Indonesian Authors in Global Islamic Banking Research: A Bibliometric Analysis

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Abstract

This study aims to identify contemporary trends, assess the role and standing of Indonesian authors in the global research framework, and analyze gaps in our understanding of the evolution of Islamic finance, including common topics and areas that require further investigation. This study uses a bibliometric analysis of data from academic publications found in the Scopus database to investigate the literature on Islamic finance. The results of this analysis show how publications have changed by Network visualization, overlay visualization, density visualization, and relationship search between journals, authors, and topics studied. The number of academic publications on Indonesian Islamic banking by Indonesian authors indexed in Scopus fluctuated between 2010 and 2024, peaking in 2016 and 2022. In addition to the increasing use of terms such as Islam, Indonesia, and banking, the main study subjects from 2017 to 2023 were bank, performance, evidence, and finance.

INTRODUCTION

Bank Indonesia (BI) issued a regulation Law Number 7 of 1992 concerning the legality of Islamic banking operations in Indonesia which implements a profit-sharing system. This was the beginning of the emergence of Islamic financial institutions in Indonesia (Utama, 2018) . With this regulation, Islamic banking began to grow rapidly to meet the needs of the community for financial services in accordance with Islamic principles and also provide an alternative for non-Muslims who want to use Islamic banking services. Government policies and the role of Bank Indonesia (BI) are very important in supporting the growth of the Islamic banking industry in Indonesia. and other related institutions have created an ecosystem that supports the growth and stability of the Islamic banking industry in Indonesia. With a strong legal basis, effective supervision, and support from other institutions, this industry is expected to continue to grow and make a positive contribution to the national economy (Alafi & Putra, 2024) (Maria et al., 2019) (Slamet & Sherrindra, 2022) The following is the development of Islamic Commercial Banks (BUS), Islamic People's Financing Banks (BPRS), and Islamic Business Units (UUS) in Indonesia which can be seen in the graph below.
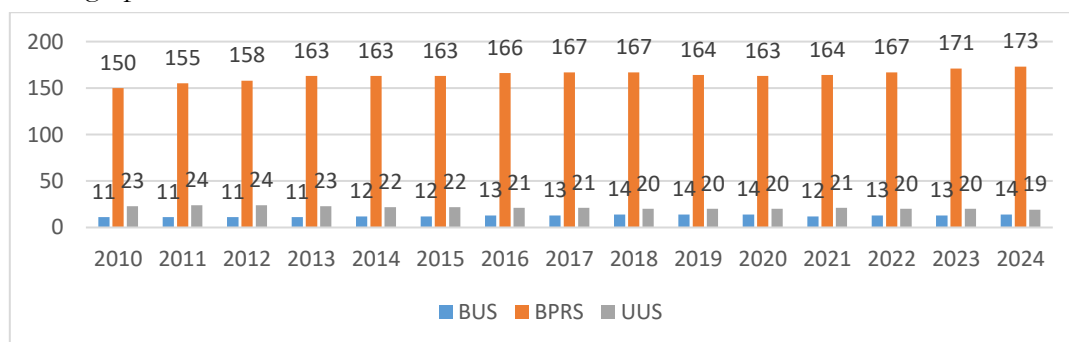

Figure 1. Graph of the Development of Indonesian Islamic Banking Institutions from 2000 to 2005
2010 to 2024

Source: Financial Services Authority, 2025

The data in the graph shows the development of Islamic banking institutions in Indonesia during the period 2010 to 2024 with varying growth patterns. Islamic People's Financing Banks (BPRS) showed a significant spike from 150 to 173, reflecting the increasing interest in Islamic financial services at the regional level, which is likely driven by government policies and community needs. Meanwhile, Islamic Commercial Banks (BUS Syariah) experienced a stable increase from 11 to 14, reflecting the consistency of institutional growth that supports Islamic financing needs at the national level. On the other hand, Islamic Business Units (UUS) recorded a decline from 23 to 19, which could indicate market consolidation or institutional transformation to other institutional categories, such as BUS. Overall, these data highlight a positive trend in the growth of the Islamic banking sector influenced by economic factors and government policies, despite complex institutional dynamics. This growth reflects the increasingly strong contribution of the Islamic banking sector to the Indonesian economy (Rahma Putri & Rachmawati, 2022) (Slamet & Sherrindra, 2022) (Slamet & Sherrindra, 2022) (Adolph, 2016) . However, in the last five years, there has been an outbreak of the 2019 corona virus disease or abbreviated as Covid-19 throughout the world. With this outbreak, the banking industry, especially Islamic banking, is very worried that it can cause new problems in the real business sector. Indonesian Islamic general banks must face a number of risks faced during the Covid-19 pandemic (Ilhami & Thamrin, 2021) (Athief et al., 2024) (Raza, 2024) (Raza, 2024) . Such as financial performance, liquidity, and solvency of banks. Banks must accelerate the adoption of digital technology and adapt to various government policies to support financial stability. Banks must also pay attention to risk management and customer trust during this crisis. The banking landscape has changed due to the pandemic, and banks must quickly adapt to new issues (Ding et al., 2025) (Setiawan, 2024b) (Sari, 2022) (Ritonga, 2023) .

The growth trend of Islamic banking during Covid-19 has been unstable. Research conducted by (Rusydiana et al., 2024) found that Islamic banking is more resistant to internal and external damage compared to conventional banking. These results are interesting and need to be validated through other studies in the future. Meanwhile, according to (Effendi & Hariani, 2020) (Riza Salman et al., 2024) (Abdallah & Boubaker, 2024) Amid the Covid-19 pandemic, the majority of banks are concerned about declining asset quality, declining net interest margins, and declining credit distribution. We can see this in the following graph:
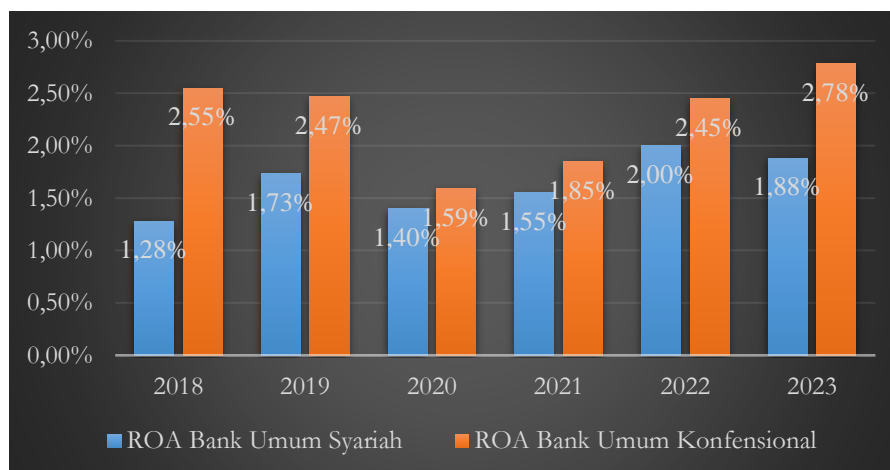

