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Bibliometric Analysis of Islamic Banking Products in Encouraging the Finansial Inclusion in Indonesia

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ABSTRACT
In order to determine how well Islamic financial products promote financial inclusion in the society, this study performed a bibliometric examination of the literature on Islamic finance and financial inclusion. The scholarly literature is analyzed for trends, patterns, and study focus using a bibliometric technique. Information gathered from 920 publications that were mentioned over 568,52 times between 2010 and 2024 demonstrates the literature's major contribution to the growth of the Islamic finance sector. While citation analysis identifies the subjects receiving the greatest attention in the literature, network visualization of research themes and trends shows the progression of ideas from theoretical to practical applications. These results offer a clearer picture of the growth of the Islamic financial sector and the obstacles in the way of achieving greater financial inclusion in society. By delving further into the patterns and trends seen in scholarly works, practitioners and policymakers may create more effective plans to increase public access to Islamic financial services while adhering to Islamic principles.

Keywords: *islamic finance; financial inclusion; bibliometric analysis; VOSviewer*

A. INTRODUCTION

The Islamic banking industry is experiencing rapid growth. The enactment of Law No. 21 of 2008 on Islamic Banking, effective since July 16, 2008, has established a stronger legal framework for the sector, fostering its accelerated development. It is impressive how quickly Islamic banks are expanding. Sharia Business Units (UUS) and Sharia Commercial Banks (BUS) have experienced particularly strong growth in the last year, as they now hold the majority of Islamic banking assets (Pratiwi & Layyin, 2019).

The National Sharia Council of the Indonesian Ulema Council (MUI), an organization authorized to issue fatwas in the field of sharia, is the source of sharia principles, which are the tenets of Islamic law applicable to banking operations. In their daily duties, the Sharia Supervisory Board (DPS) must adhere to the fatwas of the DSN, issued by the highest authority regulating the compliance of bank products and services with sharia law. The primary duty of the DPS is to ensure that the bank's operations conform to the sharia guidelines and rules published by the DSN (Anggadini, 2015).

However, the Islamic financial sector has experienced significant growth in recent years, especially in countries with a Muslim-majority population (Syarvina et al., 2023). The core principle of Islamic finance is ensuring that financial transactions comply with Islamic principles, which prohibit usury (interest), speculation, and investments in areas considered haram (Rohman & Syufaat, 2023). The main drivers of this growth are the demand for financial solutions that align with religious values and the need to promote financial inclusion at all societal levels (Sholiha, 2023). With the largest Muslim population in the world, Indonesia has shown a strong commitment to expanding the Islamic banking sector as a means to extend the reach of inclusive financial services (Pamuji & Supandi, 2021; Hakim, 2019).

Global understanding of the significance of financial inclusion has grown alongside the expansion of the Islamic financial sector (Sodik & Riza, 2023). According to Syarvina et al., (2023), financial inclusion refers to the availability and use of appropriate, affordable, and adequate financial services for both individuals and the community at large. Financial inclusion encompasses more than just access to bank accounts; it also includes services like investing, credit, and insurance (Aripin et al., 2022). Mustofa (2020), states that inclusive finance is essential for reducing poverty, improving welfare, and expanding economic opportunities in society. Thus, evaluating how well Islamic financial products promote financial inclusion is crucial for determining how effectively this sector has achieved its objectives in the context of the necessary society.

Numerous obstacles facing the Islamic financial sector limit its ability to effectively promote financial inclusion (Toyyibi, 2021). One of the major obstacles is the general public's lack of knowledge about Islamic financial products and their underlying principles (Amaroh, 2023). Furthermore, unclear laws and a deficiency in Islamic financial infrastructure may also hinder the growth of this sector (Syathiri et al., 2023). Therefore, thorough research on the effectiveness of Islamic financial products in achieving financial inclusion is crucial to identify these barriers and develop practical solutions to expand access to inclusive financial services for those in need (Faidah et al., 2020; Syaichoni, 2020).

