

Advancing social impact through Islamic social finance: A comprehensive bibliometric analysis



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ABSTRACT

Islamic social finance (ISF) has recently received much attention for its potential to address social problems such as poverty, hunger, and unequal wealth distribution. This study aims to map ISF research through a bibliometric analysis of 502 publications in the Scopus database from 1979 to 2022. Using state-of-the-art tools such as VOSviewer and R Studio, we uncover publication trends, co-authorship networks, and bibliographic integration in the field. Our results show a promising annual growth rate of 9.26% in ISF publications, with Malaysia and Hasan M. K. leading and Malaysia International Islamic University as the affiliate with the highest publication contribution. This study provides valuable recommendations for future research to enhance our understanding of ISF and unlock its potential social impact. However, we must first acknowledge the limitations of using Scopus data exclusively. Through this study, we hope to inspire further exploration of the power of ISF to create positive change in our world.

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1. Introduction

Islamic economics is built on concepts that balance financial objectives, social duty, and impact. Consequently, Islamic social finance (ISF) has always been a component of the Islamic economic system. The recent development and augmentation of the Islamic finance industry have contributed to the visibility and expansion of the ISF sector (Abubakar and Aysan, 2022).

ISF refers to a form of finance based on Islamic ideals designed to help society. Traditionally, the ISF was a way of social influence based on Islamic philanthropic ideals, such as zakah (almsgiving), sadaqah (charity), waqf (endowment), and qard al-Hassan (interest-free loans). However, in recent years, Islamic microfinance has become a part of this group, which aims to alleviate poverty and advance conditions.

ISF specifically includes zakah (Abdullahi, 2019), infaq (Mustika et al., 2019), and alms (Abdullahi, 2019). Economic sources of waqf by strengthening waqf in the form of cash-waqf (Usman and Ab Rahman, 2021), productive waqf (Muthoifin and

Firdaus, 2020), waqf sukuk (Ascarya et al., 2022), and waqf for infrastructure (Mohd Fauzi and Laldin, 2022).

Islamic finance sector significantly contributes to global economic expansion in Southeast Asian countries. The development of Islamic finance includes establishing the approach to the commercial finance sector to support the achievement of the Sustainable Development Goals.

Even though Islamic social, financial tools and the social part of Islamic finance have been used to fight poverty and hunger and make sure everyone has a fair share of wealth for a long time, there has yet to be a lot of research and study done on the subject. The next section of the article investigates the trend, parts, and future of ISF researched.

It is essential to critically analyze existing research findings to pave the way for future research while providing projections as proposals on areas needing a large scale of development. Therefore, this study aims to determine the direction of ISF research development in publications indexed on the Scopus database from 1979 to 2022 with bibliometric analysis techniques.

However, bibliometric research findings can serve as a resource and a starting point for researchers studying a specific topic. Moreover, the results of bibliometric research can be indirectly exploited by researchers and practitioners, policymakers, and the general public. Bibliometric indicators are one of the tools that play a role in

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evaluating the results of scientific research. It examines the interaction between science and technology, producing mapping of fields of science (Salim et al., 2021), tracking new knowledge developments in a particular field (Asatullaeva et al., 2021), and is also an indicator of the future in making strategic plans (Apriantoro et al., 2022).

Bibliometric studies have increased, for example, in business research (Sang, 2022), big data (Secundo et al., 2021), health (Kanmounye et al., 2020), architecture (Manzoor et al., 2021), banking (Zainuldin and Lui, 2021), urban planning (Naal et al., 2020), disaster mitigation (Thomas et al., 2022) and the law (Ramos-Medina, 2022). The increase in popularity cannot be separated from the development of adequate bibliometric research tools, such as Gephi (Huie et al., 2022), Leximancer (Byun et al., 2023), VOSviewer (Jia and Mustafa, 2023), Pajek (Wang et al., 2023), Biblioshiny (Rusliana et al., 2022) as well as scientific databases, such as Scopus and the Web of Science.

Scopus selection is made because Scopus is an abstract database, and the reference source citations are curated by independent experts recognized in their fields. Scopus has 1.8 billion references cited since 1970, 84 million records, 17.6 million author profiles, and 94.8 thousand affiliate profiles to 7 thousand publishers (Baas et al., 2020).

2. Methodology

This study used bibliometric analysis to analyze research on ISF. The researchers searched Scopus pages from 1979 to 2022 using the Boolean search engine to gather data. Then, they used R and R Studio (Del Toro et al., 2022), Vosviewer (Del Toro et al., 2022), and Microsoft Excel to analyze citations, document content, and network (Apriantoro et al., 2023).