Figure 2. Graph of the Development of Return on Assets (ROA) of Islamic Commercial Banks (BUS) and Conventional Commercial Banks (BUK) in 2018-2020

Source: Financial Services Authority, 2025

The development of ROA of Islamic and conventional commercial banks from 2018 to 2023 illustrates the impact of the Covid-19 pandemic and the recovery process afterward. In the

pre-pandemic period (2018-2019), BUS recorded an increase in ROA from 1.28% to 1.73%, while BUK decreased slightly from 2.55% to 2.47%. When the pandemic hit in 2020, both types of banks experienced a decrease in ROA; BUS fell to 1.40%, while BUK fell to 1.59% (Khotimah & Farid, 2021) (Setiawan, 2024) This reflects the economic pressures faced by the banking sector. Post-pandemic (2021-2023), the recovery trend is clearly visible. BUS ROA increased to a peak of 2.00% in 2022 before declining slightly to 1.88% in 2023 (Shufiah, 2023) (Kukuh & Noor, 2018) . Meanwhile, BUK showed a stable upward trend, reaching 2.78% in 2023. Overall, BUK continued to show a higher ROA than BUS throughout the period (Dahruji & Muslich, 2022). (M. Anwar et al., 2020) . BUS still recorded an increase in ROA in 2022, which is an important point that shows its adaptability and resilience. This increase can be attributed to the increasing public interest in sharia-based financial products, which are considered more stable and ethical, especially amidst global economic uncertainty (Shufiah, 2023) (Yayan & Putri, 2024) . In addition, government policy support to advance the Islamic financial industry also strengthened its performance during that period. The role of the Financial Services Authority and the National Sharia Council is increasingly vital along with the growth of the Islamic banking industry (Sautunnida et al., 2025) (Hidayati et al., 2023) (Putra Rulanda et al., 2020) . OJK is tasked with monitoring the financial health of Islamic banks and ensuring that product innovation remains in accordance with the law. Meanwhile, DSN faces the challenge of accelerating the issuance of fatwas that are in line with market needs and sharia principles (Al-Habashneh et al., 2025) (Dina Sentika et al., 2024) (Umam & Kimberly, 2021) . Seeing this, Islamic banking is quite interesting to be used as a new research subject in seeing trends or developments from time to time. There are several factors that cause Indonesian Islamic banking to not develop optimally. Research conducted by (Syamsurizal; et al., 2021) , these factors include the limited number of educated people and professional human resources, poor human resource management, relatively small and limited financing, the incompatibility between the concept of Islamic management and the implementation of Islamic banks in the field, the problem of the mandate of Muslims, and the absence of an appropriate academic formula to develop Islamic banking institutions effectively. The development of quality human resources is very important to overcome these various problems (Yanti, Novi et al., 2024) (Gustati et al., 2023) .

There have been many previous studies on Islamic banking, but only a few have focused on bibliometric analysis of the development of Islamic banking. One study conducted by (Bonang et al., 2024) aimed to analyze research on customer satisfaction and quality of Islamic banking services using bibliometric methodology. Data were obtained from SCOPUS which was accessed in April 2023 and included 138 articles published from 1999 to 2023. Tools such as the R program, VOSviewer, and Microsoft Excel were used to analyze the data which was divided into three main domains: productivity, citation patterns, and network analysis. The results showed an increase in publications by 372 authors between 2011 and 2022. From the 138 articles, seven main clusters were identified: customer attitudes, comparative studies, digital banking, customer loyalty, customer trust, customer determinants, and service quality. In addition, this study provides recommendations for further research topics and recognizes that this study only focuses on publications indexed by Scopus. This study can also help Islamic bank managers in making effective marketing plans. In addition, this study can help academics in developing further research by focusing on gaps in the literature. This study was conducted by (Firmansyah & Faisal, 2020) . This study emphasizes that researchers in the field of Islamic economics and finance must write articles in journals to increase their knowledge. Researchers should review various peer-reviewed journals to analyze research differences. This study suggests the use of VOSviewer software to conduct bibliometric analysis. This will help researchers see the performance of journals and researchers and the research topics they are looking for. This method makes it easier for researchers to collect data. This study shows the ten most productive researchers and the top five national journals. In the future, Islamic economics and finance journals must be better in terms of

management and collaboration between researchers. Another study by (Munawaroh & Rahman, 2024) , analyzed the quality of articles in the field of Islamic finance through bibliometric analysis, also using the Scopus database, and utilizing VOSviewer and Biblioshiny software to map gaps in understanding the direction of development in the field of Islamic banking, trending topics, and areas of research that require further research. With these gaps, this study is expected to improve previous research, so this study aims to map Islamic banking research through the Scopus database from 2010 to 2024. Processing was added using the VOSviewer and Biblioshiny devices to find out the novelty of research on Islamic banking. With a more innovative and comprehensive approach, this study provides valuable guidance for future research (Iniesta-Bonillo et al., 2025) (Shaikh and Khan, 2025) (Zhang et al., 2025) .

