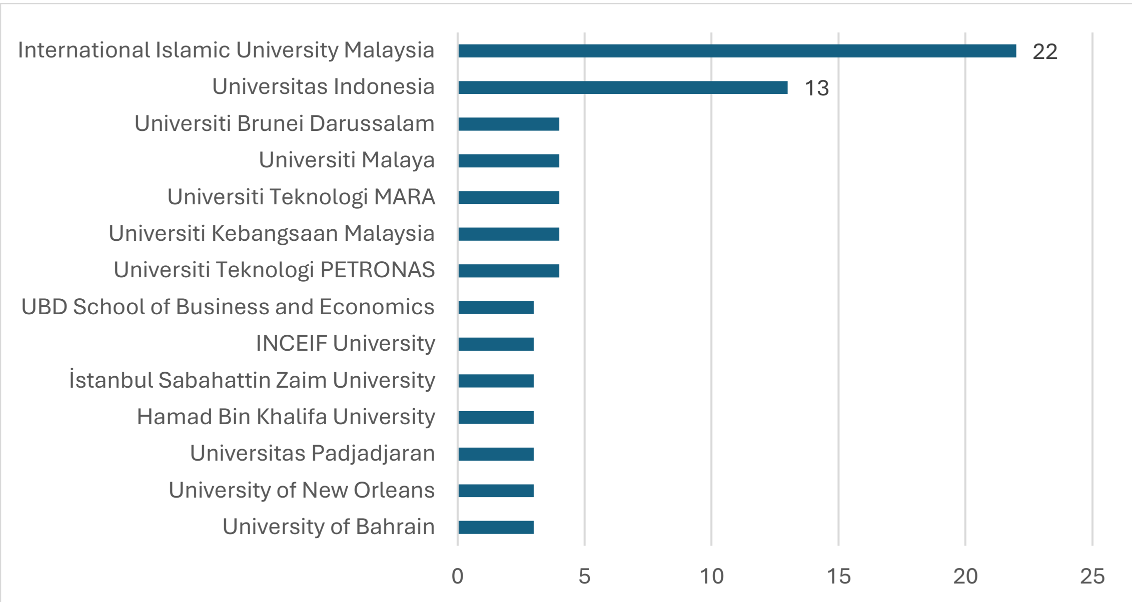
Beyond these leading contributors, the majority of authors listed in the file are associated with only one document each. This fragmented authorship structure indicates that research on Islamic banking and sustainable development is still diffuse and non-institutionalized, attracting episodic contributions from scholars whose primary research agendas may lie elsewhere. Taken together, the author-level evidence supports the interpretation that the field remains in a formative stage, characterized by exploratory collaboration and individual-driven inquiry rather than consolidated author networks or dominant schools of thought. This pattern is consistent with an emerging interdisciplinary research area that has not yet achieved strong authorial concentration or sustained collaborative continuity.

Document by Affiliation

Scopus search results for documents by affiliation based on metadata output generated from the query *(TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development"))* for the publication period 2008–2024 are presented in Figure 4. The data in the table lists institutional affiliations associated with the authors and the frequency with which each affiliation appears across the retrieved records. All statements are grounded exclusively in the affiliation–count information explicitly reported in the Scopus search results.

Figure 4

Search Results for Document by Affiliation



Source: Scopus (2025).

The affiliation distribution shows a strong institutional concentration, led by the International Islamic University Malaysia (IIUM), which appears 22 times across the dataset, in which 10 come from its Institute of Islamic Banking and Finance. This high frequency indicates that IIUM functions as a central institutional hub for research at the intersection of Islamic banking and sustainable development. The prominence of this university reflects its established academic infrastructure in Islamic finance and related sustainability studies, suggesting that institutional specialization plays a significant role in shaping scholarly output within this niche research area.

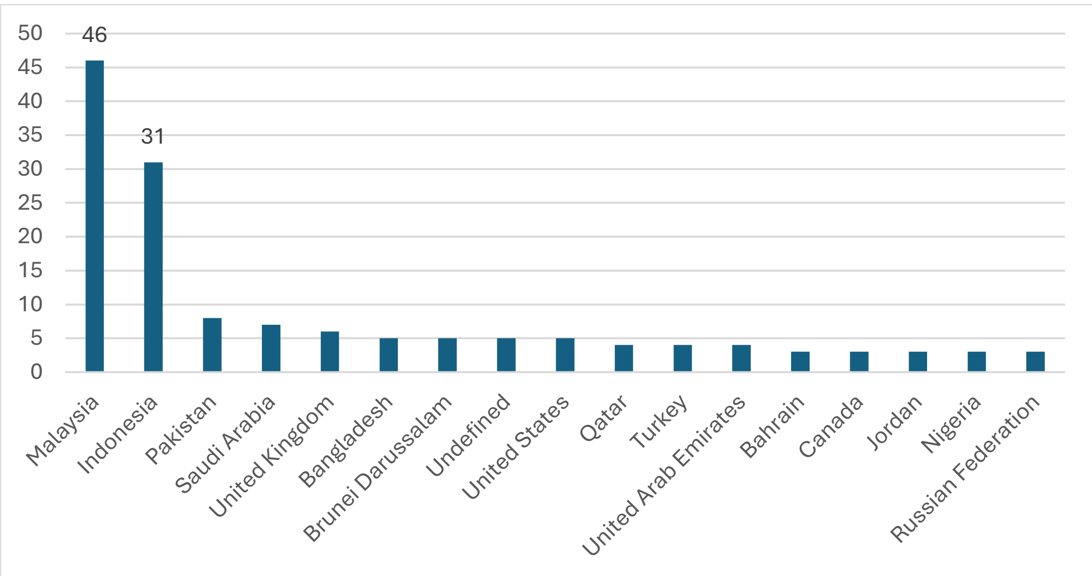
In contrast, the remaining affiliations are highly fragmented, with most institutions appearing only once in the dataset. These include universities and business schools from diverse geographic and academic contexts, such as specialized Islamic economics institutes, conventional business schools, and interdisciplinary sustainability-oriented faculties. Inductively, this pattern implies that while a small number of institutions provide sustained research continuity, the broader field remains decentralized and institutionally dispersed. Such a structure is characteristic of an emerging research domain, where concentrated expertise coexists with exploratory contributions from a wide range of institutions, rather than a fully consolidated global research network.