The study had three stages. In the first stage, the researchers conducted a literature review to determine relevant research and appropriate keywords. In the second stage, they used the boolean operator TITLE-ABS-KEY to search Scopus, resulting in 540 documents. They then filtered the results only to include publications in English and excluded articles in press and publications in 2023, resulting in 502 final documents.

In the third stage, the researchers analyzed the final document search using R Studio to determine the number of documents per year by journal, author, affiliation, country, and subject/field. They also used Vosviewer and Microsoft Excel to analyze co-authorship, co-occurrence, and bibliometric coupling to map the development of research on ISF. The procedure for this study is summarized in Fig. 1.

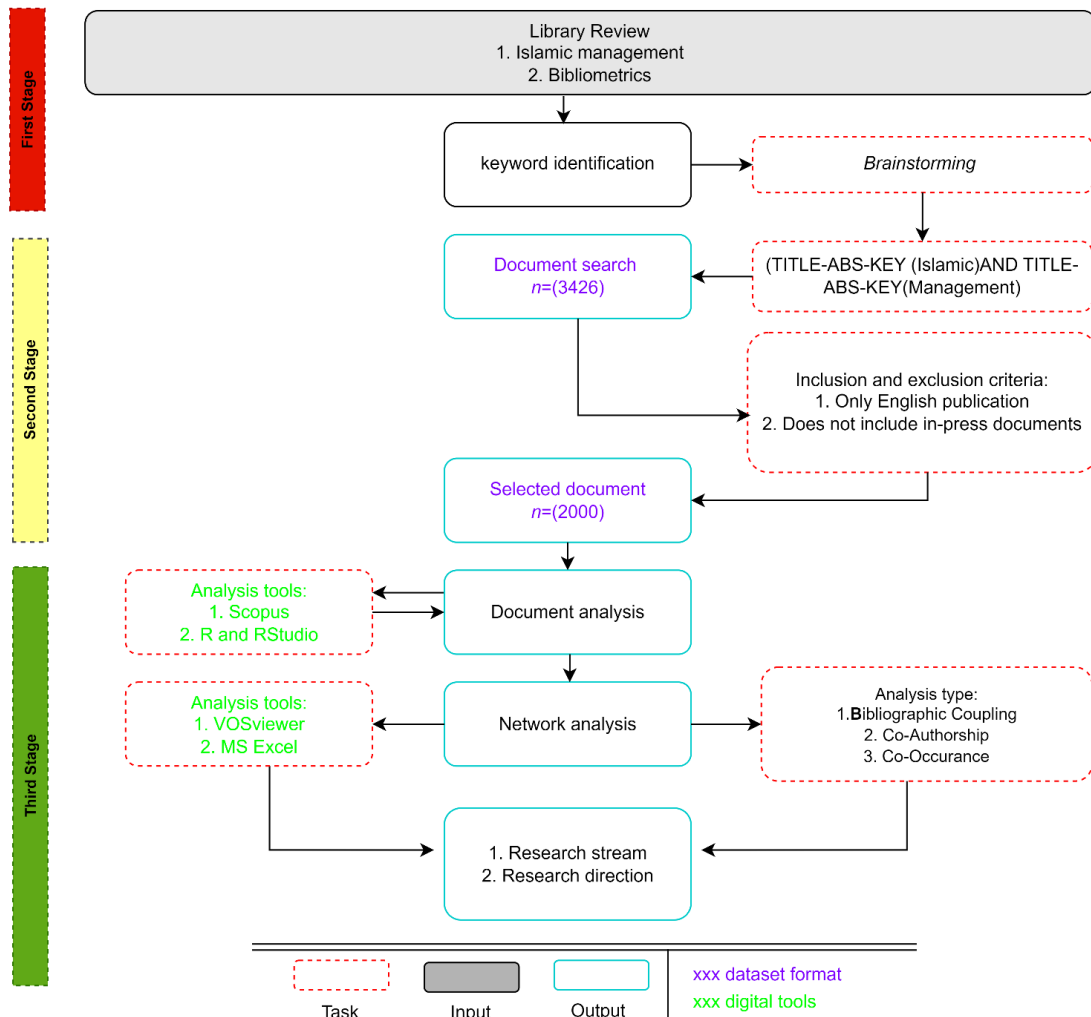


Fig. 1: Research stages and detailed procedures for dataset preparation

3. Result and discussion

Fig. 2 shows the distribution of 502 documents issued between 1979 and 2022, with an annual growth rate of 9.26%. Research on ISF has been an exciting topic from 2005 onwards.