Competition between financial institutions practicing sharia banking can be sparked by the creation of savings products that adhere to sharia norms. Consequently, the management of sharia banks must work diligently to enhance their performance. The sharia banking sector attracts a large portion of its clientele based on religion, particularly public trust. In the absence of news regarding the bank's serious conditions, customers will immediately withdraw their money, worsening the bank's situation. The advancement of financial organizations will be significantly impacted by the aspect of client trust. A bank's financial performance needs to be regularly examined to assess its adequacy, given the significant role sharia banks play in bolstering a nation's economy (Trisela & Pristiana, 2020).

The goal of this study is to conduct a bibliometric analysis of the body of literature to identify themes, patterns, and areas of investigation on the contribution of Islamic financial products to society financial inclusion. Therefore, it is anticipated that this research will enhance knowledge of the developments and challenges facing the Islamic financial sector and offer practical information to regulators, practitioners, and scholars in this field. This research is extremely important as it can shed more light on the effectiveness of Islamic financial products in achieving societal financial inclusion. Islamic finance practitioners may develop more successful strategies for marketing their products and expanding public access to sharia-compliant financial services by gaining a deeper understanding of the trends and patterns observed in scholarly literature. The results of this study can also serve as a foundation for policies that encourage the expansion of the Islamic financial sector and foster a more inclusive financial environment for all members of society.

B. LITERATURE REVIEW

1. Islamic Financial Products

By providing creative solutions that adhere to Islamic principles, Islamic financial products significantly contribute to the advancement of financial inclusion in society (Hanafi et al., 2022; Mujiatun, 2023; Pamuji et al., 2022; Widiawati et al., 2022; Yuneline, 2022). According to Hanafi et al. (2022), these products, including Islamic financing and Islamic fintech, are designed to offer financial services while ensuring compliance with Islamic law. In terms of funding, Islamic finance through profit-sharing agreements is more practical than traditional loans. Moreover, Islamic finance technology platforms assist MSMEs by resolving capital issues and expanding access to credit (Hidayatullah & Pratiwi, n.d; Muneeza & Mustapha, 2021).. As evidenced by Islamic financial literacy textbooks, the younger generation is being taught the virtues of professionalism, dedication, and tolerance, which helps advance inclusive finance (Pamuji et al., 2022; Yuneline, 2022). Overall, Islamic financial products adhere to Islamic values while making a substantial contribution to economic growth and wellbeing.

2. Blibliometric Analysis

Bibliometrics is a scientific field that studies the history of the development of mathematical and statistical techniques to analyze the publication of information. The term bibliometrics comes from the words biblio, meaning bibliography, and metrics, meaning measuring (Royani & Idhani, 2018). According to Fatmawati (2012), bibliometrics can also be seen as a quantitative technique for examining bibliographic information in papers and journals. By computing and evaluating various aspects of communication, bibliometrics aims to provide a descriptive explanation of the textual communication process as well as the nature and direction of its development. The evolution of written communication within a scientific field can be explained through bibliometrics (Glänzel, 2003). There are three postulates in bibliometrics: Lotka's postulate, Zift's postulate, and Bradford's law. Author productivity is calculated using Lotka's postulate, while word ranks and frequencies in the literature are computed using Zift's postulate. Core journals are determined by applying Bradford's law (Haryani & Sudin, 2020).

Bibliometric analysis also identifies a set of literature; this literature is typically tied to a publishing dataset in a specific field of study. Utilizing statistical methods is beneficial for analyzing datasets. Initially, bibliometric analysis also known as bibliometric analysis primarily examines the scientific aspect of production in terms of the number of papers created and published with a high citation count (Sidiq, 2019). Furthermore, it can determine the author's affiliation from any location and in any language. The more publishers that publish in a certain journal, the easier it will be to identify which publisher produces the most or is the most prolific (CSIC, 2016).

