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## Strukture and Thematic Evolutin of Islamic Insurance Studies: A 10-Year Bibliometrics Review

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### ABSTRACT

*The investigation analyses the development and scientific framework of Islamic insurance research over the last decade, from 2015 to 2024. The study seeks to assess performance, delineate the scientific themes of Islamic insurance research, and enhance this subject by offering insights on areas for further development. This research integrates both databases, Scopus and Web of Science (WoS), employing RStudio and MS Excel to analyse 366 papers. The study revealed that activity in this field was primarily concentrated in Malaysia; the Journal of Islamic Accounting and Business Research was recognised as the principal source, with Khan designated as the most prominent author in this sector. Furthermore, four primary themes have emerged as focal points for scholars over the past decade, predominantly within the domains of business, management, economics, and social science. The four themes may be further elaborated upon in the future, and this research highlights aspects that have not been extensively explored. This research aims to offer significant insights for the advancement of research and the Islamic insurance sector in the future.*

**Keywords:** *islamic insurance; bibliometrics; thematic mapping; bradford's law*

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### A. INTRODUCTION

Islamic insurance (takaful) has become an integral part of the economy, particularly over the last few decades. Islamic insurance was found to contribute to encouraging economic growth (Safitri, 2019; Aziz & Kassim, 2020). In addition, the Islamic insurance industry substantially influences religious and socioeconomic behavior, thus influencing people in making decisions concerning the protection of their lives, families, and the preservation of wealth (Rahman et al., 2019).

According to UNDP (2023), the growth of sharia assets is expected to soar, reaching a global total of US\$5 trillion by 2025, with the Takaful sector currently representing 10% of total assets. The advancement of the takaful sector in recent decades has prompted researchers to investigate Islamic insurance, alongside growing public awareness of Islamic finance.

Research on Islamic insurance is developing in various aspects, such as analyzing how consumer intentions and factors affect takaful adoption (Md Husin & Rahman, 2016; Kazaure, 2019), sharia governance and compliance mechanisms (Sallemei et al., 2021; BenSaid, 2023), Islamic insurance financial performance (Djafri et al., 2018), and various other themes. However, research that discusses Islamic insurance with bibliometric techniques is still relatively limited with various viewpoints and scopes.

Numerous studies on Islamic insurance using bibliometric methodologies have been conducted to date. Table 1 presents various studies that assessed Islamic insurance by bibliometric methods. Tong et al. (2024) conducted an evaluation from 2003 to 2023 utilizing the Scopus database, Khan et al. (2020) employed the ISI Web of Knowledge database for the period 1950-2018, Qadri et al. (2024) analysed data from Scopus covering 2002-2022, Nasir et al. (2020) utilised Scopus data for the years 2004-2019, and Alam et al. (2023) examined Scopus data from 2017 to 2020.

**Table 1. Islamic Insurance Research with Bibliometric Techniques**

Reference	Time Span	Database	Theme	Number of doc.	Subject Area
Tong et al. (2024)	2003-2023	Scopus	Islamic Insurance	502	General
Khan et al. (2020)	1950-2018	ISI Web of Knowledge	<i>Takaful</i>	49	General
Qadri et al. (2024)	2002-2022	Scopus	<i>Takaful</i>	623	General
Nasir et al. (2020)	2004-2019	Scopus	<i>Takaful</i>	149	Economics, Business, and Social Science
Alam et al. (2023)	2017-2020	Scopus	<i>Takaful</i>	423	General

This study offers a distinct contribution to Islamic insurance research through the application of bibliometric methodologies. This study uniquely merges two datasets, Scopus and Web of Science (WoS), a methodology that has not been previously employed in prior studies. The Scopus and WoS databases are two databases that provide publications that pass peer review well, and have high-quality fields (Baas et al., 2020, Luong et al., 2023). Therefore, these two databases are used to analyze the development of Islamic insurance research. In addition, this research differs from previous studies by providing a comprehensive overview of the latest publication developments related to Islamic insurance, focusing on the period from 2015 to 2024, and specializing in the subjects of management, accounting, econometrics, and social sciences.

Thus, this study aims to comprehensively outline the development of sharia insurance studies and provide insights to improve sharia insurance research and the industry. This investigation aims to assess the efficacy of Sharia insurance research in the domains of management, accounting, economics, econometrics, finance, and social sciences from 2015 to 2024, while simultaneously describing the conceptual framework and thematic evolution of this research over a specified period.

## **B. METHODS**

The investigation attempts to address the research objectives given through a bibliometric analysis methodology. Bibliometric analysis is an assessment of diverse publications, including books, essays, conference papers, and others that have been disseminated. This study yields distinct quantitative and qualitative results, serving as a robust approach to evaluate the influence of publications, researchers, or institutions on the academic community (Qadri et al., 2024; Xie et al., 2020; Inamdar et al., 2020). This research utilised the Biblioshiny R package for bibliometric analysis (Aria & Cuccurullo, 2017). Biblioshiny R is a widely employed instrument for bibliometric analysis (Mi'raj & Ulev, 2024). Microsoft Excel is used to facilitate the selection and classification of data.