3.1. Most influential authors, affiliations, and countries

The growth of documents in ISF relates to authors, affiliates, and the state. Fig. 3 shows authors relevant to the topic of ISF. It can be seen that Hassan is the most influential author with 19 documents, followed by Choudhury, Kassim, Bhatti, Hassan R, and Abdullah. At the same time, the last four authors have four documents each.

In Fig. 4, we can observe the top 10 affiliates involved in ISF, where the International Islamic University Malaysia takes the top two positions, with its Institute of Islamic Banking and Finance ranked second. Despite most of the affiliates being from Malaysia, our analysis also revealed three other

affiliates from Australia, Bahrain, and the United States.

The data presented in Fig. 5 indicates that Malaysia has the highest number of publications on ISF among all the countries analyzed in this study.

Based on the Bradford law in Table 1, which states that a small core of journals will contain a significant proportion of the articles on a particular subject, the top 10 journals in this study can be analyzed as follows.

Zone 1 contains the top 10 journals, with the International Journal of Islamic and Middle Eastern Finance and Management ranked first with a frequency of 39, followed by the Journal of Islamic Accounting and Business Research with a frequency of 29. The third-ranked journal is the Journal of Islamic Marketing with a frequency of 14, followed by Al-Shajarah and Humanomics, both with a frequency of 13.

The analysis shows a clear concentration of articles in a few journals, which aligns with the Bradford law.