Document by Country/Territory

Scopus search results for documents by country/territory, based on metadata output generated from the query *(TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development"))* for publications between 2008 and 2024, are presented in Figure 5. The figure reports the country affiliations of authors and the number of times each country appears across all documents. These counts reflect author affiliations rather than unique publications; therefore, a single document may contribute to multiple countries. All numerical references below are taken directly from the country–frequency data contained in the Scopus search results.

Figure 5

Search Results for Document by Country/Territory



Source: Scopus (2025).

The distribution reveals a strong geographical concentration in Muslim-majority and emerging Islamic finance economies, with Malaysia (46 occurrences) and Indonesia (31 occurrences) occupying a dominant position. This pattern indicates that scholarly engagement with Islamic banking and sustainable development is primarily driven by countries where Islamic finance is both institutionally established and policy-relevant. Secondary contributors include Pakistan (8), Saudi Arabia (7), and the United Kingdom (6), the latter reflecting the UK's role as a global hub for Islamic finance research despite its non-Muslim-majority context. Inductively, the data suggest that research intensity correlates closely with national regulatory environments, academic infrastructure, and the strategic importance of Islamic finance within domestic development agendas.

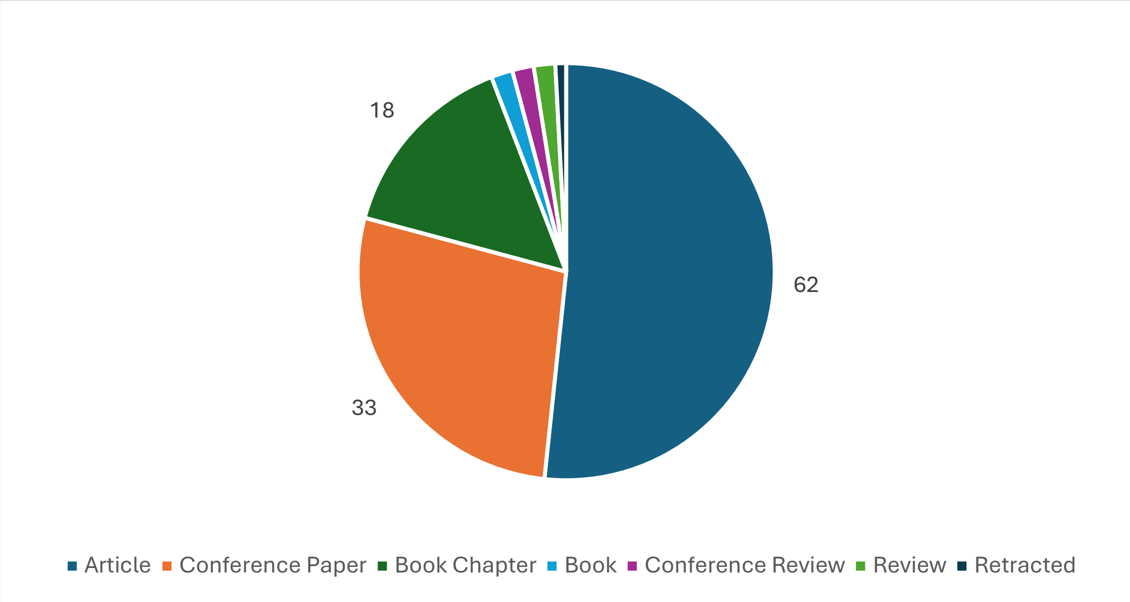
Beyond these leading contributors, the remaining country distribution is highly fragmented, with a wide range of countries—such as Bangladesh, Brunei Darussalam, the United States, Qatar, Turkey, and the United Arab Emirates—appearing between four and five times, and many others represented only once. This long-tail pattern indicates that, while the core knowledge production is geographically concentrated, the discourse has begun to diffuse across diverse regional and institutional contexts. Taken together, the evidence supports the interpretation that research on Islamic banking and sustainable development is globally expanding but unevenly institutionalized, with strong regional centers coexisting alongside sporadic contributions from a broad array of countries. This configuration is characteristic of an evolving research field that is gaining international visibility without yet achieving balanced global participation.

Document by Type

Figure 6 presents Scopus search results for documents by type based on output generated from the query *(TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development"))* for the publication period 2008–2024. The data in the figure reports document types along with their proportional shares (percentages), as produced by the Scopus Analyze function.

Figure 6

Search Results for Document by Type



Source: Scopus (2025).

The distribution shows a clear dominance of journal articles, which account for 62% of the retrieved documents. This predominance indicates that research on Islamic banking and sustainable development is primarily disseminated through peer-reviewed journal outlets, reflecting a preference for theoretically grounded and empirically validated contributions. From an inductive perspective, the strong representation of journal articles suggests that the topic has achieved a level of academic legitimacy that encourages formal scholarly debate rather than remaining confined to preliminary or exploratory formats.

Alongside journal articles, conference papers represent 33% of the total output, while book chapters account for 18%. The relatively high share of conference papers points to an active exchange of early-stage ideas and emerging findings within academic forums, particularly in interdisciplinary contexts linking finance, sustainability, and development studies. Book chapters, although fewer, indicate engagement with edited volumes that often emphasize conceptual synthesis and policy-oriented discussion. Together, these formats suggest that the field balances ongoing theoretical consolidation with exploratory scholarly dialogue.