The research employed bibliometric analysis on previous Islamic insurance, the majority of which used the Scopus database (Tong et al. 2024; Khan et al. 2020). Qadri et al. 2024, Nasir et al., 2020, Alam et al. 2023). This research integrates two databases, namely Scopus and Web of Science (WoS). These two databases provide publications whose content is well-reviewed and of high quality (Baas et al., 2020; Luong et al., 2023). . Thus, evaluating documents on these two databases can yield valuable findings for developing products and innovations in Islamic insurance.

Additionally, several recommendations can be formulated for future research in this field. This study traces documents in the two databases in Title, Abstract and Keywords. The relevant keywords used are "Islamic insurance" OR "Takaful" OR "Shariah compliant insurance" OR "sharia-based insurance" OR "Islamic financial protection" OR "Halal insurance" OR "Islamic risk management" to search for publications on the topic of Islamic insurance throughout the period 2015-2024. The 2015-2024 period was chosen because it is the most recent year, so with these restrictions, it is expected to get the latest publications from Islamic insurance research.

Based on the search, 702 documents were identified, comprising 486 from the Scopus database and 216 from the WoS. Furthermore, we use two primary filters to select documents, namely (1) documents published in the subject areas Business, Management, Accounting, Econometrics, and Social Sciences; and (2) limited to documents in the form of final articles and English. After filtering using these two things, 300 articles were obtained in the Scopus database and 154 articles in WoS (a total of 454 articles). After getting the publication from the two databases, then cleaning was carried out, including selecting duplicate publications. The results of the selection resulted in 88 duplicate publications. After solving the duplication problem, 366 articles were obtained which were then analyzed using bibliometric techniques.

## C. RESULTS AND DISCUSSION

### 1. Results

This study restricts the analysis to datasets amalgamated from Scopus and Web of Science, focusing on the following topic areas: (1) management, business, and accounting; (2) economics, econometrics, and finance; and (3) social sciences, throughout the past decade from 2015 to 2024. Table 2 indicates the presence of 366 papers from 150 distinct sources, with 757 writers contributing, of which a single individual authors 61 documents.

**Table 2. Summary of the Database on Islamic Insurance**

Description	Results
Timespan	2015:2024
Sources	150
Documents	366
Yearly Growth Rate %	7.05
Define Date of Document	4.05
Mean citations per article	8
References	3178
<i>Contents of the Document</i>	
Keywords Plus	223
Keywords of the Author	1088
<i>Authors</i>	
Authors	757
Single-authored document authors	61
<i>Collaboration Among Authors</i>	
Documents created by a single individual	70
Number of co-authors per document	2.98
Percentage of International Collaborations	5.738
<i>Formats of Documents</i>	
Articles	366

The evaluation of research efficacy in this field encompasses several key factors, including the annual volume of publications, the number of authors, the diversity of nations, the sources, and the most influential documents. Figure 1. Displays the growth of document production every year for the last ten years. Publications in this field show a positive trend. The average number of publications per year is above 25 and has increased since 2015, from 26 to 48 publications. This suggests that researchers are interested in exploring this field, particularly in the relevant subject area.

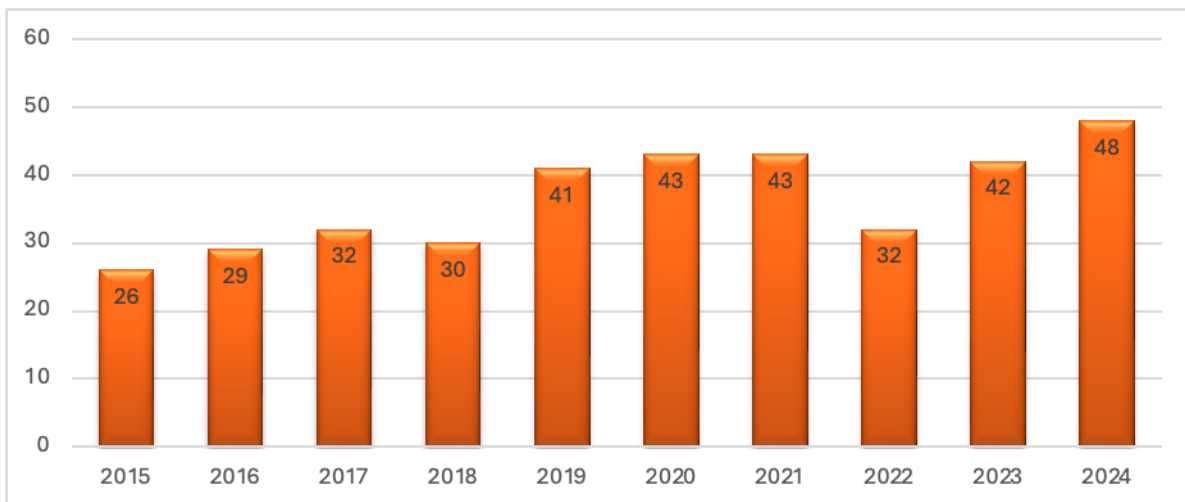
**Figure 1. Annual Scientific Production**

