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ISLAMIC BANKING AND SHARIAH GOVERNANCE:A BIBLIOMETRIC ANALYSIS OF KEY THEMES

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ABSTRACT

Over recent decades, Islamic banking has grown rapidly, driven by increasing global demand for financial products and services aligned with Shariah principles. To ensure the products and services are aligned with Shariah principles, shariah governance is in place for Islamic banking. However, despite increasing research efforts, our understanding of this domain remains fragmented. To offer a comprehensive overview using the meta-data of 260 research articles from the period of 2009-23, the analysis begins with a description of the sample dataset retrieved from the Scopus database. Bibliometric software, Biblioshiny (Bibliometrix) package of R-Studio and VOS-viewer was utilized to identify key trends and research hot spots through thematic maps, co-occurrence networks, co-citation analysis, keyword analysis, and most relevant sources and affiliations.

The present study used a combination of two categories of research questions intellectual structure and conceptual structure to achieve research objectives. For intellectual structure, this study relied on a co-citation network and co-occurrence of keywords-plus. On the other hand, for the conceptual structure, Co-occurrence network and Research themes analysis was conducted. This study highlights that existing literature centers on the concepts of Islamic banking governance, Shariah compliance, service quality, and financial performance. Moreover, the result of this bibliometric research reveals that Islamic banking governance literature mainly focuses on the impact of Shariah board (SB) characteristics. There is a need to emphasize more on Shariah governance structures, processes, and disclosure practices.

The most prominent countries of origin for research activities in Islamic banking include Malaysia, Indonesia, Pakistan, the U.K., and Tunisia. This research highlights that the sound Shariah governance system, increased collaboration among researchers across jurisdictions, and standardization of the Shariah governance framework across jurisdictions will further promote Islamic banking globally. This study provides valuable insights for researchers, practitioners, policymakers, and government to further strengthen the Islamic banking system. It enhances understanding in a vital area for guiding future endeavors to promote Islamic banking for a more sustainable and efficient banking system.

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INTRODUCTION

Islamic banking is experiencing speedy global expansion, spurred by increasing global demand for financial products and services aligned with Shariah principles. Islamic banking (IB) operates within the parameters of Shariah law, which prohibits the giving or receiving of interest (riba) and places a strong emphasis on socially and ethically conscious investing. IBs' transactions are governed by a set of principles, including prevention of interest, Gharar and Maysir (speculation), a ban on financing unlawful sectors, transactions supported by real economic activity, and equitable profit and loss distributions between parties. (Haddad & Souissi, 2022; Mizushima, 2013). Islamic banks function under Shariah governance (SG) for compliance with Shariah law, which is the fundamental way Islamic banks operate. Shariah governance encompasses the set of systems and procedures in place to guarantee that Islamic banks' financial operations, products, and services adhere to Shariah principles and also ensures effective independent supervision and accountability of the board of directors (BOD) and Shariah supervisory board. (IFSB, 2006; Ahmed, 2011; Mizushima, 2013). The adaptation and evolution of Shariah governance for compliance with Shariah law have critical significance for the sustainable development of Islamic banking. The use of controversial modes adversely affects the general impression and actual identity of Islamic banking (IB)(Ayub, 2016).

Islamic banking is an integral part of the Islamic financial system. Islamic banking has much potential to promote sustainable economic development through its products and services, which include approaches for expanding access to finance, financing infrastructure projects, and increasing the reach of insurance (Takaful) (Ismail & Shaikh, 2017). According to the World Commission on Environment and Development, Sustainable development is a concept that incorporates meeting “the needs of the present without compromising the ability of future generations to meet their own needs”(Brundtland, 1987). Three factors; economic growth, social inclusion, and environmental protection are essential to attaining sustainable development. Islamic finance plays an essential role in the first two aspects. (Sadiq & Mushtaq, 2015).

Globally, researchers and academics are focusing on Islamic baking’s adherence to Shariah law, governance, and performance. The performance measures of conventional banking and Islamic banking are not identical since they have varied objectives (Ghayad, 2008). Therefore, numerous studies have so far been conducted on Islamic banking and Shariah governance. These studies include studies based on panel data analyses(Abdel-Baki & Leone Sciabolazza, 2014; Al-Malkawi & Pillai, 2018; Almutairi & Quttainah, 2017; Amaar Ali Ausat, 2018; Buallay, 2019; Darwanto & Chariri, 2019; Farag et al., 2018; Grassa & Matoussi, 2014; Hamsyi, 2019; Mezzi, 2018; Mollah et al., 2017; Mollah & Zaman, 2015; Sueb et al., 2022) and also studies based on single-country analyses (Hassan et al., 2017;Rosnia Masruki et al., 2018; Ullah & Khanam, 2018;Munifatussa’idah, 2021; Africa, 2021; Ashraf et al., 2022;Romadhonia & Kurniawati, 2022).

The number of research papers in the field of Islamic banking is increasing very fast. Research topics range from concepts to performance, compliance, and governance. However, the emerging literature regarding Islamic banking needs to be synthesized to provide a comprehensive view to all stakeholders including customers, practitioners, and policymakers to help them make sound decisions and policies by easily knowing the research profile so far. Therefore, for the present study, bibliometric analysis is used for a systemic and synthesized review of the Islamic banking-based literature to comprehend its thematic structure and suggest advancements in this emerging field of research.