The scientific community and the general public will benefit from bibliometric mapping because it can transform publication metadata into maps or visualizations that are easier to process and provide insightful information. Examples include visualizing keywords to identify research themes or clusters in a given discipline, mapping journal author affiliations to determine the geographic coverage of a journal, and mapping institutional and international collaborations as part of a framework to identify emerging technologies (Tupan et al., 2018).

Citation analysis, or the assessment of publication impact, is the conventional bibliometric approach most frequently used to estimate scientific quality indicators for individual researchers, rate universities or institutions, or even a country. However, as bibliometrics evolves, it is increasingly used to provide details about the connections among different authors, organizations, research topics, institutions, and other entities. This information is typically disseminated through scientific papers or literature reviews (Aria & Corrado, 2022).This is important information for researchers to stay abreast of emerging research trends and to collaborate effectively in teams.

Practical implications for many institutions, including government agencies, increasingly demand productivity or performance reports from their staff. Hence, bibliometric studies can be beneficial in all cases (Hodonu-Wusu & Lazarus, 2018). Bibliometrics is part of the descriptive study method and is viewed from the authorship pattern used to determine the author's gender, type of work, level of collaboration, productivity of the institution where they work, and as the subject of the article. In other words, when bibliometrics is utilized in academic research, it can be defined as "A Set of Methods to Provide Quantitative Analysis of Written Publications". The most common metrics used in bibliometric analysis include publication count, citation count, average citations per article, h-index, and co-authorship. Despite its benefits, bibliometric data analysis must be approached with caution. Most criticisms of bibliometrics stem from the fact that its impact, as measured by citation indicators, doesn't necessarily correlate with quality. Additionally, different fields tend to have vastly different publication and citation patterns, so direct comparison of publication and citation metrics across different subjects should be done carefully (Haryani & Sudin, 2020).

C. RESEARCH METHOD

To assess pertinent literature in the areas of Islamic finance and financial inclusion, this study employs a qualitative bibliometric technique (Hodonu-Wusu & Lazarus, 2018). The qualitative examination of trends, patterns, and research areas found in scholarly literature is made possible by the bibliometric method. The first stage of this investigation is identifying the databases that will be used to gather literature on Islamic finance and financial inclusion. Academic databases like Web of Science and Google Scholar are frequently employed in bibliometric investigations (Haryani & Sudin, 2020). Using a variety of databases can help ensure that the collected literature is more inclusive. Selecting pertinent and relevant keywords will facilitate the search for literature that aligns with the study's scope. Terms like "Islamic finance," "financial inclusion," "Islamic financial products," and others will be included as keywords. Using the appropriate keyword combination will ensure finding more pertinent material. Once the keywords have been decided upon, the chosen databases will be used to conduct a literature search. Each paper relevant to the research question will be downloaded and saved for further examination. The bibliometric data gathering process includes several aspects, including publisher journal, number of citations, and year of publication. A bibliometric method will be employed to examine the gathered data. According to Tupan et al (2018), this includes keyword network analysis, frequency analysis, citation pattern analysis, and publishing trend analysis. This analysis will provide a clearer understanding of the direction and scope of research in the areas of Islamic finance and financial inclusion. To gather comprehensive information and assess the body of research on Islamic bank marketing, this study will conduct five stages of bibliometric analysis, which include selecting search terms, generating preliminary search results, refining search results, and data analysis.

D. RESULT AND DISCUSSION

1. Research Data Metrics

The process of monitoring and examining different components of the scientific literature, such as the quantity of publications, citations, h-index, subject trends, and collaboration patterns, is known as bibliometric analysis. The findings of this analysis shed light on several topics, including research productivity, the significance and impact of scientific work, research trends, interactions among researchers, and the geographic distribution of research. The generated data is useful for decision-makers, academics, and researchers in determining research paths, funding, and cooperation methods. It also helps evaluate journal reputation and the development of specific research topics. The outcomes from Research Data Metrics, derived from the publish or perish (POP) application, are as follows:

Table 1. Research Data Metrics

Publication years:	2010-2024
Citation years:	14 (2010-2024)
Papers:	920
Citations:	7960
Cites/year:	568.57
Cites/paper:	8.65
Authors/paper:	1.90
h-index:	41
g-index:	75

hI,norm:	34
hi,annual:	2.43
hA-index:	16
Papers with ACC	> = 1, 2, 5, 10, 20: 196, 111, 43, 25, 13

Source: publish or perish, 2024

The bibliometric statistics of 920 papers, which have been cited 7960 times between 2010 and 2024, are presented in Table 1. The average number of citations per article is 8.65, and the average annual citation rate is 568.57. On average, each paper has 1.90 authors. The h-index of this set is 41, indicating that 41 papers have received 41 or more citations. There are 75 papers with a g-index of 75, meaning they have been cited at least 75 times. The normalized h-index value for the publication period is 34, as indicated by hI,norm. Additionally, hi,annual, which represents the average new h-index value generated annually, is 2.43. Reflecting the impact of research findings in a specific field, the hA index is 16. There are 196 papers with at least one citation, 111 with at least two, 43 with at least five, 25 with at least ten, and 13 with at least twenty citations, according to the citation distribution. This information leads to the conclusion that the collection of articles significantly influences the associated literature.

2. **Theme** Network Visualization

In this section, a bibliometric analysis is conducted to illustrate findings based on frequently appearing terms. This is highly beneficial as it highlights subjects that have been studied over a 14-year period (2010 - 2024). Additionally, Vosviewer provides cluster analysis that depicts connections between various topics (Visser, 2019), particularly in the field of marketing research for Islamic banks.

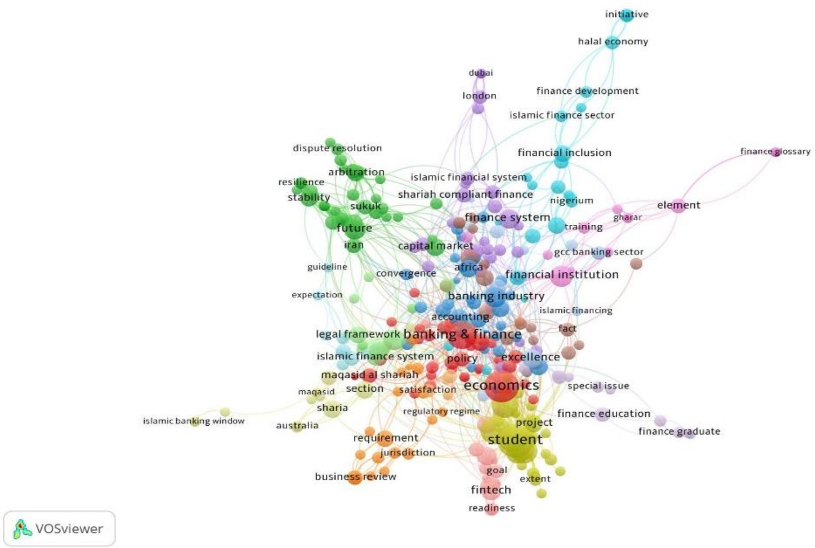

Figure 1. Theme Network Visualization
Source: Visualization VOSviewer, 2024

The visualization depicts how interconnected concepts form clusters based on their thematic similarities. In this representation, each point or "node" represents a concept, while the lines or "edges" indicate the relationships between these concepts. The size of each node reflects the frequency or importance of the concept within the analyzed data. Several major clusters are discernible from the figure:

a. Red Cluster: This cluster includes concepts like "shariah", "principle", "Islamic law", "IFIs", and "AOIFI". It appears to focus on the regulatory aspects, fundamental principles, and standards governing the Islamic finance industry.
b. Pink Cluster: Contains concepts such as "fintech", "Islamic financial technology", "opportunity", "financial inclusion", and "access". This cluster likely emphasizes financial technology in the context of Islamic finance, and the opportunities and inclusivity it provides.
c. Green Cluster: Highlights concepts like "sukuk", "Sharia-compliant", and "capital market". This cluster appears to relate to Islamic financial education, comprehension, and consumer acceptance.
d. Blue Cluster: Consists of concepts such as "financial service", "Islamic financial industry", and "financial Islamic development". This cluster may describe the challenges encountered by the Islamic finance industry and the services they offer.
e. Purple Cluster: Concepts such as "Islamic financial planning/system" and "Islamic financial sector" indicate a focus on planning and structuring the Islamic financial sector in line with modern technology and principles.