Table 3 presents the ten leading authors in this domain throughout the observation period, with Muhammad Ali, connected with Iqra University, being the most productive, having published a total of 9 works. Besides that, Amirul Arif Muhamat came in second place with nine publications at the end of the list. Then, Muhammad Muizz Abdullah, Nooriha Abdullah, M. Kabir Hassan, and Syed Ahmed Salman, each with seven publications, ranked third to sixth. Furthermore, Rusni Bt Hassan, Mutia Ismail, Maizaitulaidawati Md Husin, and Asmadi Mohamed Naim ranked seventh to tenth with a total of 6 publications each.

The top 10 affiliates ranked by the number of papers they have published are listed in Table 4. Ninety percent of authors are affiliated with established universities in Malaysia, whereas one author is associated with Iqra University in Pakistan. The data indicate that Malaysian universities account for the highest number of publications in this sector, corroborating the results of Qadri et al. (2024) and Alam et al. (2023). Universiti Utara Malaysia ranks second with 46 articles, followed by University Malaya with 31 publications. The International Islamic University Malaysia ranks first with 59 publications.

The findings indicate that the International Islamic University Malaysia is the leading global institution in Islamic Insurance research and development. Additionally, it can be observed that the affiliates in the top ten have published at least seven works over the last ten years, with Universiti Teknologi Malaysia ranking tenth with seven publications. In addition, Malaysia is the most productive country in publishing publications in this field.

The primary sources that publish articles in this field are listed in Table 5. The first most relevant journal to publish articles in this field is the Journal of Islamic Accounting and Business Research, with 50 publications throughout the observation period. The journal was first published in 2010 and has since published 15 volumes to date. The publication emphasises the advancement of accounting and business sciences grounded in Islamic principles that influence global welfare. Islamic Insurance is a part of the Islamic business, and therefore, it is included in this journal. Other journals such as the Journal of Islamic Marketing, with 30 publications, and the

International Journal of Islamic and Middle Eastern Finance and Management, with 23 publications.

**Table 3. Most productive author**

Rank	Authors	Affiliation	Article	% of total sample	Total citation	h	g	m	PY start
1	Ali, Muhammad	Iqra University	9	2.46	174	5	9	0.62	2017
2	Muhamat, Amirul Arif	Universiti Teknologi MARA	8	2.19	34	4	5	0.50	2017
3	Abdullah, Muhamad Muizz	International Islamic University Malaysia	7	1.91	7	2	2	0.33	2019
4	Abdullah, Nooriha	Universiti Teknologi MARA	7	1.91	50	3	7	0.33	2016
5	Hassan, M. Kabir	University of New Orleans	7	1.91	149	5	7	0.55	2016
6	Salman, Syed Ahmed	Lincoln University College	7	1.91	34	4	5	0.40	2015
7	Hassan, Rusni Bt	International Islamic University Malaysia	6	1.64	26	3	5	0.33	2016
8	Ismail, Noriszura	Universiti Kebangsaan Malaysia	6	1.64	78	3	6	0.30	2015
9	Husin, Maizaitulaidawati Md	Universiti Teknologi Malaysia	6	1.64	238	5	6	0.55	2016
10	Naim, Asmadi Mohamed	Universiti Utara Malaysia	6	1.64	9	2	2	0.25	2017

**Table 4. Most Productive Affiliations and Countries**

Rank	Affiliation	Article	% of total sample	Country	Freq
1	International Islamic Universty Malaysia	59	16.12	Malaysia	255
2	Universiti Utara Malaysia	46	12.56	Indonesia	33

<b>Rank</b>	<b>Affiliation</b>	<b>Article</b>	<b>% of total sample</b>	<b>Country</b>	<b>Freq</b>
3	University Malaya	31	8.46	Pakistan	33
4	Universiti Kebangsaan Malaysia	30	8.19	Saudi Arabia	26
5	Universiti Teknologi Mara	28	7.65	Tunisia	15
6	University Sultan Zainal Abidin	26	7.10	Australia	12
7	Universiti Sains Islam Malaysia	16	4.37	Turkey	11
8	Universiti Putra Malaysia	16	4.37	United Kingdom	11
9	Iqra University	8	2.18	United Arab Emirates	10
10	Universiti Teknologi Malaysia	7	1.91	Jordan	9