Bibliometric analysis is crucial for several reasons. It helps in assessing the impact of research. (Hicks et al., 2015), identifies trends and patterns within research fields (Small, 1999), and evaluates the impact and productivity of researchers and institutions (Hirsch, 2005). It supports the researcher by guiding them about influential work and key papers in the field of research.(Cronin & Meho, 2006) and facilitates collaboration by identifying potential collaborators based on shared research interests or expertise (Newman, 2001). Additionally, bibliometric analysis informs funding decisions by identifying research areas with high citation rates or emerging trends (Bornmann & Marx, 2014).

For this purpose, we conducted a bibliometric study to examine the academic research output related to “Islamic banking” and “Shariah governance” and analyzed publication data of 260 articles published between 2009 and 2023 in Scopus journals. The prime focus of this study was to identify influential aspects like top institutions, studies, authors, and countries and use a science mapping tool to uncover hidden themes and fill research gaps. The researchers adopt bibliometric analysis to explore the trends, citation pattern, reader usage, author network, knowledge base, impact, and significance of the subject (Liang & Liu, 2018).

The main objective of this study is to systematically explore the main themes and patterns embedded in the state-of-the-art research on Islamic banking and Shariah governance over the last decade. The sub-objectives designed to support the achievement of the main objective are as follows:

- To explore the descriptive bibliometric information
- To identify the thematic areas and practical dimensions in research related to Islamic banking and Shariah governance.
- To examine current trends in Islamic banking publications in terms of authors, disciplines, journals, institutions, affiliated countries, keyword analyses, and bibliometric coupling.
- To explore the conceptual and intellectual structure of Islamic banking and Shariah governance research
- To identify research gaps and develop a comprehensive roadmap for future research

To provide inferences about Islamic banking and Shariah governance by responding to the research questions based on research objectives. This study aims to answer the following research questions:

RQ1. What is the descriptive bibliometric information available in the publications in the Islamic banking and Shariah governance research domain?

RQ2. What are the dominant themes and practical dimensions emerging from the Islamic banking literature?

RQ3. What are the current trends in Islamic banking publications in terms of authors, keywords, disciplines, journals, institutions, and affiliated countries?

RQ4. How can we understand the conceptual and intellectual structure of Islamic banking and Shariah governance research and its evolution over the last decade?

RQ5. What are the significant research gaps in the current literature on Islamic banking and to suggest future research agendas for areas that warrant further investigation?

RESEARCH METHODOLOGY

To have a more comprehensive profile of Islamic banking, the study adopts the bibliometric approach to assess Islamic banking and Shariah governance. Due to extensive use in previous studies, (Alshater et al., 2021; Pattnaik et al., 2020), we built our data set from the Scopus database. Following query was applied to extract the articles of our interest:

(TITLE-ABS-KEY (("Shariah Maqasid" OR "Sharia Governance" OR "Sharia Maqasid" OR "Shariah Governance" OR " Shariah Compliance" OR " Shariah Audit")) AND TITLE-ABS-KEY (("Islamic Banking" OR "Islamic Bank" OR " Islamic Banks"))) AND (LIMIT-TO (DOCTYPE, "ar")) AND (LIMIT-TO (LANGUAGE, "English")) AND (LIMIT-TO (SRCTYPE, "j")).

The study includes publications, published between 2009 and 2023 in Scopus journals. After building the database we used the bibliometrics methodology to map the themes, citation patterns, time trends, the disciplinary distribution, the high-frequency keywords, and the topic evolutions of the related academic output. The study uses VOSviewer and R-Studio with the "Bibliometrix" package to analyze the data. This R-package comes with Biblioshiny, which is a graphical interface tool, this software is specifically developed to conduct bibliometric research (Aria & Cuccurullo, 2017) and is being extensively used in bibliometric research (Alshater et al., 2021; Kristia et al., 2023).

The current study follows the five-step scientific mapping clustering approach, as indicated in Figure 1 and suggested by (Zupic & Čater, 2015).This study utilized a science mapping technique for bolometric analysis. Traditionally, scholars have adopted two methods to make sense of earlier findings: a structured literature review (the qualitative approach) and meta-analysis (the quantitative approach) (Schmidt, 2008).

Now, science mapping is being extensively used by scholars as a quantitative tool of bibliometric analysis, as it explores the hidden topics and themes in a literature review (Aria & Cuccurullo, 2017). Since it is a systematic, objective, and quantitative approach that uses classification algorithms and visualization to find an analog of clusters, it provides less biased and rigorous outcomes than narrative literature reviews (Zupic&Čater, 2015).