There are several differences related to the methods used and the objects studied based on the background and previous research. This study is expected to be a basis for formulating more targeted and effective policy recommendations. At the same time, it opens up new insights for regulators and academics to understand current patterns and dynamics. This study not only identifies trends and gaps in previous research but also enriches strategic insights that can support data-based decision making and scientific knowledge. This makes a significant contribution to encouraging innovative policies and the development of relevant theories in the future. To add to the literature on Islamic banking, the main objective is to find current trends and understand the contribution and position of Indonesian authors in the global research landscape. Data obtained from Scopus are processed using software: R, VOSviewer, and Microsoft Excel. It is expected to identify dominant research patterns and directions and provide a deep understanding of the opportunities and challenges for Indonesian authors in the field of Islamic banking in the world using bibliometric analysis.

METHOD

This study uses a quantitative method with bibliometric analysis. Bibliometric analysis is a scientific approach that uses quantitative techniques based on mathematics and statistics to view and evaluate various scientific publications, such as academic books, research articles, scientific journals, and various other types of information documentation (Hussin et al., 2024). (Kemeç & Altınay, 2023) . Bibliometrics can show the accuracy of elements related to publications, such as authors, repeated keywords, and citations (Herusantoso & Yubilianto, 2023) (Shen et al., 2025) . Bibliometrics aims to find the latest trends in Islamic banking studies and understand the contribution and position of Indonesian authors in the global research landscape. This analysis is used to measure the performance and contribution of individuals, institutions, and disciplines, as well as to understand the interaction between disciplines and scientific publications of articles by Indonesian authors that have been indexed by Scopus publications (Zupic & Čater, 2015) (Khathi et al., 2023) (Zyoud et al., 2025) . To obtain visualization and mapping of scientific knowledge becomes easier by using bibliometric analysis. The database is processed using Vosviewer software (Wei et al., 2025) .

The data source used is data from Scopus, because Scopus provides a wide database coverage, availability of information about authors and their institutions, good display, significant indicators, and is not susceptible to manipulation. We also chose this Scopus data source because the quality of information and inter-citation analysis is very important for bibliometric analysis (Herusantoso & Yubilianto, 2023) (Dai et al., 2025) (Guo, 2025) .
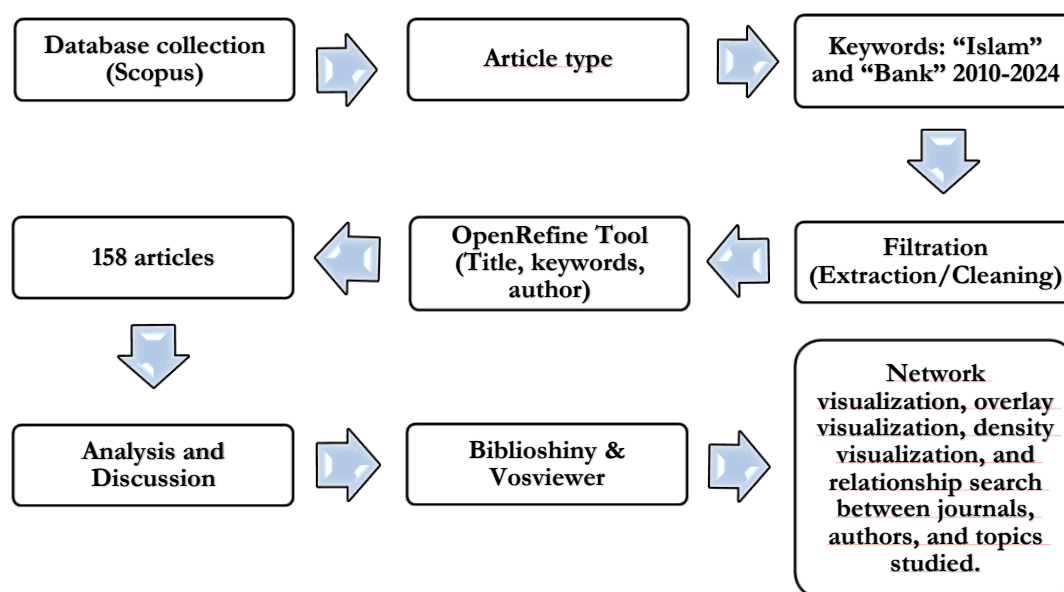
Figure 2: Research Process

The initial stage of data collection was carried out by searching for Scopus indexed articles by simply selecting the type of selected article document. The keywords used in the search process were "Islam" and "Bank". In the Scopus database from 2010 to 2024, the search found 158 related article documents. After the data was downloaded in Comma Separated Values (CSV) format, an examination was carried out using OpenRefine software to determine whether or not there were keywords in the document, with a total of 158 articles found. After that, the downloaded data in CSV format was processed using VOSviewer and Biblioshiny. Visualization of network patterns or bibliometric relationships can be done with VOSviewer in three categories, namely network visualization, overlay visualization, and density visualization. The results of the database visualization obtained by VOSviewer will later be used as a reference in conducting the latest analysis of Islamic banking scientific trends. Then, biblioshiny is used to see emerging research trends and also to find research gaps that have not been widely studied. For example, using a visualization not present in VOSviewer can display the relationships between universities, authors, and research topics covered in a single visualization known as a Three-Field Plot.

RESULTS AND DISCUSSION

1.1 Distribution of the Number of Islamic Banking Publications Based on Indonesian Authors
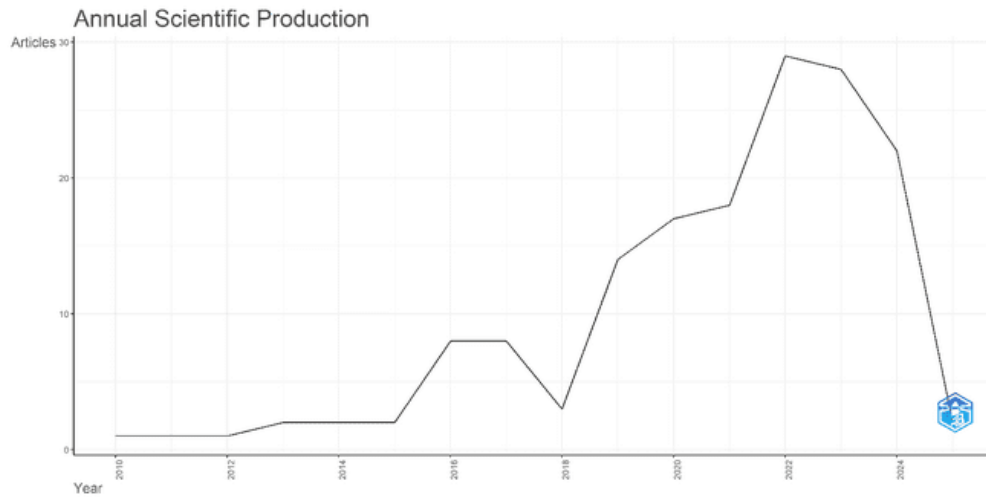
Figure 3. Distribution of the number of publications per year
Source: Biblioshiny, 2025