In summary, the visualization shows how these clusters of concepts are interconnected, each highlighting different aspects of Islamic finance, from regulatory principles to technological advancements and consumer acceptance.

3. Research Trend Analysis

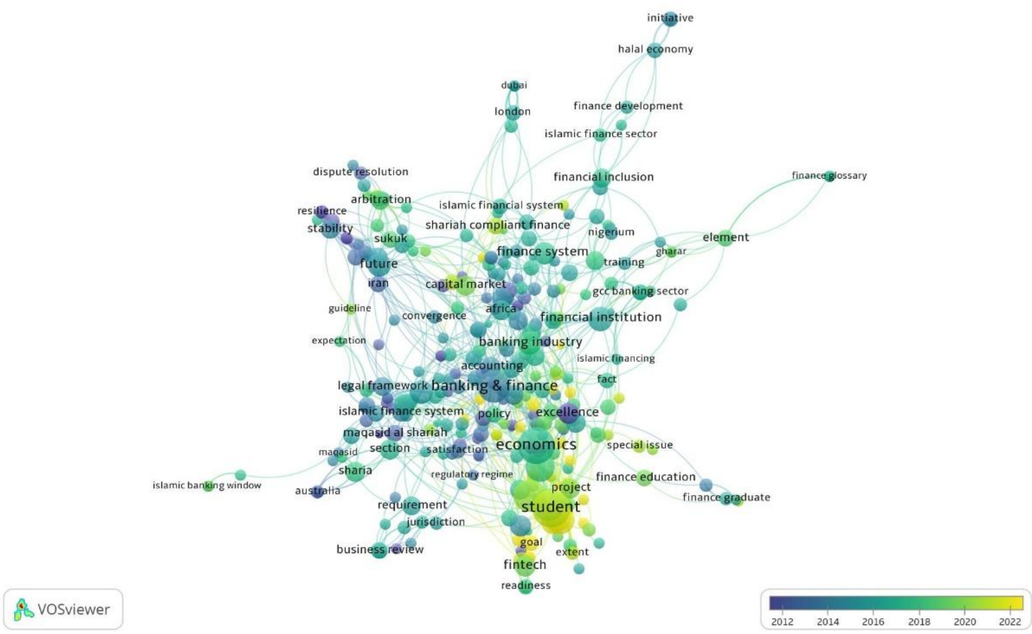

Figure 2. Visualisasi Overlay
Source: Visualisasi VOSviewer, 2024

Figure 2 is an advanced network visualization that aims to show research trends over time in the field of Islamic finance, with a focus on financial literacy. There is a timeline at the bottom of the figure showing the years from 2012 to 2022, and the colors of the nodes (dots) and lines (connections between dots) appear to change according to the years. Darker nodes indicate older research or concepts, while lighter nodes indicate newer research or concepts.

Period	Analysis	Years
Early Period	Dark colors, tending to be purple and blue: Research focused more on the basic principles and concepts of Islamic law such as “shariah”, “principles”, “Islamic law”, and financial instruments such as “sukuk”. This shows the early foundation of Islamic finance and the development of its financial products.	2012, 2014, 2016
Middle Period	Transition colors: There was a transition to topics such as “Islamic financial services”, “Islamic capital markets”, and “challenges”, indicating further exploration in the application of sharia principles in financial services and overcoming challenges in practice.	2016, 2018
Recent Period	Light shades, tending towards yellow: There has been an increase in discussions around “Islamic financial literacy”, “consumers”, and “knowledge effect”. This may reflect an increased focus on the importance of education and understanding of Islamic finance among the general public and how this impacts the adoption of Islamic banking products.	2020, 2022

By looking at how the relationship between these concepts has evolved over time, we can see a shift from theoretical and legal foundations to practical applications, and finally to consumer education and acceptance. There are also a few nodes that do not change color, indicating that some topics remain relevant over time.