Step 1:Research Design
- **Research Questions**
- **Research Methods**

⇩

Step 2:Compilation of Bibliometric Data
- **Database Selection**
- **Filter and Export**

⇩

Step 3:Data Analysis
- **Appropriate Software Selection**
- **Data Cleaning**

⇩

Step 4:Visualization
- **Choice of Visualization Method**
- **Visualization Software Selection**

⇩

Step 5:Intrepretation
- **Describe and interpret the findings**

Figure 1. Process for Bibliometric Analysis.
Source: (Zupic & Čater, 2015)

The current study deploys the five-step science mapping clustering approach to identify themes in the Islamic banking literature, as shown in Figure 1 and proposed by (Zupic & Čater, 2015).The study design is the first stage in the process of bibliometric analysis. In this step, scholars define research questions and choose appropriate bibliometric methods to answer them. In the second stage, scholars select a database, filter the core document set, and export the data. The third stage of bibliometric analysis is data analysis, which is performed using bibliometric or statistical software tools or by writing their own code. After data analysis, data visualization is the fourth stage, where scholars choose a visualization method and use appropriate mapping software. In the final and fifth stage, the scholars describe and interpret the findings (Aria & Cuccurullo, 2017; Zupic & Čater, 2015).

The choice of the bibliometric methods depends on the research questions (Zupic & Čater, 2015). Bibliometrics for science mapping can answer three main categories of research questions: (i) determining the knowledge base and intellectual structure of a topic or research field (ii) Analysing the research forefront(or conceptual structure) within a specific topic or field of study; and (iii) generating a social network structure representing a particular scientific community(Aria & Cuccurullo, 2017).

The present study used a combination of the first two categories of research questions, i.e., intellectual structure and conceptual structure to achieve research objectives. The intellectual structure is a technique that uses citation information to isolate similar articles. This research applied a “bibliometric coupling” approach which maps the links between the articles citing similar references (van Eck, 2011).This research segregates the existing literature on Islamic banking by employing a bibliometric Co-occurrence network. On the other hand, a frequently used method for the conceptual structure is a co-word analysis of keywords and the title of each article (Aparicio et al., 2019). The co-word analysis assumes that two articles are similar if they share the same keywords, using a combination of intellectual and conceptual structures is more appropriate(Lei et al., 2023).

FINDINGS AND RESULTS

Descriptive Statistical Data

Table 1 exhibits data on articles published between 2009 and 2023, retrieved from the Scopus database. A total of 329 manuscripts were initially identified; however, this number was narrowed down to 260 publications that were published in 117 journals. These publications collectively utilized 803 numbers of ‘keywords’ and 3455 keywords related to the author. The mean number of citations per article is 11.67. Articles about Islamic Banking have a high percentage of international co-authorships (33%). On the other hand, the annual growth rate in this domain is 27%.

Table 1 Descriptive statistical data regarding the compilation

Description	Results
Article	260
Period	2009:2023
Sources (Journals, Books, etc)	117
Documents	260
Annual Growth Rate %	27.19
Document Average Age	3.45
Average citations per doc	11.67
References	15386
Keywords Plus (ID)	81
Author's Keywords (DE)	803
Authors	595
Authors of single-authored docs	46
Single-authored docs	49
Co-Authors per Doc	2.68
International co-authorships %	33.08

Figure 1 below illustrates publication trends related to Islamic Banking. The figure depicts a significant increase in publications from 2009 until it reaches a peak in 2020 and experiences a slight decline in 2023. This decline shows that there is a shift in the research focus of the scholars in this field. This shift may have shifted attention from the broader topic of Islamic Banking to more specific emerging issues in the field such as governance and innovative products. The research scholars might explore alternative themes and methodologies to bridge the gap between theoretical aspirations and practical implementation. Therefore, it reduces the volume of publications specifically in Islamic banking.

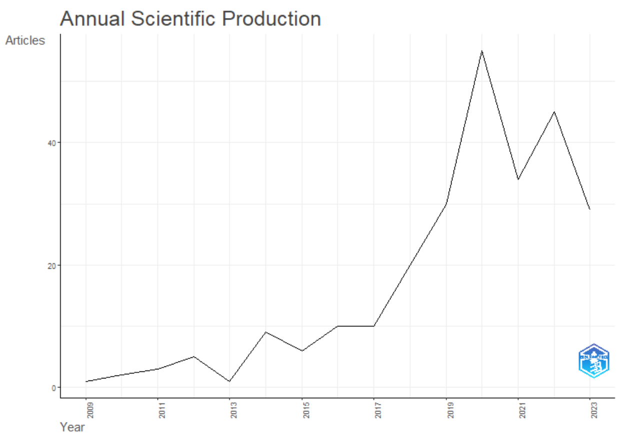

Fig. 1. Annual Scientific Production.
Source: authors’ compilation

Countries with High Levels of Corresponding Authors and Citations

Figure 2 explores the most prominent countries of origin for the corresponding authors, showing that Malaysia, Indonesia, Pakistan, the U.K., and Tunisia are the top 5 countries of corresponding authors. Among the top five countries, four countries are Muslim-majority countries, and the United Kingdom is not the Muslim majority country. One of the reasons behind the United Kingdom being among the top corresponding countries might be the increasing trend in Western countries that are seeing Islamic banking as a sustainable alternative to the conventional banking system. It is also visible from Figure 2 that most of the studies are based on Single-Country productions (SCPs), while fewer studies involve multi-country production (MCP), involving collaboration from authors from multiple countries. This low level of collaboration indicates the need for increased Scholarly collaboration in this field for the global harmonization of Islamic banking products and services.