The annual publication of articles is depicted in this graph in the number of articles published from 2010 to 2024. The vertical axis shows the number of articles published on a scale of 0-30, while the horizontal axis shows the years 2010 to 2024. From this graph, it can be seen that the number of articles published is relatively stable, with a low number from 2010 to 2014. In 2015 there was a significant increase until it reached its peak in 2016 with a number of around 10 articles. In 2017 and 2018 the number of articles fell again, but in 2019 there was a sharp increase until it reached its peak in 2022 with a number of more than 25 articles. After that the number of articles decreased drastically in 2023 and 2024 (Surendra et al., 2024) .

This graph is interesting because it shows large changes in scientific output over the years. This may be due to changes in funding, research priorities, or other external factors that affect the number of scientific publications.

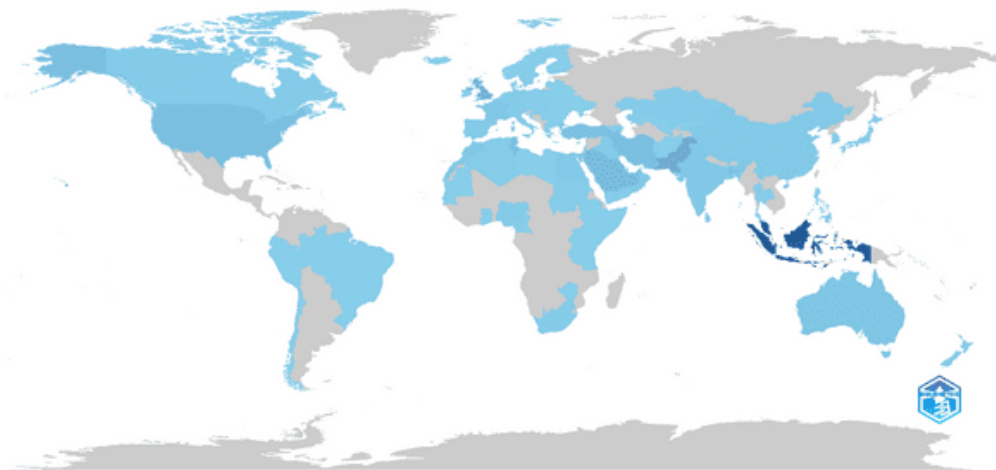**1.2 Countries Contributing the Most to Islamic Banking Research**

Figure 4. Publication productivity by country
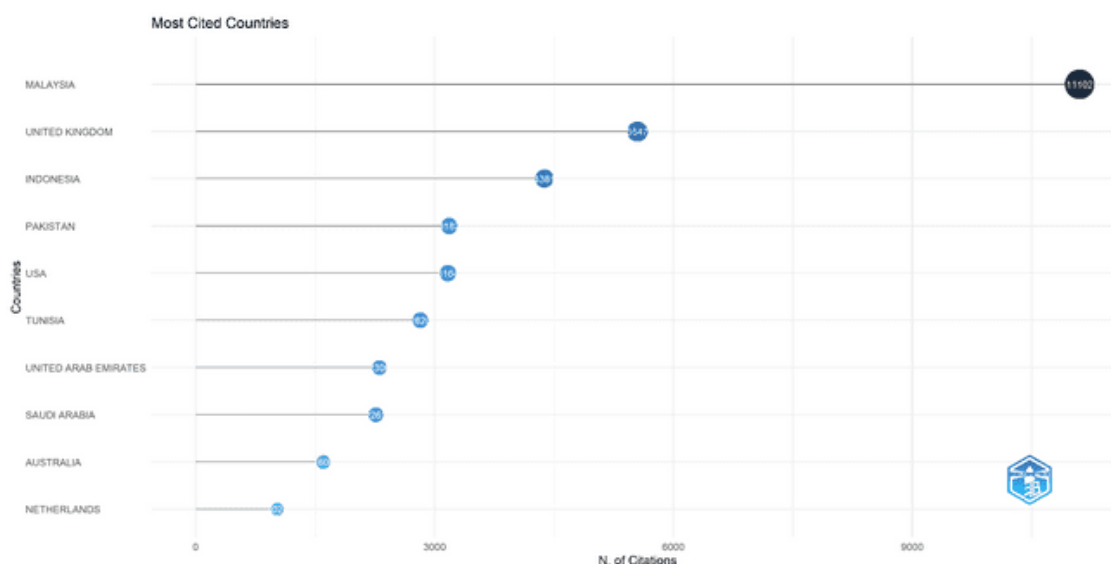*Source: Biblioshiny, 2025*

Figure 5. Distribution of the number of publications by country

Source: Biblioshiny, 2025

Figures 4 and 5 shows a visualization of the world map of scientific publications on Islamic banking in different countries around the world. These maps use color to indicate the level of scientific production in different countries, with dark blue indicating higher levels of production and light blue indicating lower levels. Countries that do not have data or do not participate in scientific production are marked in gray. This visualization is relevant because it provides an overview of the global distribution of scientific contributions, which can help in understanding where the main research centers are located and how scientific knowledge is distributed around the world. This data can be used for further analysis of factors that influence scientific production, such as investment in research and development, education policies, and international collaborations.