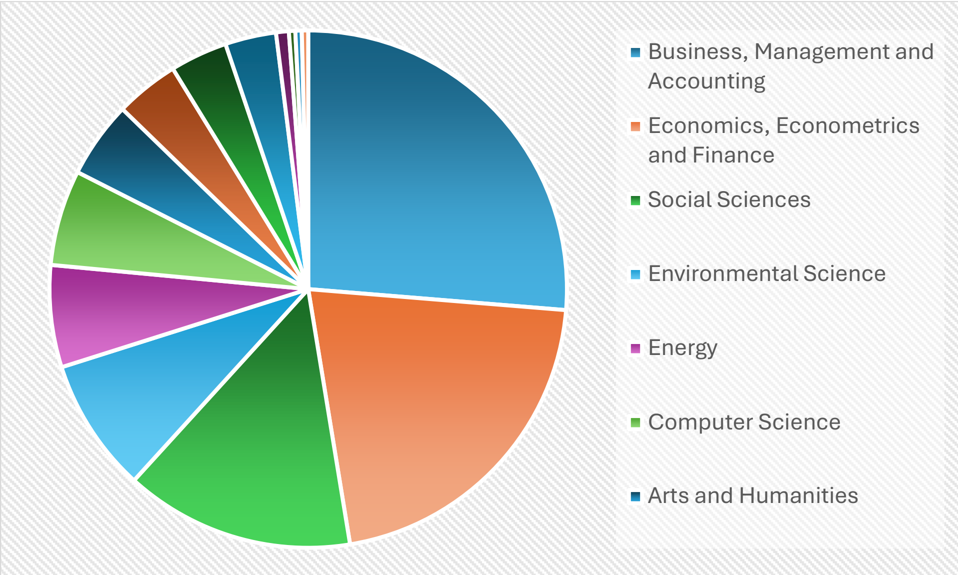
The remaining document types—books (2%), conference reviews (2%), reviews (2%), and retracted documents (1%)—appear only marginally in the dataset. Their minimal presence indicates that comprehensive monographs and systematic review articles are still rare, implying that the literature has not yet reached a stage of extensive retrospective synthesis. Inductively, this pattern supports the interpretation that research on Islamic banking and sustainable development remains in a developmental phase, characterized by growing empirical output but limited large-scale consolidation, a common feature of relatively young and interdisciplinary research domains.

Document by Subject Area

Scopus search results for documents by subject area, based on metadata output derived from the query *(TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development"))* for the publication period 2008–2024, are presented in Figure 7. The figure classifies each document according to Scopus subject areas and reports the frequency of subject-area assignments, noting that a single document may be indexed under multiple subject areas.

Figure 7

Search Results for Document by Subject Area



Source: Scopus (2025).

The distribution demonstrates a clear dominance of Economics, Econometrics, and Finance, which accounts for the highest number of subject classifications in the dataset. This finding indicates that research linking Islamic banking and sustainable development is primarily anchored in economic and financial analytical frameworks. Inductively, this suggests that sustainability is most often approached through performance, governance, and financial intermediation perspectives rather than as a purely environmental or sociological issue. The prominence of this subject area reflects the central role of Islamic banking as a financial institution and underscores the field's emphasis on aligning financial practices with sustainability-oriented objectives.

Beyond its economic core, the dataset reveals a notable interdisciplinary spread across subject areas such as Business, Management and Accounting, Social Sciences, and Environmental Science. Their presence indicates that scholars increasingly situate Islamic banking within broader organizational, societal, and environmental contexts. This diversification suggests an expanding analytical scope in which Islamic banking is examined not only for its financial mechanisms but also for its social responsibility, ethical orientation, and contribution to sustainable development outcomes. Inductively, the subject-area pattern supports the interpretation that the field is transitioning from a narrowly defined financial discourse toward a more integrated, cross-disciplinary research agenda.

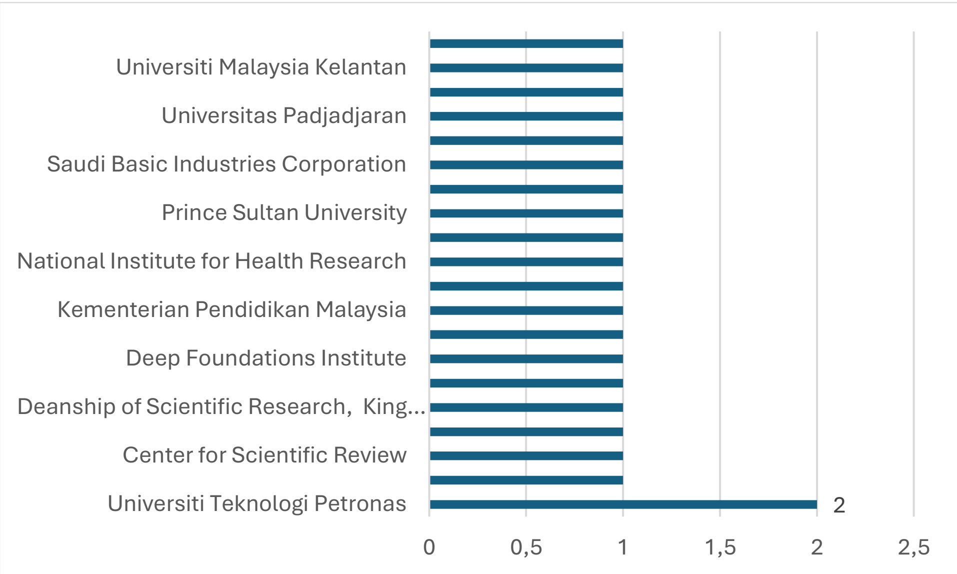
At the margins, subject areas such as Energy, Engineering, and Decision Sciences appear with relatively low frequencies. Their limited representation indicates that technical or sector-specific sustainability analyses remain peripheral within the current literature. Taken together, the subject-area distribution implies that research on Islamic banking and sustainable development is conceptually mature in its economic foundations but still selectively interdisciplinary, with room for deeper engagement across scientific and technical sustainability domains. This configuration is characteristic of an evolving research field that is progressively broadening its theoretical and methodological horizons while maintaining a strong disciplinary core.

Document by Funding Sponsor

Figure 8 presents Scopus search results for documents by funding sponsor based on metadata output generated from the query *(TITLE-ABS-KEY (islamic AND bank) AND TITLE-ABS-KEY ("sustainable development"))* for the publication period 2008–2024. The figure reports acknowledged funding sponsors and the number of times each sponsor appears across the retrieved documents. Because Scopus records funding at the document level, a single publication may list multiple sponsors; therefore, the frequencies reflect acknowledgments rather than unique funded projects.

Figure 8

Search Results for Document by Funding Sponsor



Source: Scopus (2025).

The funding distribution indicates a highly decentralized sponsorship structure, with only one sponsor appearing more than once. *Universiti Teknologi Petronas* is listed twice, making it the most frequently acknowledged funding body in the dataset. This limited repetition suggests that no single funding institution consistently dominates research at the intersection of Islamic banking and sustainable development. Inductively, the data imply that scholarly production in this area is not driven by large, long-term funding programs, but rather by project-based or institution-specific grants, often tied to individual researchers or localized research agendas.