Figure 3 below shows the 15 most prominently cited countries; among them, the top 5 countries include Malaysia is in the top spot with 647 citations; the United Kingdom is second with 291 citations; Indonesia is third with 286 citations; Tunisia is fourth with 272 citations; and Pakistan with 197 citations is in the fifth spot in terms of the most cited countries in the field of Islamic banking.

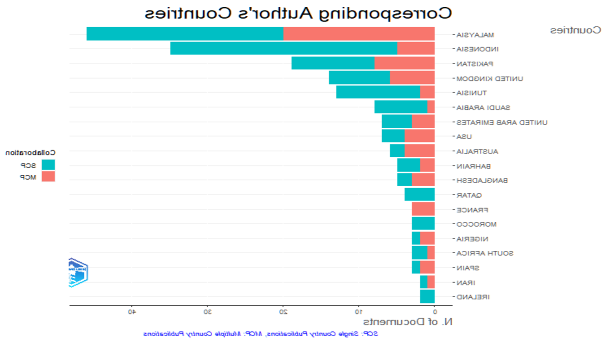

Fig. 2. Top countries in terms of corresponding authors.
Source: authors' own compilation

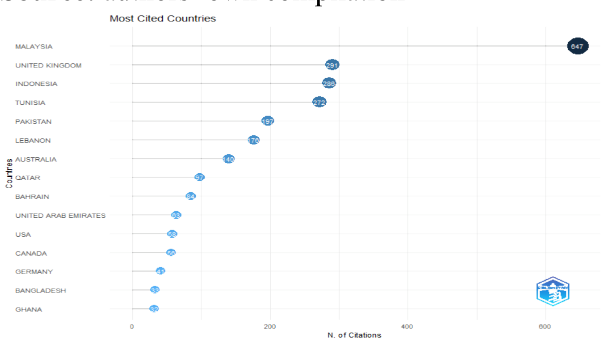

Fig. 3. Most cited countries.
Source: authors' own compilation

Most Relevant Sources and Affiliations

Figure 4 of this research shows the most relevant academic journals and publishing sources produced over the time frame. Journal of Islamic Accounting and Business Research is the top journal in terms of publications (29 publications), the Journal of Islamic Marketing is the second highest publishing source (26 publications), International Journal of Islamic and Middle Eastern Finance and Management is the third (19 publications), ISRA International Journal of Islamic Finance is in the fourth spot (11 publications) and Banks and Bank Systems is in the fifth spot (7 publications).

Figure 5 indicates the most prominent affiliation of authors over the time frame. International Islamic University Malaysia has the highest affiliation of authors for research publications in the field of Islamic banking (20 affiliations); University Putra Malaysia and University of Malaya both share the second place(19 affiliations); University Teknologi Mara is in the third place (10 affiliations); Universitas Airlangga, Universiti Sains Islam Malaysia and University of New Orleans shared the fourth place (8 affiliations) and Universitas Indonesia, Universiti Utara Malaysia, University of Sfax, shared the fifth position with 7 affiliations each.

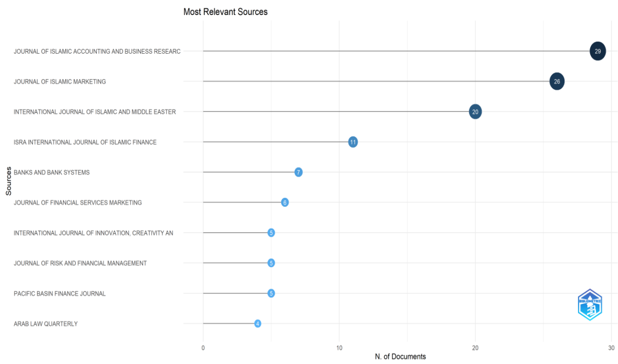

Fig.4. Most Relevant Sources.
Source: authors' compilation

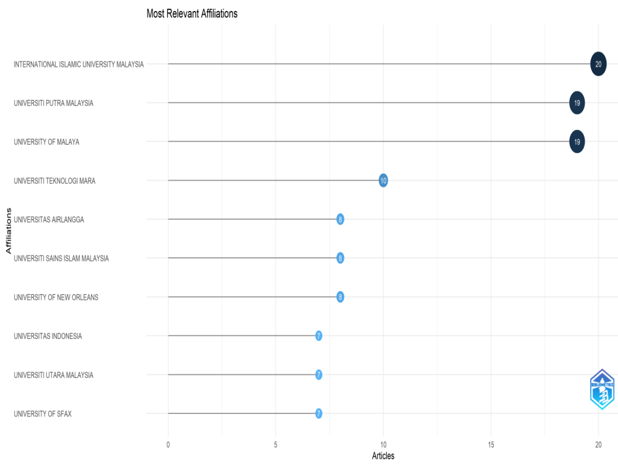

Fig. 5. Most relevant affiliations.
Source: authors' compilation

Keyword Analysis

Researchers utilize keywords to provide a precise representation of any specific study subject or research topic. A keyword analysis is an effective bibliometric research technique for detecting prevalent subjects and patterns within the study area.