The application of Bradford's Law is utilised to determine which sources are the most relevant, as seen in Figure 2. This law was developed by Brookes (1985), who explained the prevalence of a limited number of sources that frequently assert dominance. Brookes's contribution was to construct this law. The frequency with which their published papers are distributed and the extent to which they are used make up these sources. Consequently, sources are categorized based on diminishing article output and segmented into three zones, with each zone accounting for approximately one-third of the overall publication total (Dhingra et al., 2024; Goyal & Soni, 2024). Bradford's Law analysis indicates that Zone I contains the four most often published journals in this sector.

Figure 2. Bradford’s Law of the Most Relevant Sources

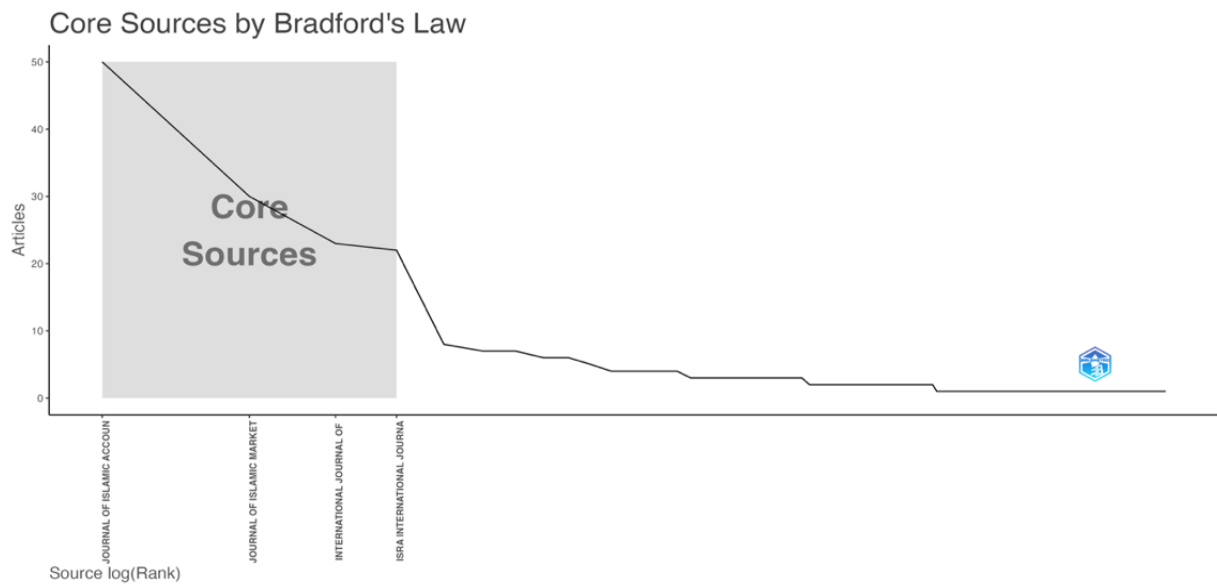


Table 5. Most relevant sources

Rank	Sources	Article	% of tota sample	Publisher	Indexed	Scopus Impact indicator (SJR)	Subject area (JCR quartile)	WoS Index	h-index by SJR	Year of article published
1	<i>Journal of Islamic Accounting and Business Research</i>	50	13.66	Emerald Group	Scopus /WoS	0.41	Business and International Management (Q2)	ESCI	30	2015-2024
2	<i>Journal of Islamic Marketing</i>	30	8.20	Emerald Group	Scopus /WoS	0.79	Marketing (Q2)	ESCI	55	2015-2024
3	<i>International Journal of Islamic and Middle Eastern Finance and Management</i>	23	6.28	Emerald Group	Scopus /WoS	0.48	Business and International Management (Q2)	SSCI	44	2015-2024
4	<i>ISRA International Journal of Islamic Finance</i>	22	6.01	ISRA Research Management Center	Scopus /WoS	0.34	Development (Q3)	ESCI	19	2015-2024

Rank	Sources	Article	% of total sample	Publisher	Indexed	Scopus Impact indicator (SJR)	Subject area (JCR quartile)	WoS Index	h-index by SJR	Year of article published
5	<i>Journal of King Abdulaziz University: Islamic Economics</i>	8	2.19	King Abdul Aziz University	Scopus	0.12	Economics, Econometrics and Finance (Q4)	ESCI	15	2015-2024
6	<i>Academy of Accounting and Financial Studies Journal</i>	7	1.91	Allied Academics	Covered discontinued (2021)	N/A	Business, Management and Accounting History (Q3)	ESCI	20	2016-2021
7	<i>Al-Shajarah</i>	7	1.91	International Islamic University	Scopus/WoS	0.11	Accounting (Q4)	AHCI	7	2016-2024
8	<i>Jurnal Pengurusan</i>	6	1.64	Universiti Kebangsaan Malaysia	Scopus	0.18	N/A	N/A	19	2015-2024
9	<i>Turkish Journal of Islamic Economics</i>	6	1.64	Islamic research center for Economics	WoS	N/A	N/A	ESCI	N/A	2021-2024
10	<i>Journal of Risk and Financial Management</i>	5	1.37	MDPI	Scopus	0.49	Accounting (Q2)	SCIE	40	2019-2024