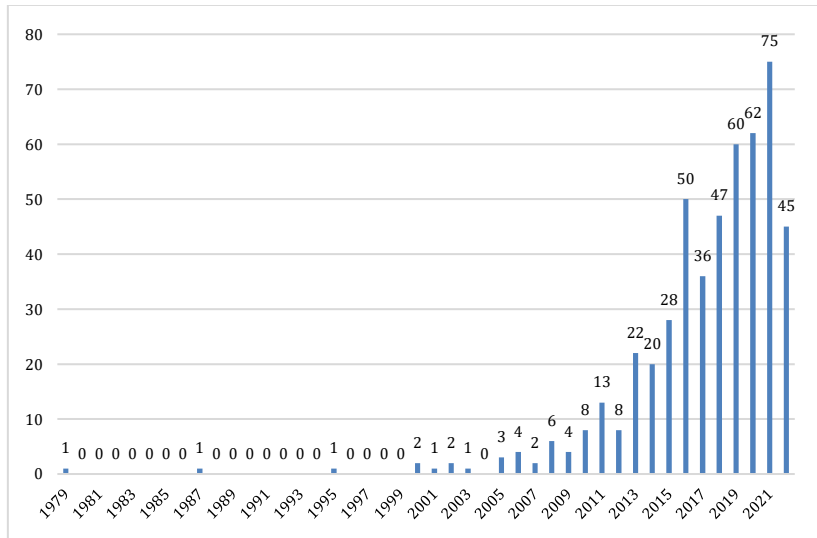


Fig. 2: Graphical representation of publications from 1979 to August 2022

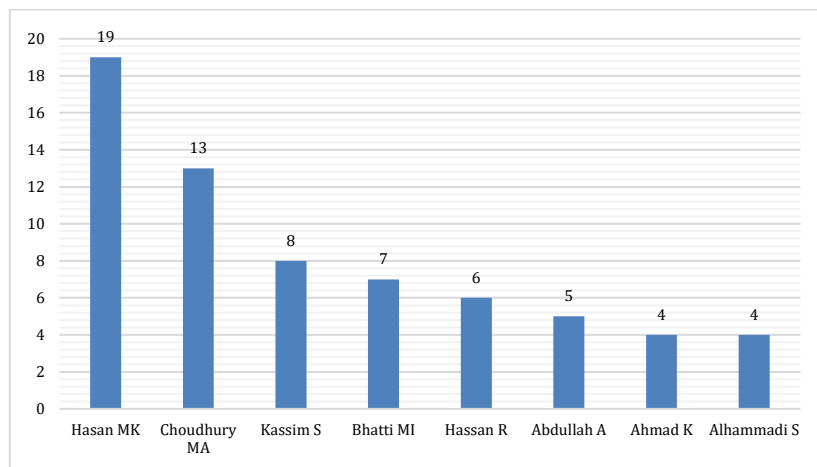


Fig. 3: Most relevant authors in ISF literature

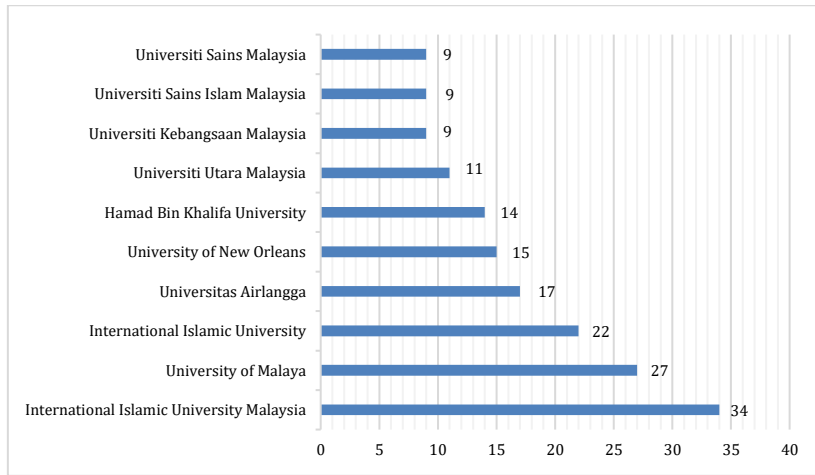


Fig. 4: The authors of the universities involved in ISF

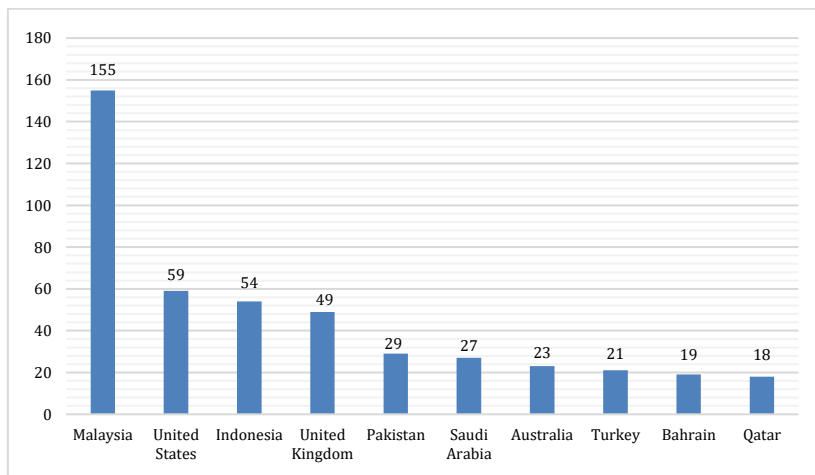


Fig. 5: Publications contributed by several countries

From the Bradford law analysis, researchers in the ISF field can concentrate on top journals for either research references or publication considerations. This is due to the tendency for wider audience reach and significant impact on the ground.

However, this analysis provides useful insight into the most prominent journals in Islamic and social finance and can guide researchers in selecting journals for publication.

Table 1: Based on Bradford's law, it applied to 10 journals that fall into the central zone

Source	Rank	Frequency	Cumulative frequency	Zone
International Journal of Islamic and Middle Eastern Finance and Management	1	39	39	Zone 1
Journal of Islamic Accounting and Business Research	2	29	68	Zone 1
Journal of Islamic Marketing	3	14	82	Zone 1
Al-Shajarah	4	13	95	Zone 1
Humanomics	5	13	108	Zone 1
Journal of King Abdulaziz University, Islamic Economics	6	12	120	Zone 1
International Journal of Social Economics	7	10	130	Zone 1
Qualitative Research in Financial Markets	8	9	139	Zone 1
COVID-19 and Islamic Social Finance	9	8	147	Zone 1
Intellectual Discourse	10	7	154	Zone 1

3.2. Citation analysis

Based on the provided data in Table 2, we can see that Hassan MK has the highest h-index of 6, indicating that he has published at least six articles cited at least six times each. He also has the highest G-Index of 13, which shows that he has at least 13 articles with at least 13 citations each. However, his M-Index is only 0.667, meaning his highly cited articles have fewer citations than his other articles. Rabbani MR has the highest M-Index of 1.333, indicating that his highly cited articles have more sources than his other articles. He also has a

relatively high G-Index of 4, with four articles cited at least four times each. Choudhury MA and Fang ES have relatively low h-index, G-Index, and M-Index values compared to the other authors on the list, indicating that they have published fewer highly cited articles.

It is also worth noting that most of the authors on the list have published their articles relatively recently, with the majority starting in 2014 or later. For example, only Choudhury MA published articles before 2010. This suggests that ISF is a relatively new and emerging field of study.