In this study, the selected publications in the field of Islamic Banking were further examined using bibliometric methodology, with a specific emphasis on frequently recurring keywords. In the Scopus database, two distinct types of keywords were customized: "author's keywords" and "keywords plus." To clarify, "keywords plus" represents the terms or phrases often found in the references cited in an article but are not included in the article's title. The results of this study are presented in the form of word clouds.

Figure. 6 displays a network visualization showing how frequently authors' keywords appear together in academic publications. Each node in the network represents a keyword, and the connections between them indicate that these keywords were mentioned in the same article. Larger nodes signify more frequently used keywords, while different colors represent distinct thematic groups. Cluster 1 (in blue color) centers around the concepts of "Islamic banking" and "Shariah governance," highlighting research focused on Islamic banking governance. Keywords like "performance," point to topics concerning the emphasis on the performance of Islamic banks.

However, Cluster 2 (in green color) spins around themes of "financial performance" and "Shariah Supervisory board." It also includes keywords related to corporate governance. This cluster indicates a significant amount of research aimed at improving the financial performance and corporate governance of Islamic banks.

In Cluster 3 (in orange color), keywords like "conventional banks" and "AAOIFI" dominate, showing a focus on the comparison of regulations of Islamic banking and conventional banking and the role of AAOIFI in the standard setting for Islamic banking. In addition, Cluster 4 (in red color) highlights "service quality," "satisfaction," and "Shariah compliance," pointing to studies focused on financial products and services in terms of quality, customer satisfaction, and Shariah compliance. This indicates an interest in developing Shariah-compliant and competitive products and services of Islamic banks.

Furthermore, Cluster 5 (in purple color) emphasizes broader Shariah governance issues with keywords like "Shariah governance," and "Shariah supervisory board." This shows a focus on Shariah governance impacts and the role of the Shariah supervisory board in Islamic banks' governance efforts.

The word clouds appear to revolve around the most frequently discussed topics such as Islamic banking, sustainable development, financial services, corporate governance, financial system, and financial performance. However, the following Figure 7 shows the word clouds containing the 50 most frequently occurring keywords plus (extracted from Biblioshiny). In this study, there are some core research investigation areas highlighted from Word Cloud (figure 7), i.e., Islamic banking, sustainable development, financial services, corporate governance, economic growth, financial system, and financial performance.

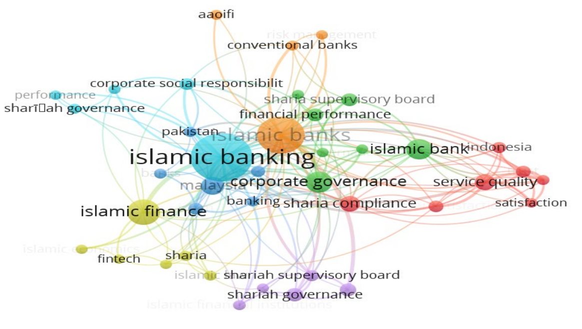

Fig. 6. Keyword analyses.
Source: authors' compilation

Fig.7. Word clouds containing the 40 most frequently occurring keywords plus

Bibliographic Coupling Analyses

The bibliographic coupling approach relies on identifying references shared by two articles was proposed by (Kessler, 1963). Two articles are biblimetrically coupled if they share a common item of reference (Egghe & Rousseau, 2002). Figure 8 presents bibliometric coupling visualization extracted from the analysis of 260 publications in the VOSviewer. The results showed that Islamic banking and Shariah governance literature is divided into different colors and clusters. The bibliographic coupling analysis map is based on the number of authors. The bibliographic coupling nodes show the distance or closeness of the authors in the network. Larger nodes in Figure 8 indicate large numbers of co-authors.

Fig. 8. Bibliometric Coupling of Co-Authors
Source: authors' compilation

Conceptual Structure

The conceptual framework is an overview of the particular area of research or discipline (Aparicio et al., 2019). The conceptual framework aims to determine the relative closeness between various research subjects, identify high-demand or under-studied research clusters, and analyze the temporal patterns of research themes. For conceptual structure analyses several approaches are applied, such as "co-occurrence networks," analysis, the creation of "theme maps," and the analysis of "thematic progression."

Co-occurrence Network

Close co-occurrence is when topics have a frequent repetition in the 'abstract, 'title,'' or 'keywords' of various studies, to determine co-occurrence, "co-occurrence network" analyses are applied. Figure 9 illustrates the co-occurrence network of the author keywords that were most often used in the articles examined for this research. Figure 10 shows four main clusters from the data, marked in green, red, orange, and blue colors. Each color represents different groups. Distance shows connectedness, words represent nodes, and the size of nodes is proportional to their frequency of occurrence.

The cluster (1) colored in green highlights core concepts related to Islamic banking, including Shariah governance, profitability, and performance. The red cluster (2) elaborates on Islamic banks' efficiency, governance, shariah governance, and corporate social responsibility. The orange cluster (3) illustrates corporate governance and intellectual capital. The blue cluster (4) emphasizes various broad concepts of Islamism, governance approach, sustainability, and financial performance. The analysis of all four clusters reveals that Shariah governance, corporate governance, governance approach, profitability, efficiency, intellectual capital, financial performance, and sustainability are the trending topics.