Table 6 presents the five most often mentioned documents in this domain. The three foremost pieces were authored by Khan et al. (2020), Basiru and Nur Ashikin (2015), and Dikko (2016). The primary document, written by Khan et al. (2020), has accumulated 100 citations. The study, published in the *International Review of Economics & Finance*, examines the evolution of Islamic insurance through a bibliometric analysis and offers recommendations for future research. The second article, authored by Basiru and Nur Ashikin (2015), has garnered a total of 87 citations and was published in the *Asian Review of Accounting*. The essay analyses the role of the audit committee in improving the performance of Islamic insurance companies. Third, an essay by Dikko (2016), published in *The Qualitative Report*, outlines the method for conducting preliminary tests to validate the construct and content of qualitative data collection in the Islamic insurance study.

**Table 6. Most Global Cited Document**

Rank	Authors	Journal	Total citation	TC per year	Normalized TC
1	Khan et al. (2020)	<i>International Review of Economics &amp; Finance</i>	100	20.00	6.53
2	Basiru & Nur Ashikin (2015)	<i>Asian Review of Accounting</i>	87	8.70	7.09
3	Dikko (2016)	<i>The Qualitative Report</i>	83	9.22	6.12
4	Aziz et al. (2019)	<i>Asia Pacific Journal of Marketing</i>	74	12.33	7.09
5	Haneef et al. (2015)	<i>International Journal of Islamic and Middle Eastern Finance and Management</i>	71	7.10	5.79
6	Md Husin et al. (2016)	<i>Journal of Islamic Marketing</i>	66	7.33	4.87
7	Md Husin & Rahman (2016)	<i>Journal of Islamic Accounting and Business Research</i>	62	6.89	4.58
8	Ali et al. (2019)	<i>International Journal of Emerging Markets</i>	60	10.00	5.75
9	Karbhari et al. (2018)	<i>Journal of International Financial Markets, Institutions and Money</i>	54	7.71	6.33
10	Husin & Rahman (2016)	<i>International Journal of Social Economics</i>	47	5.22	3.47

Based on Figures 3 and 4, several different topics that can be researched in the field of Islamic insurance can be formulated on the subject area over the period from 2015 to 2024, as revealed in Table 7.