The data visualization depicts the most cited countries in the study. The graph uses a horizontal bar chart to show the number of citations from different countries. The countries shown in the graph are Malaysia, the UK, Indonesia, Pakistan, the US, Tunisia, the United Arab Emirates, Saudi Arabia, Australia, and the Netherlands. The horizontal axis shows the number of citations, while the vertical axis shows the country name. Malaysia had the highest number of citations, at 11,102, followed by the UK with 5,547, and Indonesia with 3,138. Other countries had lower citations, with the Netherlands having the lowest number of citations at 602.

This visualization is interesting and relevant because it provides an overview of the scientific contributions of different countries based on the number of citations they receive. This can help in understanding the influence and impact of research from these countries in the global scientific community.

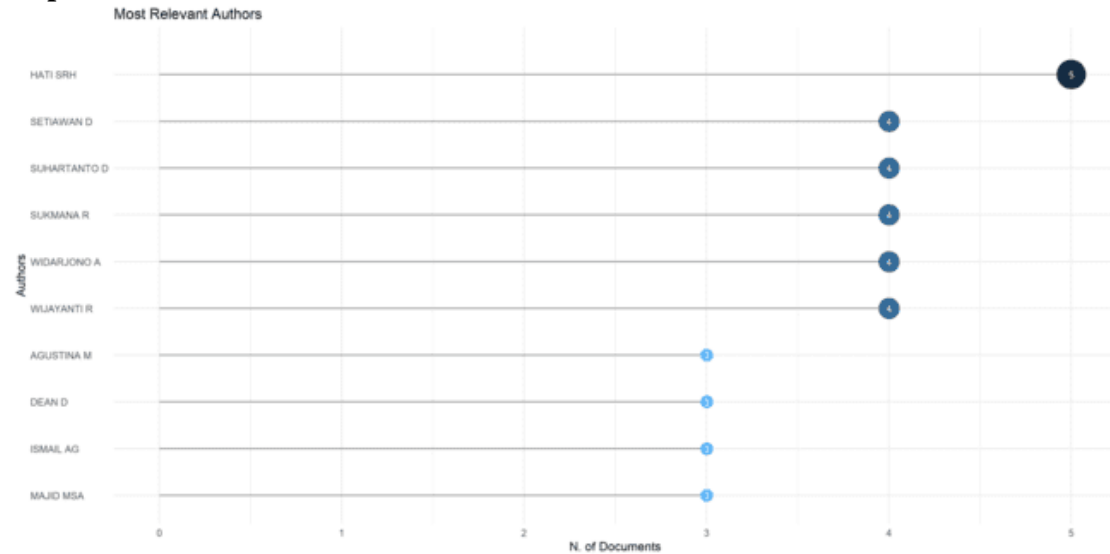## 1.3 Top Authors' Contributions to Islamic Finance Research in Indonesia

Figure 6: Authors with the largest number of publications

Source: *Biblioshiny, 2025*

While authors Agustina M., Dean D., Ismail AG, and Majid MSA each have 3 documents. This graph shows horizontal lines that depict the most relevant authors based on the number of documents they have produced. This graph is taken from biblioshiny. The vertical axis lists the names of the authors, namely Hati SRH, Setiawan D, Suhartanto D, Sukmana R, Widarjono A, Wijayanti R, Agustina M, Dean D, Ismail AG, and Majid MSA. Meanwhile, the horizontal axis shows the number of documents produced by each author, with a scale of 0 to 5.

The author with the most documents is Hati SRH with 5 documents. Authors Setiawan D, Suhartanto D, Sukmana R, Widarjono A, and Wijayanti R each have 4 documents. While authors Agustina M., Dean D., Ismail AG, and Majid MSA each have 3 documents.

Table 1. Mapping of Research Impact Based on the Indonesian Author Index

Author	h_index	index_g	index_m	TC	There isn't any	PY_start
SUHARTANTO D	4	4	0.667	127	4	Year 2020
DEAN D	3	3	0.5	98	3	Year 2020
SRH HEART	3	5	0.333	51	5	Year 2017
RUSYDIANA AS	3	3	0.429	16	3	Year 2019
SUDARSONO H	3	3	0.5	53	3	Year 2020
SUKMANA R	3	4	0.231	36	4	Year 2013
ABROR A	2	2	0.333	99	2	Year 2020
DASTGIR S	2	2	0.333	99	2	Year 2020
GODDESS MK	2	2	0.125	16	2	Year 2010
ENGLISH AND	2	2	0.333	99	2	Year 2020

This table shows the mapping of some authors in the field of Islamic finance. This table includes h-index, g-index, m-index, total citations (TC), number of publications (NP), and year of first publication (PY start).

The author with the highest h-index is Suhartanto D. with a value of 4, meaning he has at least 4 publications that have each been cited at least 4 times. Likewise, the g-index is also worth 4, meaning he has at least 4 publications that have been cited at least 16 times combined. The m-index that measures the average productivity per year since the first publication is worth 0.667 for

Suhartanto D. The total citations received by Suhartanto D. are 127, with 4 publications since 2020.

Other authors who recorded significant performance were Dean D. with h-index and g-index of 3 each, and total citations of 98 from 3 publications since 2020. Hati SRH. had the highest g-index among all authors with a value of 5, although his h-index was 3 and m-index was 0.333, with a total of 51 citations from 5 publications since 2017. Other authors, such as Rusydiana AS, Sudarsono H, and Sukmana R. also showed significant academic performance with h-index and g-index of 3 each and various total citations and publications.