Table 2: Authors' impact based on h-index, G-index, and M-index

Author	h-index	G-index	M-index	TC	NP	PY start
Hassan M. K.	6	13	0.667	174	19	2014
Choudhury M. A.	4	7	0.222	65	13	2005
Rabbani M. R.	4	4	1.333	74	4	2020
Fang E. S.	3	3	0.333	34	3	2014
Mohd Nor S.	3	3	0.429	22	3	2016
Rusydiana A. S.	3	4	1.500	27	4	2021
Saiti B.	3	3	0.500	15	4	2017
Ab Rahman A.	2	2	0.222	22	2	2014
Abdullah A.	2	3	0.286	13	5	2016
Adeyemi A. A.	2	2	0.286	8	2	2016

TC: Total citation; NP: Number of publications; PY start: Publication year start

3.3. Bibliometric coupling

Using the bibliographic coupling technique of the VOSviewer software, we conduct citation mapping for 502 publications on ISF. Following, we chose the document as the unit of analysis and fractional analysis as the method for the bibliographic coupling analysis. The technique for document counting is set to a fractional system instead of complete counting. During bibliometric examination, fraction counting offers a more granular level of assessment to reduce the impact of texts with a more significant number of authors. For example, the minimum number of citations for an article is five, whereas the minimum

grouping value for identifying notable groupings is twenty.

This characteristic led to the identification of 194 papers from the initial 502 papers. Fig 6 illustrates the results of the bibliographic coupling analysis conducted using VOSviewer, which revealed six distinct clusters. Of these, we want to draw attention to Cluster 1, indicated in red, which contains 45 publications. Additionally, Cluster 2 is represented by green and contains 43 papers, followed by Cluster 3 in blue with 24 publications, Cluster 4 in yellow with 23 publications, Cluster 5 in purple with 22 publications, and Cluster 6 in light blue with 20 publications.

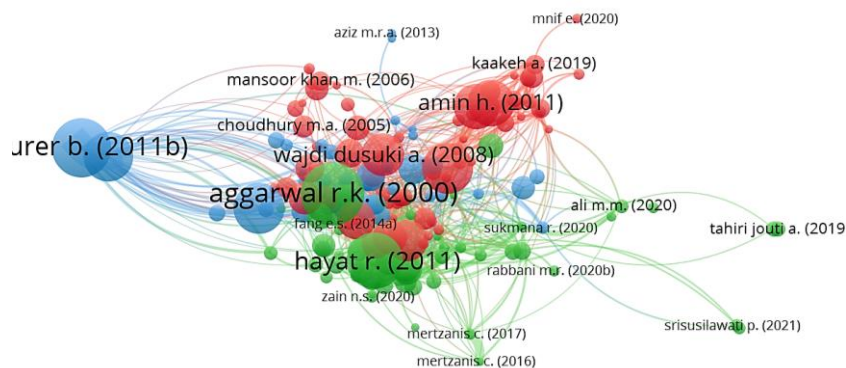


Fig. 6: Bibliometric coupling with a fractional system instead of complete counting

The bibliometric analysis of the document-citation relationships in Table 2 reveals several interesting patterns. Our in-depth observation shows that most of the documents have a low number of citations and low link strength. There are several documents that have citations above 50, with the highest value being 229 citations. These findings indicate that this research area is relatively small or that publications in the datasets we studied have not been widely read and cited. Some documents are unlinked, while others have as many as 23 links. These links indicate that some publications have had a more significant impact. However, the presence of a few highly cited documents with strong links suggests that essential contributions are being made in this field. Further research could shed light on the reasons behind these patterns and provide insights into the current state of the area and potential directions for future research.

3.4. Co-citation analysis

At this stage, we conduct a co-citation analysis with the source analysis unit of the published

document. The co-citation analysis illustrates the relationship between the article's research and the topic. Fig 7 shows the co-citation analysis. We used a minimum citation limit of 10, resulting in 227 items in five clusters. Based on data, journals nearby have more substantial interrelationships, and lines represent stronger shared citation links. We found that the papers within each cluster were closely related to relevant joint citations and demonstrated the importance of articles published on various ISF issues.

3.5. Co-authorship

To conduct further research, we used a fractional enumeration method to check the co-authorship results. The goal of calculating fractions is to reduce the impact of documents with multiple authors. We conducted two analyses. First, we analyze co-authorship using the state as the unit of study. Second, we set the minimum number of documents and minimum citations for each country to 1 to conduct a comprehensive analysis of the origin of source documents. With these parameters, we find

46 items divided into 12 clusters, as shown in Fig. 8. Countries that dominate in co-authorship are Malaysia, the United States, and Indonesia.