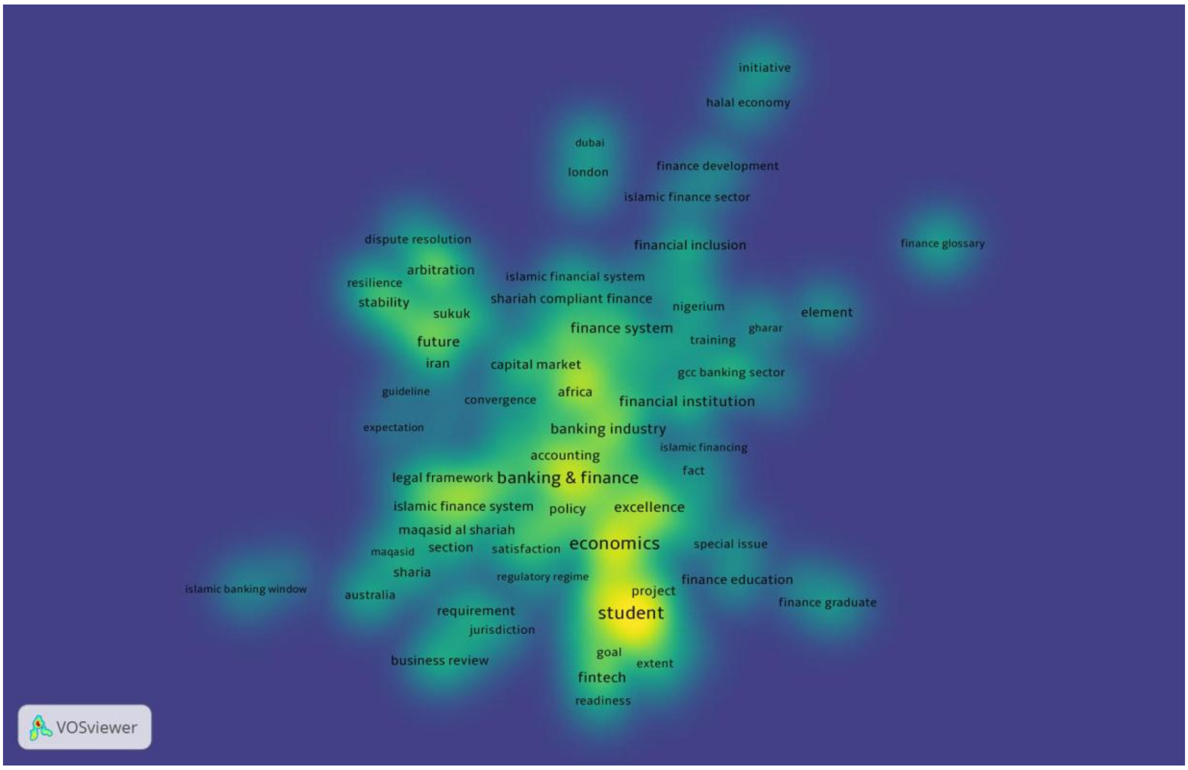

Figure 3. Density Visualization
Source: Visualization VOSviewer, 2024

In this figure, light intensity or color is used to highlight areas or topics that have received less attention in current research (marked with dimmer areas) and could be potential future research topics. Based on visual inspection, some of the dimmer areas can be identified as follows:

a. Areas around “shariah”, “principles”, and “Islamic law”: Although fundamental to Islamic finance, further research may be needed to investigate how these principles are applied in new financial products and services, especially with the advancement of technology.
b. Around “challenges” and “financial services”: Challenges in providing shariah-compliant Islamic financial services in the global market may be an area that requires further exploration, including challenges of integration with conventional financial systems.
c. Around “sukuk” and other financial instruments: Sukuk are financial instruments that are equivalent to bonds in conventional finance. Further research on the innovation, risk, and performance of sukuk may provide new insights into the development of Islamic financial products.
d. Areas covering “consumers” and “adoption”: Understanding consumer behavior and factors influencing the adoption of Islamic financial products could be an interesting topic, especially in markets that are less familiar with Islamic finance.
e. Areas covering “operations” and “new products”: New product development and its operations in Islamic finance could be an under-explored area, indicating the need for innovation and operational research.

These potential topics in the relevance of research topics in Islamic bank marketing could be explored further, for example by research using keywords in the future. Thus, this overview provides an opportunity for researchers to identify potential topics that fall into different clusters, which is a new contribution to the relatively new research trend of conducting big data-based Islamic bank marketing research.

Table 2. Cluster Analysis

Group	Item	Occurrences	Keyword
Cluster 1	40	Islamic Banking, Financial Islamic	Bank Risk, Bank Performance, Islamic Bank, Islamic Supervisory Board, Ownership Structure, Islamic Compliance, Commercial Bank, Risk Management, Panel Data, Credit Risk, Risk Management, Conventional Bank, GCC Countries, Islamic and Conventional Bank, Capital Adequacy Ratio, Non-performing Financing.
Cluster 2	37	Financial Performance	Islamic Financial Institutions, Intellectual Capital, Organizational Commitment, Disclosure, Shariah Compliance, Governance, Takaful, Shariah Supervisory Board, Corporate Social Responsibility, Accountability, Finance.
Cluster 3	35	Performance, Profitability, Eficiency	Liquidity, Capital, Stability, Z-score, Dual banking, Risk, Banks, Market structure, Competition.
Cluster 4	30	Financial Crisis	Sukuk, Market Finance, Cooperation Council, Banking Sector, Global Financial Crisis.
Cluster 5	25	Sharia Governance	Financial Inclusion, Economic Growth, Satisfaction, Loyalty, Promotion, Maqashid Syariah.
Cluster 6	10	Marketing Islamic Banking	Digital Marketing Strategist, Customer Experience.

Source: VOSviewer, 2024

4. Islamic Bank Marketing towards Financial Inclusion

Islamic banking promotion plays an important role in increasing Islamic financial inclusion in the community in several ways (Mujiatun, 2023). First, through education and awareness campaigns, Islamic banking can introduce the principles of Islamic finance that differ from the conventional system, such as the prohibition of usury (interest), halal economic activities, and profit-sharing based. Secondly, by providing sharia-compliant products and services, such as Islamic savings, financing, and investments, Islamic banks can attract segments of society that were previously unreachable by conventional banking. Third, collaboration with educational institutions and local communities to organise workshops and seminars can increase public understanding and trust in Islamic banking. Finally, digital innovations and easy access to Islamic banking services through mobile applications and online platforms help reach more people, including those in remote areas, thereby promoting wider and more equitable financial inclusion (Hanafi et al., 2022).

5. Financial Performance of Islamic Banks towards Financial Inclusion

Islamic bank performance, which includes service quality, innovative products, and customer trust, has a major influence on financial inclusion. Fast, accurate and friendly service increases public trust, so more people are interested in using Islamic bank services. This trust is important to attract new customers and retain existing ones, which in turn expands the bank's reach and improves financial inclusion. In addition, sharia-compliant and innovative products can fulfil the needs of various segments of society, including those previously unreached by conventional banking konvensional (Pamuji et al., 2022; Widiawati et al., 2022; Yuneline, 2022).