The remaining funding sponsors each appear only once, including national ministries (e.g., *Ministry of Higher Education, Malaysia*; *Kementerian Pendidikan Malaysia*), university-based research bodies (e.g., *Deanship of Scientific Research, King Saud University*; *Universiti Malaya*), and a small number of private or semi-public organizations (e.g., *Saudi Basic Industries Corporation*; *Friedrich Naumann Stiftung*). This diversity of sponsors reflects a pluralistic funding landscape, spanning public, academic, and private-sector sources across multiple countries. Inductively, the absence of concentrated or recurring funding sources suggests that research on Islamic banking and sustainable development remains institutionally fragmented and opportunistic, relying on heterogeneous funding streams rather than coordinated international funding initiatives. This pattern is consistent with an emerging research field that has yet to attract sustained, large-scale strategic investment despite its growing scholarly relevance.

Cluster Analysis

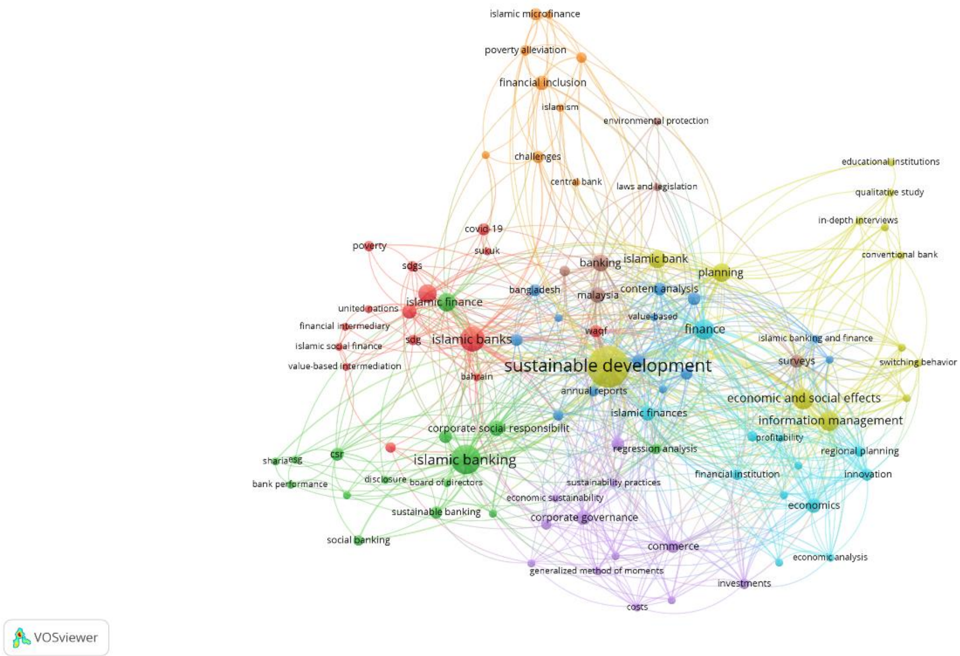
Network Visualization

The network visualization generated using VOSviewer in Figure 9 represents the co-occurrence structure of keywords derived from Scopus metadata for publications on Islamic banking and sustainable development between 2008 and 2024. In this visualization, node size reflects keyword frequency, link thickness indicates the strength of co-occurrence relationships, and colors represent thematic clusters. At the center of the network, "sustainable development" appears as the most dominant and highly connected node, indicating its role as the primary conceptual anchor of the literature. Its dense connections with terms such as *Islamic banking*, *Islamic finance*, *economic and social effects*, and *finance* demonstrate that sustainability is not treated as a peripheral concept, but as a core analytical framework through which Islamic banking is examined.

The clustering structure reveals several thematically distinct but interconnected research streams. One prominent cluster (green) centers on *Islamic banking*, *corporate social responsibility*, *sustainable banking*, *Sharia ESG*, and *bank performance*, suggesting a focus on governance, ethical compliance, and sustainability practices at the institutional level. Another cluster (red) emphasizes *Islamic finance*, *SDGs*, *poverty*, *financial intermediation*, and *Islamic social finance*, highlighting the developmental and inclusion-oriented dimensions of Islamic finance. A third cluster (blue–cyan) groups keywords such as *finance*, *economics*, *information management*, *profitability*, and *innovation*, indicating quantitatively oriented research that evaluates economic outcomes and managerial efficiency. Inductively, these clusters suggest that the literature integrates normative, developmental, and empirical-economic perspectives rather than advancing a single dominant approach.

Figure 9

Network Visualization of Scopus Search Results



Source: Scopus (2025). Authors' visualization using VOSViewer.

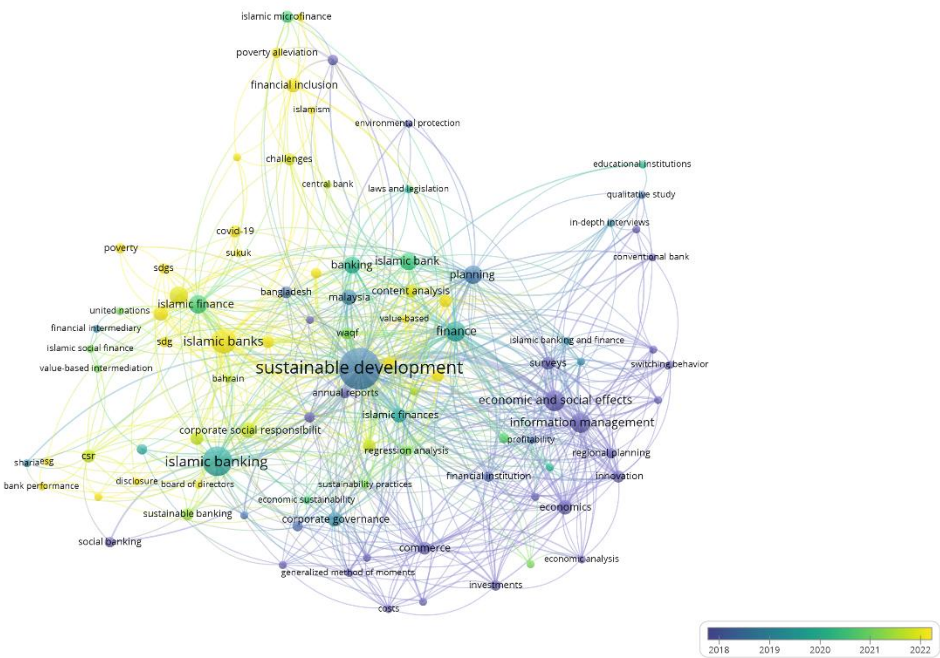
Smaller clusters further enrich the intellectual landscape. The yellow cluster, which includes *planning*, *content analysis*, *qualitative study*, and *in-depth interviews*, points to qualitative and methodological diversification, particularly in comparative studies between Islamic and conventional banks. Meanwhile, the purple cluster, containing *corporate governance*, *regression analysis*, *generalized method of moments*, and *investments*, reflects advanced econometric modeling and firm-level empirical analysis. The orange cluster highlights *Islamic microfinance*, *financial inclusion*, *poverty alleviation*, and *environmental protection*, indicating a growing concern with micro-level sustainability impacts. Taken together, the network visualization demonstrates that research on Islamic banking and sustainable development has evolved into a multidimensional and increasingly integrated knowledge structure, where sustainability operates as a unifying concept linking ethical finance, socio-economic development, and empirical financial analysis.