3.6. Cartography analysis

We do the mapping of analysis based on the keyword article to describe the characteristics of research topics. The analysis method we chose was co-occurrence, using all keywords as an analysis unit. We set a minimum appearance level of 10. In this analysis, we identified four main groups of 26 existing papers. As shown in Fig. 9, these groups are represented in red, blue, green, and yellow.

According to Fig. 10, total link strength measures the strength of the relationship between items. We found that the most occurring keyword is Islamic finance, with 131 occurrences. We find that the first

cluster is related to Islamic finance. The publication of Islamic finance has expanded to various subthemes. However, the most common theme of Islamic finance research is poverty alleviation. The second cluster identifies a contemporary theme of ISF that is concerned with the issue of sustainability. ISF focuses on economic ethics in the third cluster. This cluster contains numerous subthemes, such as the relationship between economics and financial ethics, particularly in Islam. The fourth cluster concerns Islamic banking issues, highlighting Malaysia as a practicing country.

We present the keywords and their frequency of occurrence along with link strength, a measure of the power of the relationship between items. Our analysis revealed that the most frequently occurring keyword was Islamic finance, with 131 occurrences.



Fig. 7: Co-citation analysis with the source analysis unit of the published document

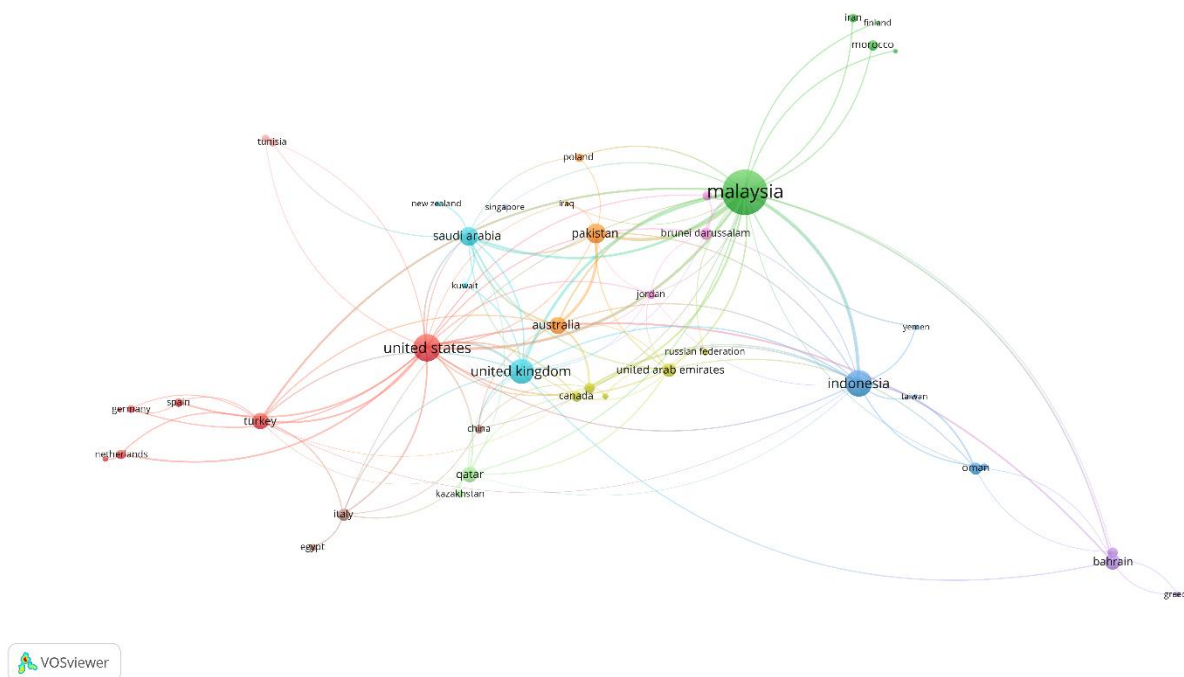


Fig. 8: Co-authorship by countries

The first cluster identified in the analysis was related to Islamic finance, which has expanded into various subthemes, with poverty alleviation being the most common research theme. The second cluster focused on sustainability, representing a contemporary theme in ISF research. The third cluster centered around economic ethics, with numerous subthemes related to the relationship

between economics and financial ethics, particularly in Islam. Finally, the fourth cluster addressed issues pertaining to Islamic banking, with Malaysia emerging as a key country in this regard. Based on previous analysis, we determined four clusters to analyze 502 publications on ISF. The next part discusses the study agenda in detail, followed by future research directions.