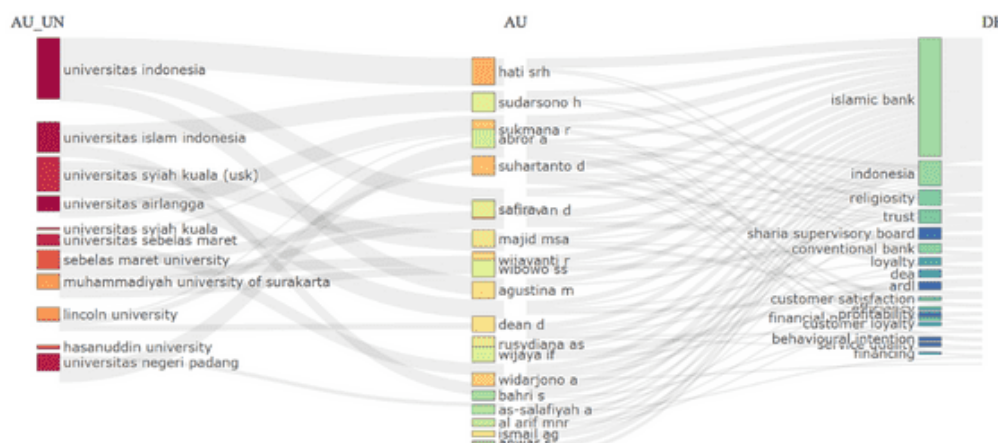## 1.4 Three Fields of Islamic Finance Research in Indonesia

Figure 7. Three Field Plots of Islamic Banking Research in Indonesia
Source: Biblioshiny, 2025

This data visualization displays the relationship between universities (AU_UN), authors (AU), and research topics (DE) generated from the biblioshiny source. Sankey diagrams are used to illustrate the flow of data from one category to another. The first category (AU_UN) includes universities such as "Universitas Indonesia", "universitas Islam" Indonesia", and "Universitas Syiah Kuala (USK)"(Anis, n.d.). This diagram shows the collaboration between universities and authors on various research topics and provides a visual representation of the research contributions of various institutions in various fields of study.

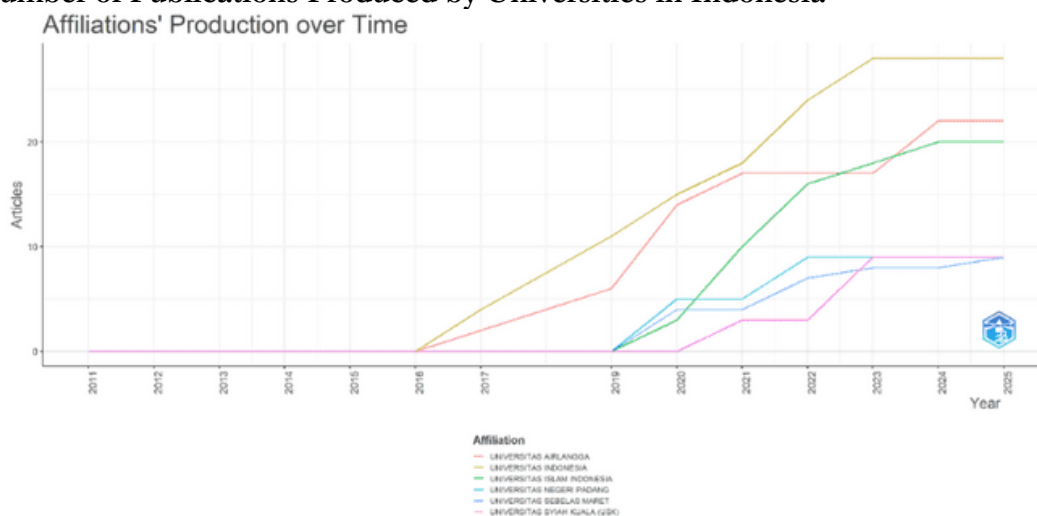## 1.5 Number of Publications Produced by Universities in Indonesia

Figure 8. University Contribution in Publication
Source: Biblioshiny , 2025

This data visualization shows the article production of various university affiliates in Indonesia during the period 2011 to 2025. This visualization can be seen that the production of articles from all universities began to increase significantly after 2016. Airlangga University and the University of Indonesia showed the most significant increase in the number of articles produced, with Airlangga University reaching more than 20 articles in 2025. The Islamic University of Indonesia and Sebelas Maret University also showed a steady increase, although not as large as the two previous universities. Padang State University and Syiah Kuala University had a lower number of article production compared to other universities, but still showed an increase from year to year (Agus & Hasbullah, 2020)

This visualization is relevant because it provides an overview of the trend of scientific article production in various universities in Indonesia, which can be used to evaluate the performance of research and academic development at these institutions. While the visualization may provide insight into the trend of article production, it does not necessarily reflect the quality or impact of the research being produced by these universities. Additionally, focusing solely on the quantity of articles may not accurately represent the overall research output and impact of each institution.

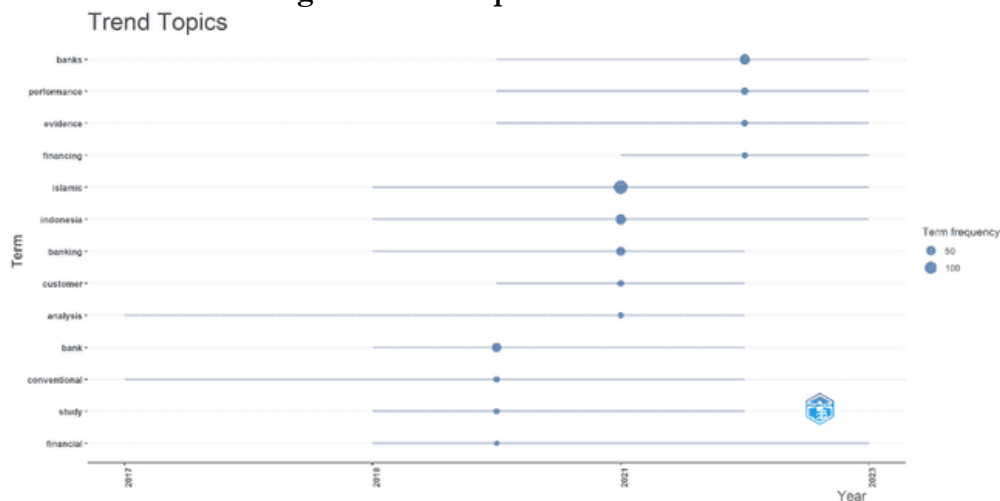## 1.6 Trends in Islamic Banking Research Topics