Overlay Visualization

The overlay visualization produced using VOSviewer in Figure 10 illustrates the temporal evolution of keyword co-occurrence in the literature on Islamic banking and sustainable development published between 2008 and 2024. In this map, node size reflects keyword frequency, link strength indicates co-occurrence intensity, and node color represents the average publication year, progressing from darker tones (earlier studies) to lighter yellow tones (more recent studies). The visualization shows that "sustainable development" occupies a central and consistently prominent position across the entire time span, indicating its long-term role as the conceptual backbone of the research field rather than a short-lived thematic trend.

Figure 10

Overlay Visualization of Scopus Search Results



Source: Scopus (2025). Authors' visualization using VOSViewer.

Earlier research, concentrated around the 2018–2019 period, is associated with keywords such as *Islamic banking*, *Islamic finance*, *corporate governance*, *regression analysis*, *generalized method of moments*, and *bank performance*. These terms, shown in darker blue and green hues, suggest that initial scholarly attention focused on financial performance, governance structures, and econometric validation of Islamic banking practices. Inductively, this phase reflects an effort to establish empirical credibility and theoretical grounding for Islamic banking within conventional financial and economic research paradigms before explicitly linking it to broader sustainability agendas.

More recent studies, particularly those emerging from 2021 to 2024, are represented by lighter green and yellow nodes and emphasize keywords such as *SDGs*, *Islamic social finance*, *financial inclusion*, *Islamic microfinance*, *poverty alleviation*, *Sharia ESG*, *information management*, *innovation*, and *qualitative study*. This shift indicates a conceptual broadening of the field, where Islamic banking is increasingly analyzed through its social, developmental, and ethical contributions rather than solely through financial metrics. Inductively, the overlay visualization demonstrates a clear thematic transition: the literature has evolved from institution-centered and performance-driven analyses toward impact-oriented and sustainability-aligned research, positioning

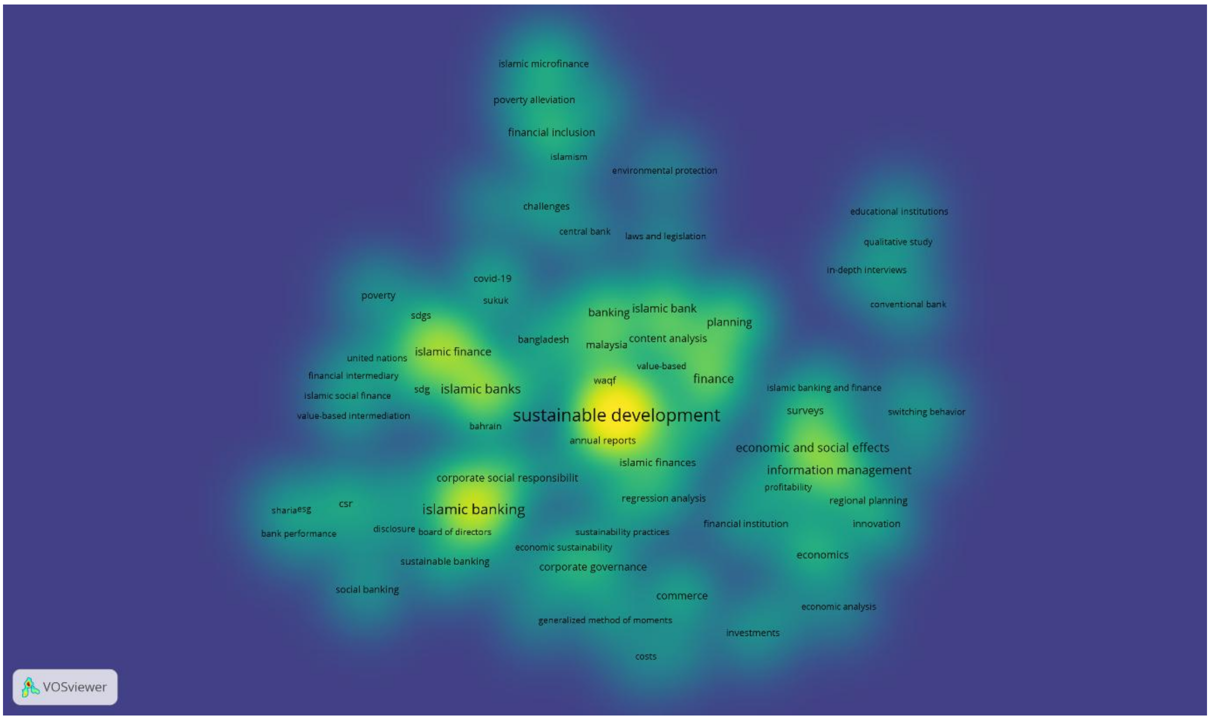
Islamic banking as an active instrument for achieving inclusive and sustainable development outcomes.