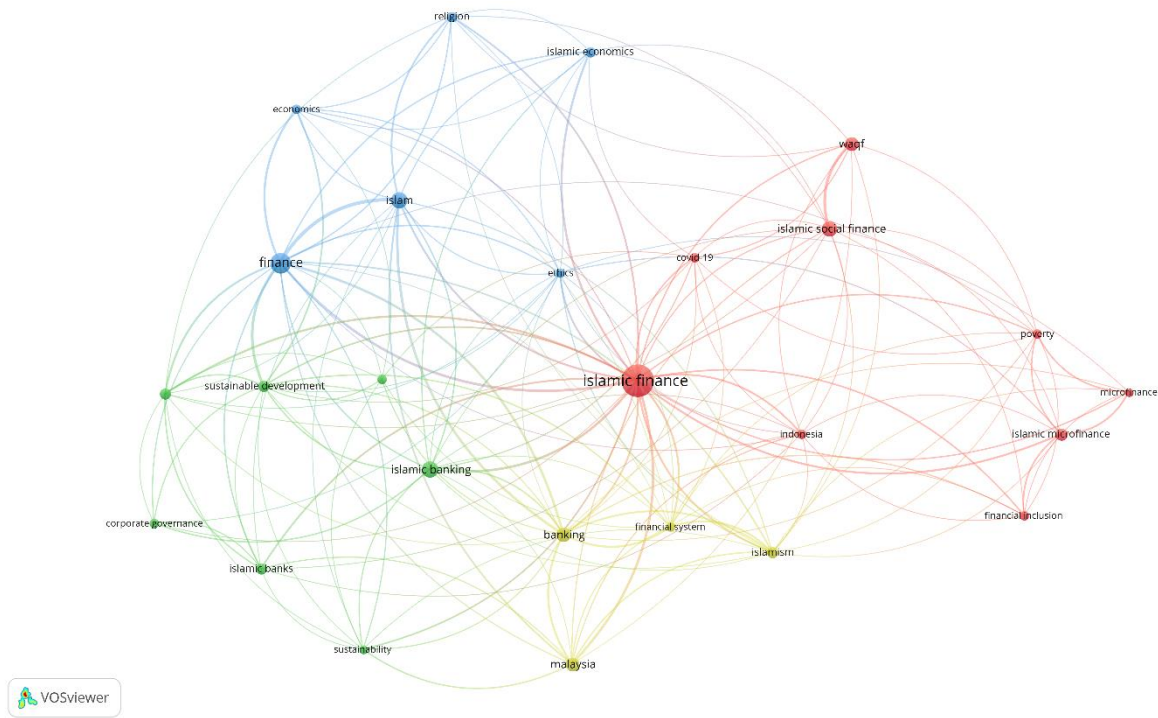


Fig. 9: Co-occurrence by article's keywords

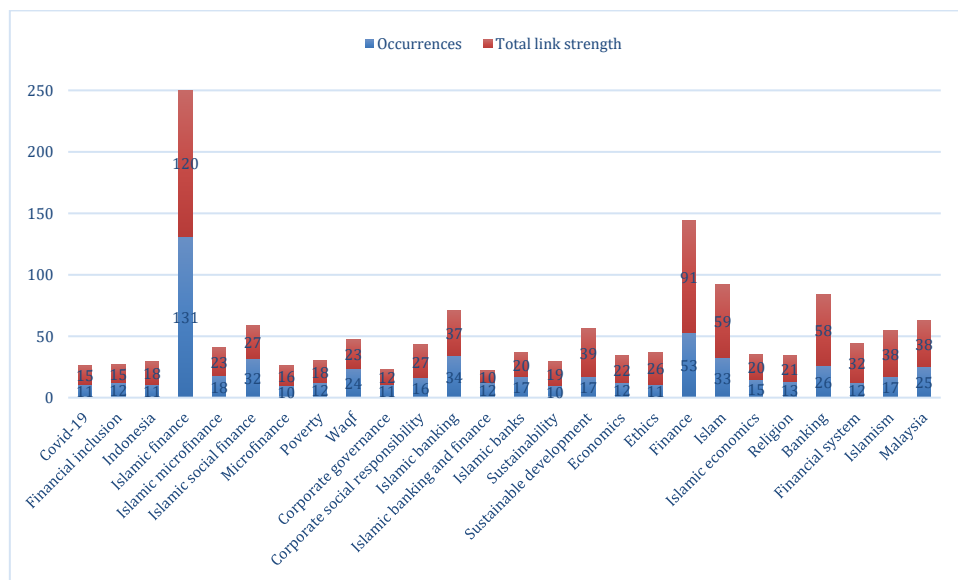


Fig. 10: The keywords and their frequency of occurrence

Fig. 10 presents the analysis of the keyword clusters based on the number of occurrences and the total link strength, which indicates the importance of the keyword to the other keywords in the cluster.