Figure 9. Trends in Islamic Banking Research Topics
Source: Biblioshiny, 2025

This data visualization shows trending topics that frequently appear in research or publications from 2017 to 2023. The size of the circles indicates the frequency of occurrence of the term, with larger circles indicating higher frequency. For example, the term "bank" had the highest frequency in 2021, followed by the terms "performance," "evidence," and "financing." Other terms such as "islam," "indonesia," and "banking" also showed increased frequency in the same years. This data visualization shows trending topics that frequently appear in research or publications from 2017 to 2023. The size of the circles indicates the frequency of occurrence of the term, with larger circles indicating higher frequency. For example, the term "bank" had the highest frequency in 2021, followed by the terms "performance," "evidence," and "financing." Other terms such as "islam," "indonesia," and "banking" also showed increased frequency in the same years. This visualization is relevant because it helps identify topics that are the main focus of research or publications during a specific time period, which can provide insight into trends and developments in a particular field of study. (Pepinsky, 2013) . This visualization is relevant because it helps identify topics that are the main focus of research or publications during a specific time period, which can provide insight into trends and developments in a particular field of study.
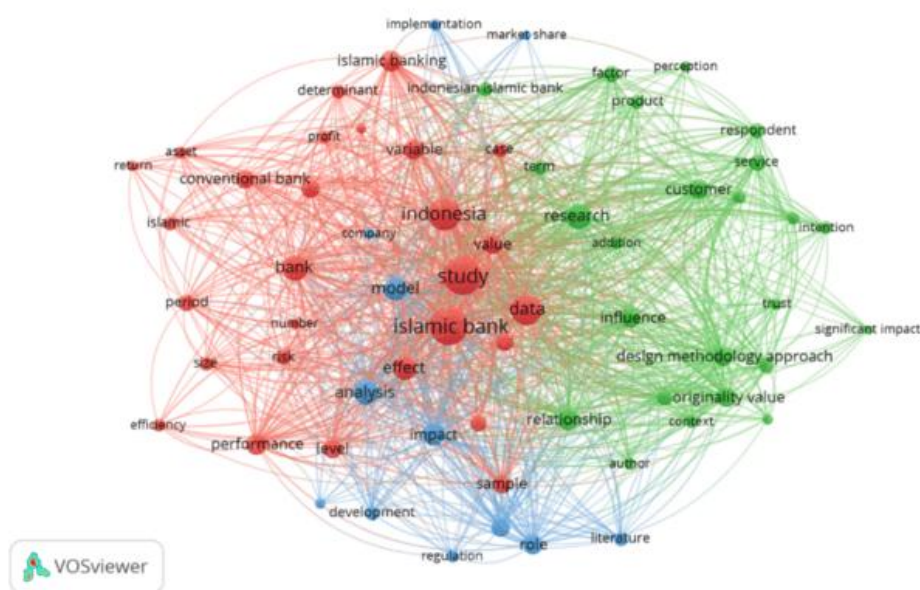
1.7 Keywords in Islamic Banking Research

Figure 10. Keyword Network Visualization

Source: Vosviewer, 2025

The data visualization shown here is a keyword network map generated from bibliometric analysis using VOSviewer software. This network map illustrates the relationship between various keywords that frequently appear in research literature related to Islamic and conventional banks in Indonesia. Larger and bolder keywords indicate a higher frequency of occurrence, indicating that the keyword is frequently discussed in the literature. Lines connecting keywords indicate the relationship or association between one keyword and another. Keywords that frequently appear together or in the same context will be in one cluster or group marked with the same color (James et al., 2022).

The keywords "study," "Indonesia," and "Islamic bank" are in the same cluster and have a strong relationship with other keywords such as "research," "data," and "model." This shows that in the research literature related to Islamic and conventional banks in Indonesia, these topics are often discussed together or interrelated. Other keywords such as "performance," "finance," and "system" may be in different clusters but still show a relationship in the same research context.

This visualization helps researchers to understand the main topics and research trends in the field of Islamic and conventional banking in Indonesia. By looking at the relationship between keywords, researchers can identify the topics that are the main focus in the literature and how these topics are interconnected and contribute to the development of knowledge in the field. This visualization can also be used to identify gaps or research opportunities that have not been widely discussed in the literature, so that it can be a guide for researchers in designing future studies or research.

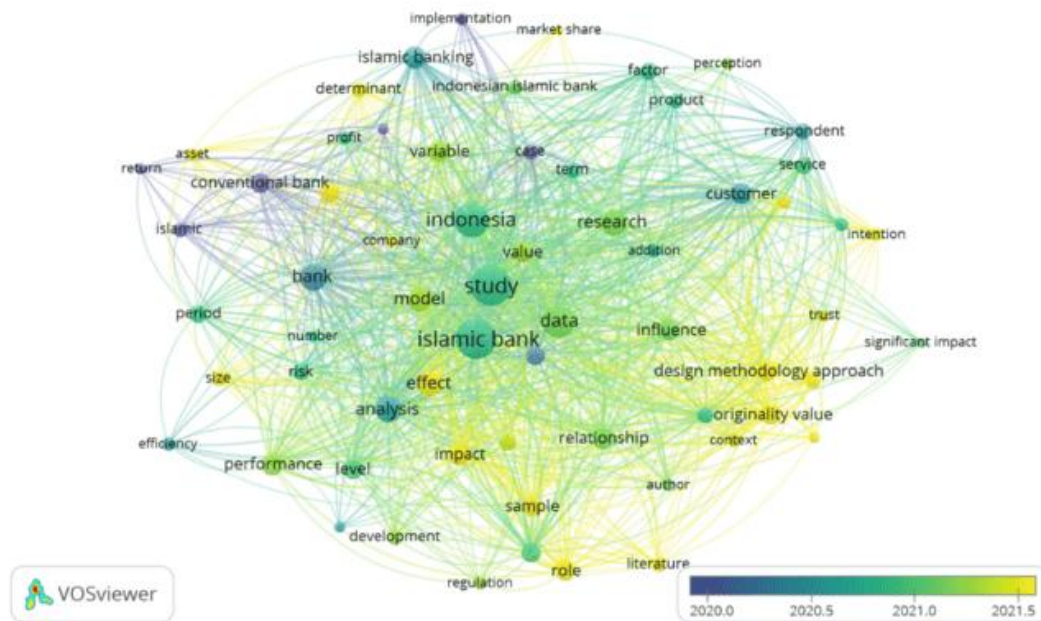## 1.8 Time Trend of Islamic Banking Research 2010-2024