Density Visualization

The density visualization generated using VOSviewer in Figure 11 represents the relative concentration of keyword occurrences and co-occurrences within the Scopus-indexed literature on Islamic banking and sustainable development for the period 2008–2024. In this visualization, warmer colors (yellow to light green) indicate areas of high keyword density, while cooler colors (dark green to blue) represent lower levels of scholarly attention. The map clearly shows "sustainable development" as the most intense and centrally located hotspot, confirming its role as the dominant and most frequently recurring concept in the dataset. Its position and color intensity indicate that it serves as the primary thematic nucleus around which related research topics converge.

Figure 11

Density Visualization of Scopus Search Results



Source: Scopus (2025). Authors' visualization using VOSViewer.

Surrounding this core, several secondary high-density areas emerge, particularly around "Islamic banking," "Islamic banks," and "Islamic finance." These terms form a tightly connected cluster with moderate-to-high density, suggesting that sustainability-oriented research in this field is firmly grounded in institutional and financial-system perspectives. Closely associated keywords such as *corporate social responsibility*, *Sharia ESG*, *bank performance*, and *sustainable banking* appear in adjacent medium-density zones, indicating sustained scholarly engagement but lower intensity compared to the central sustainability discourse. Inductively, this pattern suggests that while ethical governance and performance issues are well established, they function primarily as supporting dimensions of the broader sustainable development agenda rather than as independent research cores.

Lower-density regions of the map reveal more specialized or emerging research themes, including *Islamic microfinance*, *financial inclusion*, *poverty alleviation*, *environmental protection*, *information management*, and *innovation*. These topics are dispersed toward the periphery and displayed in cooler colors, reflecting more limited but growing scholarly attention. Methodological and contextual keywords—such as *regression analysis*, *generalized method of moments*, *qualitative study*, and *in-depth interviews*—also appear in lower-density areas, indicating methodological diversity without thematic dominance. Taken together, the density visualization demonstrates a hierarchical knowledge structure in which sustainable development constitutes the central intellectual focus, supported by well-established Islamic banking and finance themes, while social impact, environmental concerns, and methodological innovations represent expanding but less consolidated research frontiers.

DISCUSSION

Research Growth and the Consolidation of the Sustainability Agenda in Islamic Banking Studies

The bibliometric results show that scholarship connecting Islamic banking and sustainable development has expanded unevenly but has accelerated in the later years of the observation period. This pattern is visible in the "documents by year" trend, where the topic appears relatively marginal in earlier years and becomes more visible after 2016, with stronger growth toward the most recent years. This indicates that sustainability has shifted from a peripheral theme to a more central analytical lens within Islamic banking research. The temporal pattern is also consistent with the overlay visualization, where newer themes cluster around SDGs, inclusion, and innovation.

Prior research helps explain why this growth occurs and why it intensifies in more recent years. Studies emphasize that Islamic banking is increasingly conceptualized as an ethically grounded financial system that can support sustainable development goals through risk-sharing, responsible investment, and community-oriented finance (Uddin & Ahmmed, 2018; Yaya et al., 2021; Ledhem, 2020). In addition, the rising use of sukuk as a sustainability-oriented instrument has been linked to economic growth and financing for socially responsible projects (Alam et al., 2023; Harahap et al., 2023) . These findings align with the increasing integration of sustainability discourse into finance-related research agendas.

Theoretically, the observed growth suggests a transition from viewing Islamic banking as primarily a compliance-based system toward understanding it as a values-based architecture for sustainable development. This supports the use of frameworks such as Maqasid al-Shariah, which connects Islamic finance objectives to welfare, equity, and poverty reduction (Jan et al., 2021; Harahap et al., 2023; Ibrahim & Alenezi, 2024). Practically, the trend implies expanding opportunities for Islamic banks to embed sustainability indicators in reporting and product design. From a policy perspective, the growth trajectory highlights the need for coherent regulatory standards that encourage sustainable finance integration while maintaining Sharia governance and accountability.

Intellectual Structure: Sustainable Development as the Conceptual Core of the Network

The cluster and visualization results demonstrate that "sustainable development" functions as the most central and highly connected keyword in the network map, indicating that it anchors multiple thematic streams in the literature. Surrounding this core, the network reveals strong linkages with "Islamic banking," "Islamic finance," and performance-related terms, suggesting that sustainability is primarily operationalized through institutional banking and finance mechanisms rather than treated as a purely environmental or sociological concern. The density visualization reinforces this conclusion by showing the highest intensity around sustainability and the Islamic banking/finance cluster.

This structure is supported by empirical studies that conceptualize Islamic banking as inherently aligned with sustainability through ethical restrictions and investment screening. Research highlights that Sharia principles—such as prohibiting interest and emphasizing ethical investment—create compatibility with sustainability goals, especially when Islamic banks support green and socially responsible initiatives (Uddin & Ahmmed, 2018). Furthermore, the literature links Islamic finance development to economic growth and resilience, including during crises, indicating that sustainable development is increasingly understood as multidimensional: economic, social, and institutional (Ibrahim et al., 2021; Ramadhanty et al., 2022; Banna et al., 2021).

Theoretically, this centrality implies that sustainable development has become a unifying framework capable of integrating diverse Islamic finance instruments and institutional strategies. It encourages future work to build stronger conceptual bridges between sustainability theory, stakeholder governance, and Islamic moral economy. Practically, Islamic banks can treat sustainability not as a reputational add-on but as a guiding principle for risk assessment, financing allocation, and performance evaluation. Policy-wise, regulators may consider creating sustainability-linked Sharia governance standards to ensure that sustainability claims are verifiable and avoid symbolic compliance. This is particularly important because sustainability integration requires both market incentives and regulatory clarity.

Governance, CSR, and Sharia ESG as a Dominant Institutional Pathway

A major cluster in the keyword network is organized around Islamic banking, corporate social responsibility, sustainable banking, Sharia ESG, and bank performance. This indicates that one of the strongest research pathways treats sustainability as an institutional governance challenge: how Islamic banks operationalize ethical commitments through disclosure, governance structures, and performance management. The overlay visualization suggests that governance and econometric performance assessment appeared prominently in earlier periods, indicating that the field initially emphasized measurable institutional outcomes. Overall, this cluster reflects an attempt to translate Islamic ethical principles into managerial indicators and governance mechanisms.