Profitability and efficiency also play an important role in improving financial inclusion. Profitable Islamic banks demonstrate the ability to run sustainable and stable operations, allowing them to expand their range of services and develop new products. A high level of profitability allows banks to offer attractive profit sharing or competitive service fees, attracting more customers. On the other hand, operational efficiency allows Islamic banks to offer services with lower costs and faster processes, such as through digital banking. These efficiencies make it easier for people to access Islamic bank services, so that more people can enjoy the benefits of Islamic banking and increase financial inclusion (Widiawati et al., 2022; Yuneline, 2022)

6. Financial Crisis on Financial Inclusion

Financial crises have a significant impact on people's financial inclusion, both positively and negatively. Negatively, financial crises often lead to severe economic instability, which results in increased unemployment, lower incomes and increased poverty. These conditions make people lose access to financial services, such as credit and loans, as financial institutions become more selective and tighten credit requirements. Banks may also close branches or reduce operations, reducing people's access to financial services, especially in remote areas. A decline in trust in formal financial institutions is also common, encouraging people to seek less secure and less regulated alternatives (Hidayatullah & Pratiwi, n.d; Muneeza & Mustapha, 2021).

On the other hand, the financial crisis can spur positive innovations in the financial sector, particularly in digital and inclusive financial services. For example, to overcome physical access limitations, many financial institutions are turning to digital services, such as mobile banking and fintech. These innovations can expand access to financial services for previously underserved or marginalised communities. In addition, the financial crisis may increase awareness and the need for financial risk diversification, encouraging more individuals and businesses to seek formal financial services as a means to better manage their finances. Therefore, while the financial crisis poses challenges, it can also create opportunities to improve financial inclusion through technological innovation and adaptation (Widiawati et al., 2022; Yuneline, 2022)

7. Sharia Governance towards Financial Inclusion

Sharia governance has a significant influence on public financial inclusion in several key ways (Widiawati et al., 2022; Yuneline, 2022). First, strong sharia governance ensures that all products and services offered by Islamic financial institutions comply with sharia principles, such as the prohibition of riba (interest) and fair and transparent transactions. Adherence to these principles builds trust among the public who wish to use financial services that conform to their religious values, thereby encouraging more people to participate in the formal financial system. Secondly, effective Shariah governance also contributes to the stability and reputation of Islamic financial institutions (Aziz & Any, 2024). With a competent sharia supervisory board and strict oversight mechanisms in place, the risk of irregularities and fraud can be minimised. This enhances public confidence in the integrity and credibility of Islamic financial institutions. In addition, transparency in reporting and compliance with sharia regulations attract investors and customers who seek safer and more ethical financial alternatives. Thus, good Islamic governance not only improves financial inclusion by attracting more customers, but also creates a more stable and sustainable financial environment (Hidayatullah & Pratiwi, n.d; Muneeza & Mustapha, 2021).

E. CONCLUSIONS

From the analysis of the VOSviewer visualisations, a deeper understanding of Islamic financial literacy has emerged, showing how research in Islamic finance has moved through various phases. Initially, the focus was on sharia principles and Islamic law. Later, attention turned to integration with financial technology and product innovation. The thematic groupings of the visualisations emphasise the shift from theory to practice, showing a growing interest in the difficulties of implementing Islamic finance and the influence of knowledge on consumer acceptance of Islamic banking products. Research trends show a shift towards more technologically advanced and inclusive methods, while cooperation between authors in this field suggests scholars and research groups acting as centres of innovation and communication. Weaker areas in the visualisation indicate areas for further investigation into consumer behaviour, financial services issues, and the actual implementation of Shariah principles. Through the inclusion of less connected scholars, the authors' collaboration network shows the possibilities for cross-disciplinary collaboration and innovation by highlighting significant figures and organisations and revealing patterns of cooperation in this field. Several organisations, including government agencies, will benefit practically from improving the performance or productivity of their employees. Therefore, bibliometric research can always be a useful resource. The entire study emphasises the importance of finding key players who push the boundaries of knowledge in this subject and build bridges between traditional Islamic finance traditions and modern practices.

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