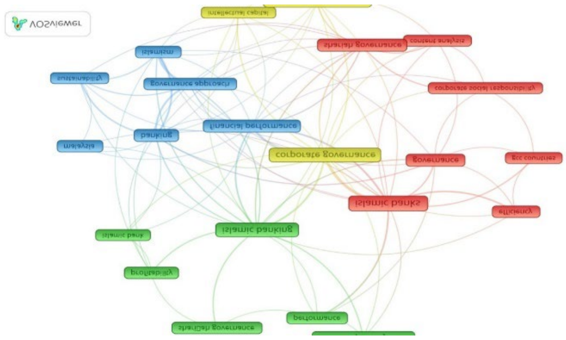

Fig.9. Keyword co-occurrence (extracted from VOSviewer).
Source: authors' own compilation

Research Themes Analysis

Thematic map analysis is conducted to identify patterns and trends, graphically illustrate important topics, and evaluate the degree of subject associations. As shown in Figure 10, the thematic map was constructed based on author keywords and was mapped into four themes basic themes (right bottom), emerging or declining (left bottom), motor (top right), and niche (left top). As indicated by the thematic map (Figure. 10), the study of 260 selected articles published between 2009 and 2023 demonstrates the existence of four broad groups of research themes.

There are 595 numbers of authors who contributed to various themes: Islamic Banking, shariah governance, Islamic finance, Service quality, Islamic law, AAOIFI standards, regulations, United Arab Emirates, corporate governance in Malaysia, extrinsic factors, housing financing, and conventional banking. Among these, two (Islam and banking) were considered motor themes; there were six in the basic theme (Islamic banking, shariah governance, Islamic finance, service quality, Islamic law, and Shariah); eight were niche themes (extrinsic factor, housing financing, purchase intentions, conventional banking, regulations, United Arab Emirates, corporate governance and Malaysia), and finally, two (governance and AAOIFI standards) were considered emerging or declining which are related to governance and governance standard setting intuition.

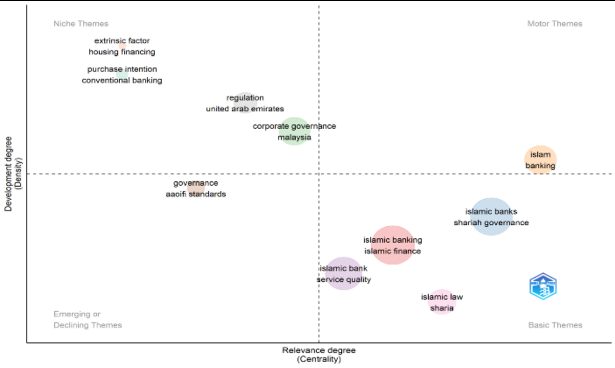

Fig. 10. The thematic map.
Source: authors' compilation.

Intellectual Structure

Within a particular research area application of intellectual structure analysis permits researchers to visually illustrate the associations among different constituents of prior research. In this study intellectual structure analysis focuses on the interrelations among impactful papers on Islamic banking or shariah-compliant banking. The study suggests using a co-citation network to measure the frequency of research in a specific research area. Co-citation analysis is an extensively used technique for empirical analysis of scientific research structures.

The author's connectivity for Islamic banking and Shariah governance research can be seen in Figure 11. Which co-citation network consists of red, green, and blue nodes representing citations and discussions between scholars in their research papers. Moreover, the nodes of the clusters represent reference articles addressed by other publications in the concerned database. The red, green, and blue nodes represent the three primary groupings that constitute the co-citation network. The blue cluster comprised two authors' mariumuthu m. and Hassan R., the node shows that Mariumuthu m. is the largest node, which reveals that Mariumuthu m. is the largest co-cited author. In addition, the results show that the red cluster is relatively bigger than other clusters that comprise papers of several top authors including, (Ahmed, 2011; Grais & Pellegrini, 2006; Mollah & Zaman, 2015) discussing Shariah governance, corporate governance Shariah compliance, and performance of Islamic banks. The third green cluster also comprises some of the work of prominent scholars such as (Alam et al., 2021; Grassa & Matoussi, 2014; Nomran & Haron, 2020) who investigated comparative analyses of corporate governance of Islamic financial institutions, Shariah governance framework, performance, and Shariah governance. It can be noted from this co-citation network significant number of prominent papers explore Shariah governance, corporate governance, Shariah compliance, and the performance of Islamic banks.

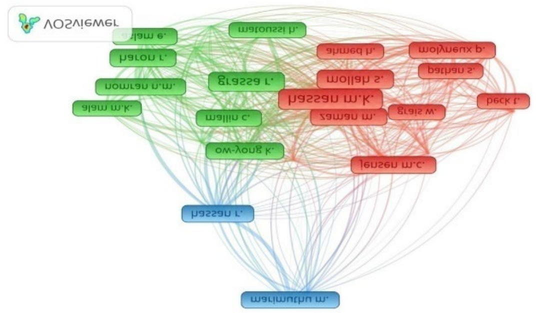

Fig. 11. Co-citation Authors' networks (extracted from VOSviewer).
Source: authors' own compilation.