Previous studies provide strong empirical grounding for this cluster by showing that CSR disclosure and sustainability practices often correlate with financial performance outcomes in Sharia-compliant contexts. Studies indicate that CSR activities can improve profitability and strengthen corporate reputation, thereby contributing to improved returns such as ROA (Aziz & Haron, 2021; Crișan-Mitra et al., 2020; Kausar et al., 2023). In addition, ESG performance in Sharia-compliant firms has been linked to firm value and ethical investment leadership, including through instruments like Green Sukuk (Al Azizah & Haron, 2024). Governance quality is also emphasized as a factor supporting stronger outcomes (Ullah et al., 2023).

Theoretically, this evidence reinforces the argument that sustainability performance in Islamic banking depends not only on normative commitments but also on governance capacity and disclosure credibility. Practically, Islamic banks should strengthen sustainability governance by integrating ESG criteria into Sharia supervisory processes and reporting systems. Such integration can support competitive advantage by increasing stakeholder trust and investor confidence. From a policy standpoint, regulators may support standardized CSR and ESG disclosure frameworks tailored to Islamic finance to reduce ambiguity and enhance comparability across institutions. This is essential to prevent sustainability from becoming a rhetorical claim rather than an operationalized practice, especially as sustainability-linked finance grows in global markets.

Islamic Social Finance, Inclusion, and Poverty Alleviation as an Expanding Frontier

Another prominent thematic stream in the network relates to Islamic finance, SDGs, poverty, and Islamic social finance. This cluster indicates that sustainable development is increasingly discussed not only at the institutional banking level but also through distributional and inclusion-oriented mechanisms. In the overlay visualization, keywords such as SDGs, Islamic social finance, financial inclusion, and poverty alleviation appear as more recent developments, suggesting a shift toward impact-oriented agenda. The density visualization places these topics in lower-density zones, indicating that while growing, they remain less consolidated than institutional governance themes.

Previous studies show broad support for the claim that Islamic social finance instruments contribute to inclusion and poverty reduction, though effectiveness varies across contexts. Zakat is widely described as a mechanism for alleviating material poverty and strengthening welfare outcomes (Al-Mubarak, 2016; Jaenudin & Hamdan, 2022). However, research also notes operational challenges, including inconsistent beneficiary outcomes and distribution inefficiencies (Umar et al., 2022). Waqf and cash-waqf models have been proposed as sustainable approaches to welfare financing (Ahmad et al., 2021; Ascarya et al., 2023; Awdalkrem, 2025; Mukhid, 2024; Tumanggor, 2024), while Islamic microfinance has been shown to expand access without interest burdens (Abdullah Thaidi et al., 2024; Fajri et al., 2023; Malik, 2024; Syuhri et al., 2025).

Theoretically, this stream strengthens the argument that sustainable development in Islamic finance cannot be reduced to environmental metrics alone, but must include poverty reduction, social justice, and inclusion—dimensions consistent with Maqasid al-Shariah. Practically, Islamic banks and social finance institutions should improve governance, monitoring, and targeting mechanisms to ensure zakat and waqf funds reach intended outcomes. Policy-wise, governments may support integrated ecosystems where Islamic banks collaborate with zakat agencies, waqf boards, and fintech platforms to enhance transparency and reduce leakage. This integration can transform Islamic social finance from fragmented charity-based distribution into structured development finance aligned with SDGs.

Methodological and Sectoral Diversification: From Econometrics to Qualitative Inquiry

The keyword network indicates substantial methodological diversity, including econometric terms such as regression analysis and generalized method of moments, alongside qualitative approaches such as in-depth interviews and content analysis. This pattern suggests that the field has evolved from early dominance of performance and governance modeling toward broader methodological pluralism. The overlay visualization reinforces this transition by showing that qualitative and planning-related terms become more visible in later periods, reflecting a shift toward interpretive and policy-oriented research questions. This is significant because sustainable development requires multi-level explanations that cannot be captured solely through financial ratios.

Prior studies comparing Islamic and conventional banking further validate the need for qualitative and mixed-method approaches. Research emphasizes that Islamic banking's ethical constraints, social finance instruments, and community orientation create distinctive sustainability pathways relative to conventional profit-centric models (Al-Mubarak, 2016; S. Harahap, 2024). Conventional banking CSR is sometimes described as marketing-oriented rather than integrated into core operations (Uddin et al., 2024), and concerns about greenwashing highlight the importance of interpretive research on institutional behavior (Raimi et al., 2024) . At the same time, comparative research notes that Islamic banks may face regulatory and operational constraints, limiting their sustainability effectiveness (Abdullah Thaidi et al., 2023).

Theoretically, methodological diversification supports a more comprehensive research program that connects institutional outcomes with stakeholder perceptions, policy environments, and implementation barriers. Practically, banks can use qualitative insights to improve sustainability governance by understanding consumer trust, switching behavior, and organizational capacity. From a policy perspective, mixed-method evidence can inform regulatory reforms by identifying how sustainability initiatives are adopted in practice rather than assumed in theory. This suggests that future research should integrate econometric validation with institutional case studies to ensure sustainability claims in Islamic banking are both measurable and socially meaningful.

Policy and Regulatory Requirements for Integrating SDGs into Islamic Banking Systems

The bibliometric and cluster patterns indicate that sustainability-oriented Islamic banking research is expanding across multiple themes, but it remains institutionally fragmented, with diverse outlets and uneven consolidation. This fragmentation suggests that policy and regulatory discussions are likely dispersed and not yet anchored in a unified scholarly consensus. Nevertheless, the emergence of keywords related to laws, legislation, and central bank issues in the network indicates that regulation is a meaningful component of the sustainability discourse. The field's trajectory implies that sustainable development integration is not only an institutional choice but also a governance and policy problem requiring systemic coordination.

Previous studies emphasize that fragmented regulatory environments hinder the effective integration of Islamic social finance instruments into SDG-oriented strategies (Abdullah Thaidi et al., 2023; Dirie et al., 2024). Regulatory constraints can limit Islamic microfinance institutions' capacity to contribute to poverty reduction and inclusion goals (Malik, 2024). Studies also highlight governance and accountability challenges, including the need to strengthen institutional capacity to manage zakat and waqf effectively (Abdullah Thaidi et al., 2024; Nufus et al., 2024). Cross-sector collaboration and fintech integration are frequently proposed as solutions for transparency and inclusion (Akhter et al., 2025; Rochani et al., 2024).