Figure 11. Overley Visualization of Islamic Banking Research

Source: Vosviewer, 2025

The visualization depicts a map of the relationships between keywords in research on Islamic banking in Indonesia. The size of the keywords indicates their frequency of occurrence in the literature, where terms like "Islamic bank," "Indonesia," and "study" appear most dominant, indicating that these topics are the main focus in academic research. The connecting lines between keywords indicate the existence of relationships or co-existence within a single document, and the thicker the line, the stronger the relationship between the concepts (Qing et al., 2022) . The colors in this visualization represent the dimension of time, where blue indicates keywords that appeared more frequently in the early period (around 2020), while yellow indicates newer and developing topics. (arround 2021). This indicates a shift in research focus from conceptual aspects to evaluative ones, as evidenced by the emergence of keywords such as "impact," "performance," and "analysis" in yellow. Moreover, the interconnection between keywords such as "sharia compliance," "customer satisfaction," and "Islamic finance" indicates that the aspects of adherence to sharia principles and customer satisfaction have become important themes in the development of Islamic banking. Thus, this visualization not only helps in understanding the established knowledge map but also opens up opportunities to identify research gaps and new trends that can be further explored.

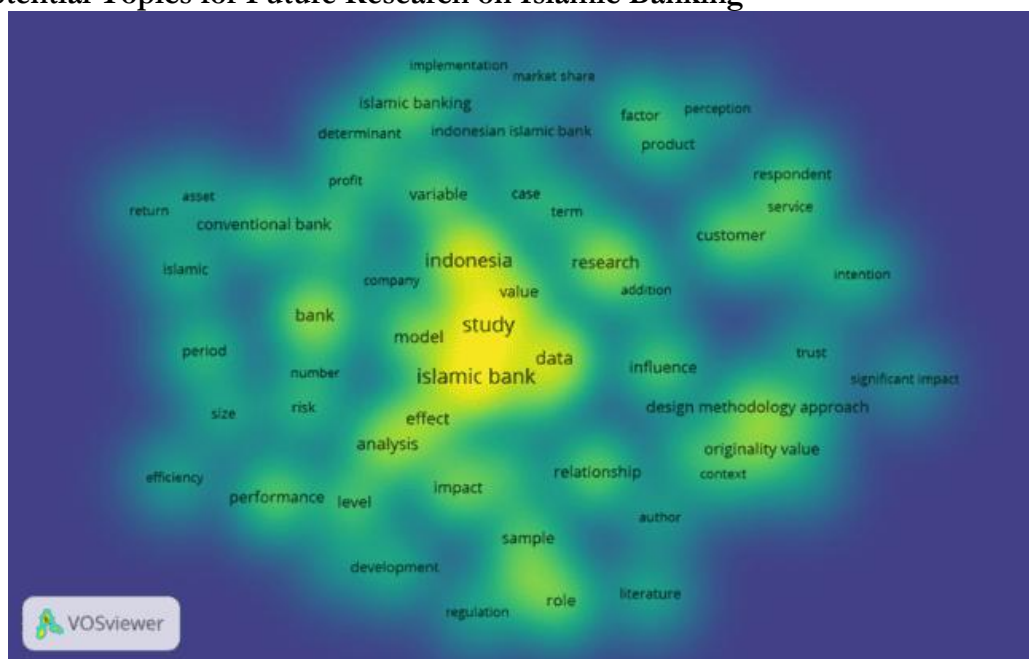**1.9 Potential Topics for Future Research on Islamic Banking**

Figure 12. Visualization of Islamic Finance Research Density

Source: Vosviewer, 2025

This data visualization shows a network map of keyword density that frequently appears in research literature related to Islamic banking in Indonesia. This map was created using VOSviewer software, which analyzes the interrelationships between keywords in research documents. Lighter colors, such as yellow, indicate higher keyword density, while darker colors, such as green and blue, indicate lower density. The keyword density visualization reveals that lighter colors, such as yellow, represent areas of high term concentration, indicating that these topics have been extensively explored in previous studies. In contrast, darker colors like green and blue signify lower keyword density, suggesting that these areas remain underexplored and may offer promising opportunities for future research. This interpretation aligns with prior studies by (Satish et al., 2021) and (Van et al., 2010), who emphasized the value of bibliometric analysis in identifying dominant research trends and uncovering gaps within the academic landscape. Keywords such as "study," "Islamic banking," "Indonesia," "data," and "research" stand out as the most frequently occurring and dense keywords in this network. This visualization is relevant because it helps identify key topics and research trends in the field of Islamic banking in Indonesia and shows the relationships between various concepts that frequently appear in scientific literature. Thus, researchers can better understand the focus of research that has been conducted and find areas that may require further attention in future studies.

CONCLUSION

Islamic banking articles in global research from Indonesia show a fluctuating trend from 2010 to 2024, with peak production in 2016 and 2022. Malaysia is the country with the largest scientific contribution to Islamic banking research with 11,102 citations, followed by Indonesia with 3,138 citations. The author with the most publications is Hati SRH with 5 documents. The production of articles related to Islamic banking is surpassed by Universitas Airlangga and Universitas Indonesia. Research topics that often appear in research from 2017 to 2023 include "bank", "performance", 'evidence', and "financing". Other terms such as "islam", 'indonesia', and "banking" also show increasing frequency.

Research related to Islamic finance and banking shows complex dynamics with significant contributions from various countries and authors, and the trend of developing topics in Indonesian universities, especially Universitas Airlangga and Universitas Indonesia, shows high productivity in this research. Data visualization helps understand the global distribution of research and identify trends and interconnections of research topics.

Study This can used as source study new for academics for emphasize how importance adaptation to innovation and trends banking Islam. For ensure field This relevant in a way sustainable, researchers and institutions study must consider sustainable science in the research agenda those who will come. Research this can also help academics understand trend study banking Islam, which will allow study new. Because study This only using the Scopus database, it is expected in study upcoming will there is an additional database that will be increase analysis.

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