The keyword “Islamic finance” has the highest number of occurrences (131) and link strength (120) in this cluster, indicating that it is the most significant keyword. Other keywords such as “Islamic microfinance,” “Islamic social finance,” and “waqf” are also important, but to a lesser extent. The keyword “COVID-19” appears in this cluster with a moderate number of occurrences, indicating the impact of the pandemic on the Islamic finance industry. The other keywords in this cluster, such as “financial inclusion,” “Indonesia,” “Microfinance,” and “Poverty,” are also essential but have lower link strength compared to “Islamic finance.”

The keyword “sustainable development” has the highest link strength (39) in this cluster, followed by “corporate social responsibility” (27), “Islamic banking” (37), and “Islamic banks” (20). A moderate link strength exists between the “sustainability,” “corporate governance,” and “Islamic banking and finance” keywords in this cluster. It's odd that the keyword “Islamic banking and finance” has a low link strength, given its proximity to the main theme of the cluster.

This cluster's most influential keyword is “Finance” with a link strength score of 91. Coming in second is “Islam” with 59 points, trailed by “Ethics” (26) and “Economics” (22). Of moderate importance is the keyword “Islamic economics,” which partially aligns with the main theme. Lastly, “Religion” has the

least link strength and therefore is less significant in this cluster compared to the other keywords.

This cluster's link strength is led by 'Banking' with a score of 58, while 'Islamism' and 'Malaysia' tie for second with a score of 38. The phrase 'financial system' holds a link strength of 32. The keywords "Islamism" and "Malaysia" are noteworthy, indicating Malaysia's focus on Islamic finance. The keyword "financial system" has a moderate link strength, showing its relevance to the theme of social financial institutions.

In conclusion, the analysis of the keyword clusters reveals the significance of "Islamic finance" as a primary theme in the research stream. The focus on sustainable development, economics ethics, and social and financial institutions is also evident. The research stream analysis also suggests the need for further investigation into the relationship between "Islamic banking and finance" and "sustainable development."

3.7. Research agenda

From the above presentation, most research in ISF is carried out with a theoretical approach. Many researchers have concluded that Islamic social security is a financial system based on morals and ethics (Caraka et al., 2022). However, researchers have not mathematically calculated ISF's moral and ethical components.

The following research agenda is the need for technology to develop and carry out structured supervision of all transactions (Aderemi and Ishak, 2023).

Many researchers have criticized the Islamic economic system implemented in developing countries, such as Indonesia, Malaysia, Maroco, and Pakistan (Nahar and Yaacob, 2011). In this regard, a very reasonable question arises whether the criticism given by the author is based on belief and religion or whether other factors influence the economic inefficiency of the area. Further research can be an essential agenda to answer the question.

4. Conclusion

With various components, ISF has become an instrument of poverty alleviation, hunger, and a fair distribution of wealth in the community for a long time. In addition, to investigate future directions and questions related to ISF research, we have studied the current situation in ISF research with a literature review of the top influential papers and authors in this field from 1979 to 2022 and chose a total of 502. We have applied several literature review techniques, bibliometric analysis, co-citation analysis, joint writing analysis, and the most cited article review. This study showed an annual growth rate of 9.26%, with the highest number of ISF articles in 2021. Malaysia was the country that contributed the most publications for affiliates of the Malaysian International Islamic University. Hasan M. K. has become the most productive writer in ISF

The results of the analysis allow us to propose three new questions in the future in ISF that can affect ISF research in the future: how to make mathematics a moral and ethical component of Islamic social finances, the need to use technology to develop and carry out structured supervision of all transactions, and the inefficiency of Islamic social economy in developing countries. We hope that the discussion and analysis in this article will stimulate research in this field.

This study has limitations. We limit our analysis of articles and reviews published in English to the Scopus database. Although at the same time, this research represents moderate and high-quality publications that highlight this theme. Failure to integrate databases and other languages, such as Arabic, affects our results. Future research can overcome this gap in bibliometric analysis using a non-English database besides Scopus.

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Compliance with ethical standards

Conflict of interest

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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