Keywords plus analysis can be used to identify new trends in a particular field of research, which shows how effective the field is in understanding and advancing in the area of research. Figure 12 shows the co-occurrence network of keywords-plus. The figure comprises nodes with seven colors, each color represents one cluster, curved lines show relationships with 22 keyword plus, and density is related to occurrences of the keyword. Keywords plus analysis shows that among the 22 keywords plus, Shariah governance, corporate governance, Islamic banking, and Islamic corporate governance are the prominent keywords plus and their density shows their high frequency of occurrences in Islamic banking and Shariah governance literature.

Figure 13 shows Islamic banking and Shariah governance publications originated from 13 different countries. The cooperation of countries with each other is visualized in 6 different clusters. According to this, Malaysia had strong cooperation with its cluster and other cluster members. The results show that Malaysia, Indonesia, the United Kingdom, Australia, and the United Arab Emirates were making strong collaborations within their own clusters and outside the cluster.

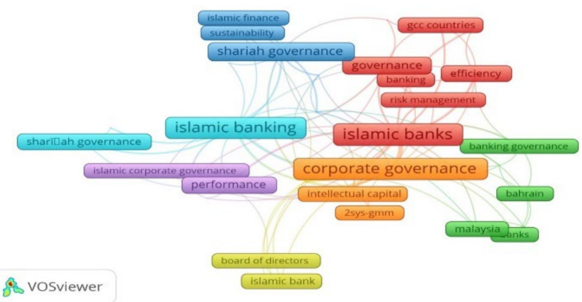

Fig. 12. The co-occurrence of Keywords-Plus (extracted by using VOSviewer)
Source: authors' own compilation.

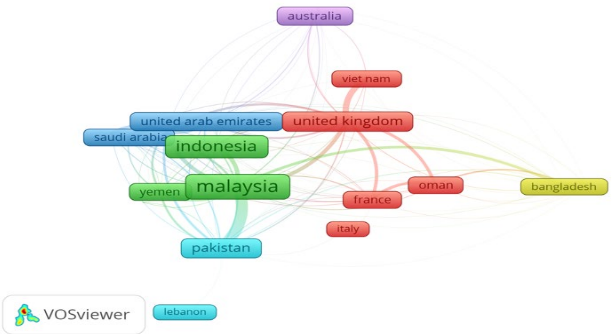

Fig. 13. Co-citation Countries 'networks (extracted from VosViewer)
Source: authors' own compilation.

Table 2 The top 10 most-cited documents in the dataset

Authors	Title	Journal	Citations
(Safieddine, 2009)	Islamic Financial Institutions and Corporate Governance: New Insights for Agency Theory	Corporate Governance: An International Review	176
(Tabrani et al., 2018)	Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships	International Journal of Bank Marketing,	95
(M. K. Hassan et al., 2020)	Challenges for Islamic Finance and Banking in the post-COVID Era and the Role of Fintech	Journal of Economic Cooperation and Development	78
(Hamza, 2013)	Sharia governance in Islamic banks: effectiveness and supervision model	International Journal of Islamic and Middle Eastern Finance and Management	77
(Narayan & Phan, 2019)	A survey of Islamic banking and finance literature: Issues, challenges and future directions	Pacific Basin Finance Journal	76
(Nomran et al., 2018)	Shariah supervisory board characteristics effects on Islamic banks' performance: Evidence from Malaysia	International Journal of Bank Marketing	71
(Ibrahim, 2015)	Issues in Islamic banking and finance: Islamic banks, Shariah-compliant investment, and Sukuk	Pacific Basin Finance Journal	69
(Aliyu et al., 2017)	Islamic Banking Sustainability: A Review of Literature and Directions for Future Research	Emerging Markets Finance and Trade	69
(Nawaz, 2019)	Exploring the Nexus Between Human Capital, Corporate Governance and Performance: Evidence from Islamic Banks	Journal of Business Ethics	61
(Jan et al., 2021)	Developing an Islamic Corporate Governance framework to examine sustainability performance in Islamic Banks and Financial Institutions	Journal of Cleaner Production	54

DISCUSSION

Our research has adopted a comprehensive approach to understanding the trends and patterns of existing literature on Islamic banking. It provides a nuanced and detailed understanding not only of intellectual and conceptual structure but also of the current trends in Islamic banking publications in terms of authors, time, journals, institutions, and affiliated countries. This study has revealed that research on Islamic banking has witnessed continued growth around the world, which can be observed by its production and citations over the years.

One of the study's key findings indicates that existing literature is diversified and is classified under different broad categories related to Islamic banking and governance, emphasizing corporate governance, Shariah governance, Shariah board characteristics, Islamic Banking Sustainability, Islamic bond (Sukuk), and performance studies (Table 2). Notably, performance and Shariah governance practices are gaining prominence in this field. Moreover, the result of this bibliometric research reveals that Islamic banking governance literature mainly focuses on the impact of Shariah board characteristics on Islamic bank performance (Khalil & Taktak, 2020; Mukhibad et al., 2022; Musleh Alsartawi, 2019; Nomran et al., 2018; Nomran & Haron, 2020), rather than on Shariah governance structures, processes, and disclosure practices which are vital for sound Shariah governance of Islamic banks (Fatmawati et al., 2022; IFSB, 2009).