Figure 3. Thematic Network on Islamic Insurance

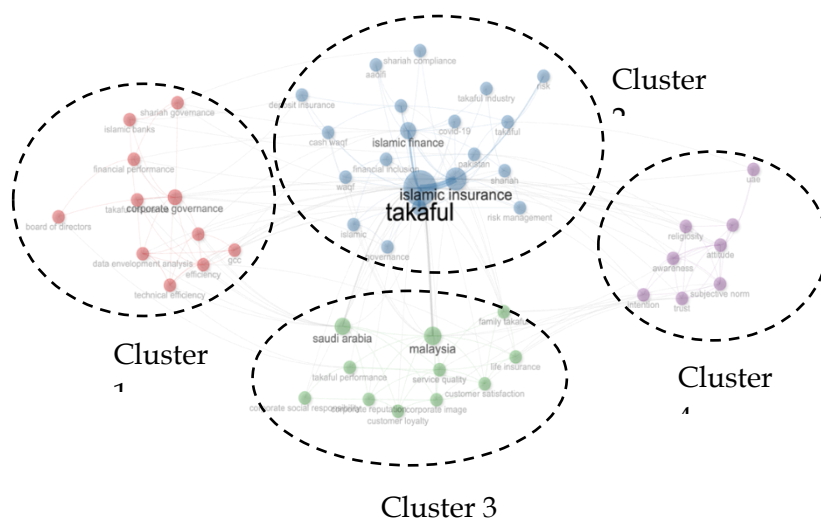


Figure 4. Thematic Quadrant Mapping on Islamic Insurance

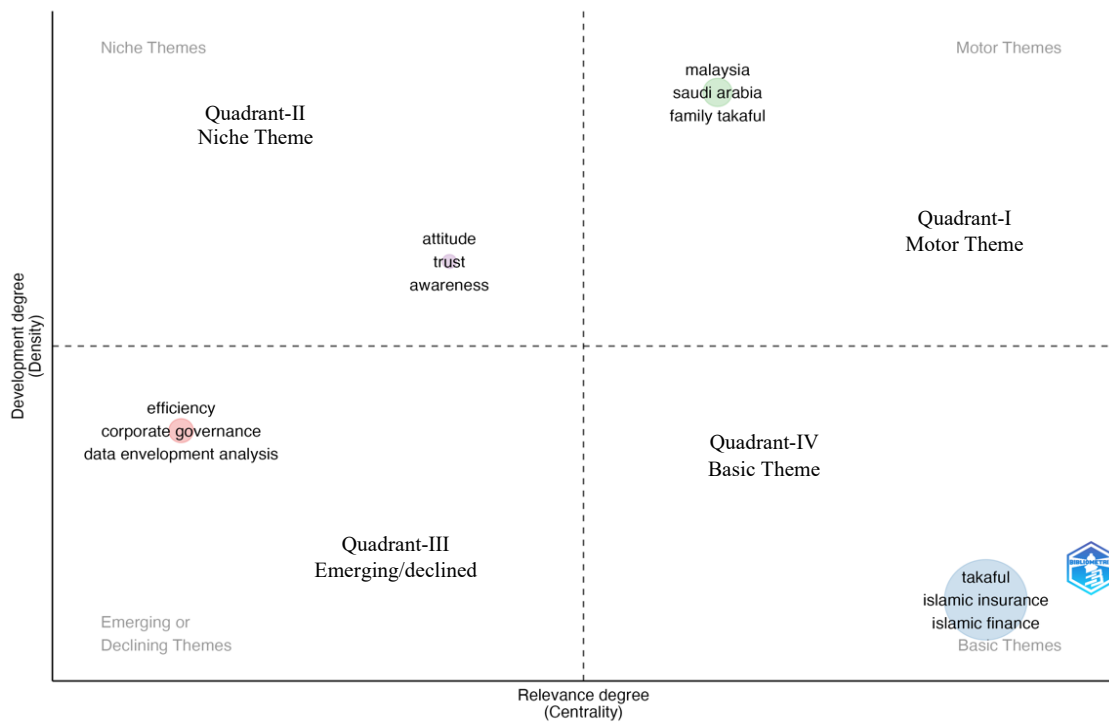


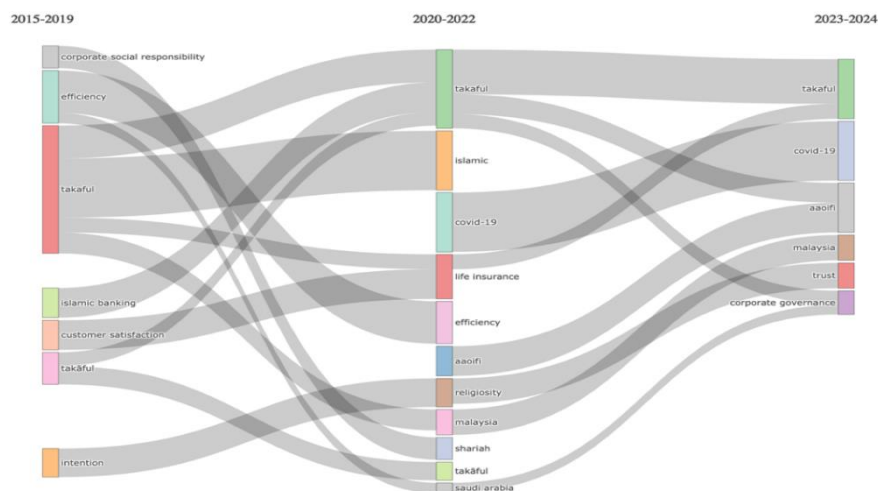
Table. 7 Cluster and Theme of Islamic Insurance

Cluster and Theme	Quadrant	Author keywords
<i>Cluster 1: Red</i>		
(1) Efficiency of Islamic insurance companies	Quadrant-III	Efficiency; corporate governance; data envelopment analysis; takaful insurance; DEA; GCC; Islamic banks; shariah governance; technical efficiency; board directors
(2) Corporate and Sharia governance		
(3) Financial performance		
<i>Cluster 2: Blue</i>		
(1) Risk management	Quadrant-IV	Takaful; Islamic insurance; Islamic finance; insurance; Islamic banking; takaful; Pakistan; shariah; financial inclusion; Islamic; shariah compliance; risk; risk management; takaful industry; waqf; AAOIFI; cash waqf; covid-19; deposit insurance; governance
(2) Financial inclusion		
(3) Shariah compliance		
<i>Cluster 3: Green</i>		
(1) Takaful demand	Quadrant-I	Malaysia; Saudi Arabia; family takaful; service quality; corporate image; takaful performance; corporate reputation; life insurance; corporate social responsibility, customer loyalty; customer satisfaction
<i>Cluster IV: Purple</i>		
(1) Behavioural factors	Quadrant-II	Attitude; trust; awareness; religiosity; intention; purchase intention; subjective norm; UAE