Theoretically, these findings suggest that sustainability integration in Islamic banking must be studied as a governance ecosystem, not merely a bank-level strategy. Practically, regulators and industry bodies should develop SDG-aligned Sharia governance standards that encourage sustainable product development, disclosure consistency, and social finance integration. Policy-wise, harmonization of standards across jurisdictions may support cross-border Islamic sustainable finance and improve credibility, particularly for sukuk and ESG-linked products. Finally, institutional investment in financial literacy is crucial, because inclusion-oriented Islamic finance instruments require informed participation and effective implementation.

CONCLUSION

This study mapped the intellectual landscape of research on Islamic banking and sustainable development through a Scopus-based bibliometric approach. The findings indicate that scholarly attention has increasingly consolidated around sustainability as a central organizing concept, with "sustainable development" functioning as the most prominent and highly connected theme across the keyword network. The results further show that the literature is not monolithic but structured into several interconnected thematic streams, including governance and performance-oriented research, SDG-driven development and inclusion studies, and emerging discussions on innovation and information management. Overall, the evidence suggests that sustainability has shifted from a peripheral concern to a guiding framework for contemporary Islamic banking scholarship.

The discussion highlights that Islamic banking is increasingly examined through institutional mechanisms that translate ethical commitments into operational strategies. One dominant stream emphasizes corporate governance, CSR disclosure, and Sharia-aligned ESG practices as pathways for strengthening sustainability performance and stakeholder legitimacy. Another stream focuses on Islamic social finance instruments—such as zakat, waqf, and Islamic microfinance—as mechanisms for advancing inclusion and poverty alleviation goals. Importantly, the overlay and density patterns suggest a thematic evolution from earlier econometric and governance-centered research toward more recent work engaging SDGs, social impact, and qualitative inquiry. This indicates an expanding and increasingly interdisciplinary research agenda.

This study contributes to the existing body of knowledge by providing a systematic, data-driven synthesis of how research themes cluster, connect, and evolve within the Islamic banking–sustainable development domain. By combining bibliometric indicators with co-occurrence-based clustering and multiple visualization techniques, the study offers a structured understanding of dominant research priorities and underexplored frontiers. The findings also carry practical and policy relevance by clarifying which sustainability pathways—governance-based ESG integration or inclusion-driven social finance—are most established and which require deeper empirical validation. Future research may extend this mapping by integrating broader datasets, refining sustainability metrics, and strengthening causal evidence on development outcomes.

Limitation of the Study

A key limitation of this study is that it relies exclusively on Scopus-indexed publications retrieved through a single query string. While Scopus provides strong coverage of peer-reviewed research, the dataset may exclude relevant studies indexed in other databases or published in outlets not captured by Scopus. In addition, the results reflect the scope and sensitivity of the search terms, meaning that research addressing sustainability in Islamic banking using different terminology (e.g., "green finance," "responsible banking," or "impact finance") may not be fully represented. As a result, the mapped intellectual structure should be interpreted as a structured representation of the Scopus-visible segment of the field rather than a complete global inventory of all related scholarship.

A second limitation concerns the interpretive boundaries of keyword co-occurrence analysis. Keyword networks provide valuable evidence of thematic proximity and conceptual clustering, but they do not directly measure theoretical causality, practical effectiveness, or real-world development outcomes. Furthermore, keyword quality depends on authors' indexing choices and Scopus metadata consistency, which may vary across journals and disciplines. Some concepts may appear under multiple synonymous terms, while others may be underreported due to inconsistent keyword practices. Finally, the visualization outputs are sensitive to threshold settings and parameter choices, meaning that different configurations could yield slightly different cluster boundaries. These limitations do not undermine the study's contribution, but they require cautious interpretation of the thematic patterns as indicative rather than definitive.

Recommendations for Future Research

Future research should expand the bibliometric scope by triangulating Scopus data with other databases such as Web of Science, Dimensions, or specialized Islamic finance repositories. This would reduce database bias and allow more robust cross-validation of publication trends, influential sources, and geographic patterns. Researchers may also refine search strategies by incorporating additional sustainability-related keywords and controlled vocabulary terms to capture broader conceptual variations. Beyond mapping outputs, future studies could apply more advanced bibliometric techniques—such as bibliographic coupling, co-citation analysis, and thematic evolution modeling—to identify foundational works and trace how sustainability concepts diffuse across subfields of Islamic finance.

Further research should also move from thematic mapping toward stronger empirical validation of sustainability outcomes. Quantitative studies could test whether Sharia ESG integration, CSR disclosure, and governance mechanisms produce measurable impacts on financial stability, inclusion metrics, or environmental indicators. Similarly, research on zakat, waqf, and Islamic microfinance would benefit from longitudinal designs that assess sustained poverty reduction rather than short-term welfare effects. Mixed-method approaches are particularly valuable for capturing implementation barriers, stakeholder trust, and regulatory dynamics that cannot be fully explained through financial indicators alone. Finally, comparative cross-country studies are needed to clarify how institutional environments shape sustainability performance, enabling more generalizable conclusions and more actionable policy recommendations.

Author Contributions

Conceptualization	A.G. & S.M.H.	Resources	A.G. & S.M.H.
Data curation	A.G. & S.M.H.	Software	A.G. & S.M.H.
Formal analysis	A.G. & S.M.H.	Supervision	A.G. & S.M.H.
Funding acquisition	A.G. & S.M.H.	Validation	A.G. & S.M.H.
Investigation	A.G. & S.M.H.	Visualization	A.G. & S.M.H.
Methodology	A.G. & S.M.H.	Writing – original draft	A.G. & S.M.H.
Project administration	A.G. & S.M.H.	Writing – review & editing	A.G. & S.M.H.

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Data Availability Statement

The data presented in this study are available as attachment to online version of manuscript.

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Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the authors used ChatGPT, DeepL, Grammarly, and PaperPal to translate from Bahasa Indonesia into American English and improve the clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and took full responsibility for the content of the published article.

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