Our study reveals a concentration of research activity in Malaysia, followed by Indonesia. These findings are also endorsed by the research of (Hartanto et al., 2024).The most prominent countries of origin for research activities in Islamic banking include Malaysia, Indonesia, Pakistan, the U.K., and Tunisia (figure 2, figure 3). This geographical pattern suggests a growing worldwide interest in Islamic banking. The results show that Malaysia, Indonesia, the United Kingdom, Australia, and the United Arab Emirates were making strong collaboration. Previous research conducted by (Hassanein & Mostafa, 2023; Tijjani et al., 2020) have revealed similar results. Moreover, our study also reveals that there is a need to increase the research collaboration between the countries for global harmonization of governance, products, and services of Islamic banking.

From the result of this bibliometric research, the study reveals that despite the efforts of standard-setting organizations, like the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and the Islamic Financial Services Board (IFSB), the Standardization of Shariah governance frameworks yet not achieved as different jurisdictions follow different Shariah governance frameworks (Fatmawati et al., 2022).

Thematic map analysis identified patterns and trends in Islamic banking research, which reveals, Shariah governance, Islamic finance, service quality, Islamic law, AAOIFI standards, regulations, United Arab Emirates, corporate governance in Malaysia, extrinsic factor, housing financing, and conventional banking as main themes.

Keyword analyses show that existing literature centers on the concepts of Islamic banking, Shariah governance, Shariah Supervisory board, conventional banks, AAOIFI, service quality, customer satisfaction, Shariah compliance, and performance which highlights research focused on Islamic banking governance, Shariah compliance, service quality and performance. Moreover, word clouds mostly revolved around the most frequently discussed topics such as banking, Islamic banking, sustainable development, financial services, corporate governance, financial systems, and financial performance. This is consistent with the significant research that examines these issues (Grais & Pellegrini, 2006; Al-Malkawi & Pillai, 2018; Ausat, 2018; Buallay, 2019; Khan & Zahid, 2020; Nomran & Haron, 2020; Munifatussa'idah, 2021; Haddad & Souissi, 2022).

Policymakers across jurisdictions should harmonize regulations, and promote public awareness to support Islamic banking practices. Enhanced Collaboration among diverse stakeholders including regulators, institutions, and customers can further promote sustainable Islamic banking. In addition, developing performance metrics and continuously updating policies based on stakeholders' opinions are crucial for long-term success.

CONCLUSION

Although research in Islamic banking has emerged and accumulated gradually, the literature on hand is largely dispersed and lacks a comprehensive, systematic understanding of the subject. To provide an insightful analysis, we conducted a bibliometric study to examine the academic research output related to "Islamic banking" and "Shariah governance" and analyzed publication data of 260 articles published between 2009 and 2023 in Scopus journals.

The prime focus of this study was to utilize Bibliometric software, Biblioshiny (Bibliometrix) package of R-Studio and VOSviewer, to provide a comprehensive bibliometric analysis focusing on (1) Descriptive Statistical Data (2) Countries with high levels of corresponding authors and Citations (3) Most relevant sources and affiliations (4) Keyword analysis (5) Bibliographic coupling analysis (6) Conceptual structure (i-Co-occurrence network, ii-Research Themes Analysis) (7) Intellectual structure (i-Co-citation Authors' networks, ii-co-occurrence of keywords-plus).

This study identified key trends and research hot spots through thematic maps, co-occurrence networks, co-citation analysis, keyword analysis, and most relevant sources and affiliations and fills the research gap. This study also revealed a few major findings as follows:

- First, the study shows a significant increase in publications from 2009 to 2020, but a slight decline in 2023 suggests a shift in research focus from broader Islamic banking concepts to emerging issues like governance (Zuhroh, 2022) and innovative products and services.
- Second, our study reveals a concentration of research activity in Malaysia. The most prominent countries of origin for research activities in Islamic banking include Malaysia, Indonesia, Pakistan, the U.K., and Tunisia.
- Third, International Islamic University Malaysia has the highest affiliation of authors for research publications in the field of Islamic banking and the Journal of Islamic Accounting and Business Research is the top journal in terms of publications.
- Fourth, the results of this bibliometric research reveal that Islamic banking governance literature mainly focuses on the characteristics Shariah Advisory Board, and, as such, there is a need to emphasize Shariah governance structures, processes, and disclosure practices which are vital for sound Shariah-based governance of Islamic banks.
- Fifth, the research highlights the importance of research collaboration across jurisdictions. Sharing best practices will increase the global harmonization of Islamic banking.
- Sixth, the research highlights the importance of the Standardization of Shariah governance framework across jurisdictions.

Our study despite being rigorous in its approach, is necessary to recognize the existence of some limitations. This study obtained data from a single source (Scopus database). Future studies should examine a combination of other databases to analyze trends in the field of Islamic banking. Moreover, a great volume of Islamic banking research is being published in non-indexed journals; therefore, non-indexed journals should also be included for analyses. Despite these limitations, this study provides a useful overview of the current Islamic banking literature.

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