- a. Cluster 1 (red) in quadrant III (emerging/isolated), where this cluster consists of three main themes, namely the efficiency of Islamic insurance companies, corporate and sharia governance, and financial performance. The articles in this cluster utilise keywords such as efficiency, corporate governance, data envelopment analysis, takaful insurance, DEA, GCC, Islamic banks, shariah governance, technological efficiency, and board directors.
- b. Cluster 2 (blue) in quadrant IV (basic theme), where this cluster discusses the themes of risk management, financial inclusion and shariah compliance, as well as keywords that are often used by the author including Takaful, Islamic insurance, Islamic finance, insurance, Islamic banking, takaful, Pakistan, shariah, financial inclusion, Islamic, shariah compliance, risk, risk management, takaful industry, waqf, AAOIFI, cash waqf, covid-19, deposit insurance and governance.
- c. Cluster 3 (green) in quadrant I (motor theme), where this cluster discusses the themes of consumer loyalty and satisfaction, family takaful demand, and the reputation of Islamic insurance companies. The author's keywords encompass Malaysia, Saudi Arabia, family takaful, service quality, company image, takaful performance, corporate reputation, life insurance, corporate social responsibility, customer loyalty, and customer happiness.
- d. Cluster 4 (purple) in quadrant II, where this cluster addresses the behavioural factors that led to the adoption of Islamic insurers. The keywords used are Attitude, trust, awariness, religiosity, intention, purchase intention, subjective norm, and UAE.

Figure 5 illustrates the topical evolution of research about Islamic insurance. Analysing the keywords employed by the authors reveals the subjects they are addressing. Figure 5 delineates the evolution of study participants throughout the preceding decade, segmented into three separate intervals: pre-COVID-19 (2015-2019), during COVID-19 (2020-2022), and post-COVID-19 (2023-2024).

Figure 5. Thematic evolution on Islamic insurance



## **2. Discussion**

### **a. Performance Analysis on Islamic Insurance Research**

Performance analysis constitutes a component of bibliometric evaluation. Performance analysis assesses the efficacy of countries, organisations, and writers based on the quantity of documents generated and the citation frequency of each publication (Marsh, 2020). Numerous performance analysis metrics exist, with the annual count of publications and citations being one of the most significant. Additional metrics, including citations per publication and h-index, assess researchers' success (Donthu et al., 2021).

The analysis of publication performance is crucial for evaluating the impact of publications (Khan et al., 2020), identifying emerging trends (Baker et al., 2021; Paltrinieri et al., 2019), and clarifying key patterns in the literature, including prominent authors, journals, countries, and documents (Khan, 2022). This study's bibliometric analysis highlights the most influential patterns in publications, authors, affiliations, nations, and documents.

Islamic insurance research is experiencing a positive trend from year to year. It is also notable that Muhammad Ali, an author affiliated with Iqra University, is the most productive, with a total of 9 publications. The most influential affiliates and countries are both located in Malaysia. The majority of research in this field is concentrated in Malaysia, in line with the rapid development of Islamic insurance in Malaysia (Alam et al., 2023). The preeminent scientific journal for Islamic insurance studies is the *Journal of Islamic Accounting and Business Studies*, which has published a total of 50 articles in the past decade. The document authored by Khan et al. (2020) is the most cited, with a total of 100 citations.

### **b. Conceptual Structure and Thematic Evolution**

This work uses bibliometric analysis to map conceptual structures and themes through thematic mapping (Cobo et al., 2011). This method is often utilised in scientific mapping to examine the conceptual framework of a research issue (Mukherjee et al., 2022). Thematic maps classify subjects according to two primary dimensions: centrality, which denotes the degree of a node's connectivity with other nodes, and density, which assesses the actual level of a node's connectivity relative to the maximum potential connections (Dissanayake et al., 2024).

The incoming keyword network in the centrality cluster is depicted with an X line, while the density cluster is depicted as a Y line (Cobo et al., 2011; Alkhamash, 2023). The intersection of the X and Y lines forms four quadrants (Alkhamash, 2023). Four quadrants were identified based on the analysis results. Quadrant I (motor themes) features a cluster network characterised by high centrality and density, signifying that this theme is well-developed and constitutes a significant area of study (Lwesya & Achanta, 2024).

Quadrant I includes the keyword network found in cluster 3 (green). This cluster encompasses a series of Islamic insurance research that can be summarized under one main

topic: the demand for Islamic insurance, also known as *Takaful*. The demand for *takaful* products can be caused by various factors, such as sharia perception (Akhter et al., 2021), perception of insurance companies (Husin et al., 2017), service quality and customer relationships (Abdur Rehman et al., 2020), purchase intention (Farhat et al., 2019), economic and socio-demographic factors (Sherif & Hussnain, 2017), and also due to the company's image and reputation (Ahmad et al., 2016; Saoula et al., 2024).

Quadrant-II (niche subject) comprises a well-developed and highly specialised array of issues that are peripheral within a broader field and continue to expand (Lwesya & Achanta, 2024; Liao et al., 2024). Quadrant II encompasses research networks situated in cluster 4 (purple), which focuses on behavioural aspects. Researchers examined the influence of behavioural characteristics on interest or intention towards Islamic insurance in this cluster. Various behavioural factors influencing the intention towards Islamic insurance include attitude, trust, awareness, religiosity, and subjective norms. This cluster comprises numerous researchers, including Kazaure (2019), Aziz et al. (2019), Hassan & Abbas (2020), Bhatti & Md Husin (2020), Poan et al. (2022), and Sarfraz & Mian (2022). Moreover, within this cluster, the Theory of Planned Behaviour (TPB) and the Theory of Reasoned Action (TRA) are frequently cited theories. At the same time, structural equation modelling (SEM) is a commonly employed analytical method.

Quadrant III (emerging/declined), encompassing research networks within cluster 1 (education). Cobo et al. (2011) elucidated that Quadrant III is situated in the lower left, characterised by very weak and marginal development relative to other themes. The motifs in this quadrant have low density and centrality, primarily signifying concepts that emerge or vanish. Quadrant III encompasses subjects in Cluster I that address the efficiency of Islamic insurance organisations, corporate and Sharia governance, and the financial performance of Islamic insurance. Investigators in this domain elucidated the correlation between corporate and Sharia governance procedures regarding their effectiveness (Karbhari et al., 2018; Lee et al., 2019) and the performance of Islamic insurance firms (Sallemi et al., 2021; Eldaia et al., 2023; BenSaid, 2023). Furthermore, some individuals assess the efficiency levels of insurance businesses, both independently and in comparison to traditional insurance (Benyoussef & Hemrit, 2019; Coskun et al., 2021).

Quadrant IV (basic theme), which includes the research network in cluster 2. Quadrant IV has a low level of density and low centrality. This quadrant indicates that the topics discussed in this study have not been widely developed and are in the process of maturation (Wu et al., 2023). This quadrant includes research themes in cluster 2, such as risk management, Shariah compliance, and financial inclusion. Research themes such as the relationship between Islamic insurance and financial inclusion are relatively new and there are still development opportunities. Islamic insurance is an indicator of financial inclusion, and makes a contribution to supporting financial inclusion (Ansari & Bahari, 2021; Alhammadi, 2023).

The theme of research on Islamic insurance has evolved. There are three periods of evolution of Islamic insurance research themes. Period I is pre-COVID-19 (2015-2019), during which the themes often discussed include corporate social responsibility, the efficiency of Islamic insurance, the intention to use Islamic insurance, and consumer satisfaction. During Period II, when Covid-19 emerged (2020-2022), the themes discussed included the efficiency of Islamic insurance companies, the effects of Covid-19, behavioral issues such as religiosity, and sharia compliance. Period III, post-COVID-19 (2023-2024), where the themes discussed include trust in Islamic insurance, corporate governance, themes related to AAOFI, and several studies about COVID-19.

#### **D. CONCLUSION**

The research discovered 366 papers on Islamic insurance retrieved from the Scopus and WoS databases published between 2015 and 2024. The bibliometric method is employed to achieve two aims of this study: analysing the performance of Islamic insurance research and mapping the topics of Islamic insurance explored by researchers. The investigation revealed that Muhammad Ali, associated with Iqra University, is the most prolific, having authored a total of 9 papers. Research in this domain is primarily focused in Malaysia, which is the most prominent nation in this area. The Journal of Islamic Accounting and Business Research has published 50 papers in the last decade. Moreover, the publication by Khan et al. (2020) is the most impactful document, accumulating a total of 100 citations.

This research also maps the research themes carried out in this field. There are four main themes, namely (1) Efficiency of Islamic insurance companies, Corporate and Sharia governance and financial performance; (2) Risk management, financial inclusion, and Shariah compliance; (3) Takaful demand; and (4) Behavioural factors. These four themes can be developed to fill Islamic insurance research in the future. This study reveals that themes on the connection between Islamic insurance and financial inclusion remain underdeveloped, indicating potential for future advancement. This research aims to make a significant contribution to the development of studies in Islamic insurance. However, it has inherent limitations, particularly concerning the chosen time frame and the scope of the topic. Therefore, future research in this field using bibliometric methodologies could expand the scope, enabling a more comprehensive understanding.

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