

DECONSTRUCTING ACADEMIC THOUGHT: MAPPING RESEARCH IN ISLAMIC SOCIAL FINANCE THROUGH BIBLIOMETRIC APPROACH AND LITERATURE REVIEW

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Abstract: This article delves into the intricate landscape of academic discourse within Islamic social finance, employing a dual methodology of bibliometric analysis and comprehensive literature review. Through a meticulous examination of scholarly publications, the study endeavors to deconstruct the prevailing paradigms and trends shaping research in this field. By employing bibliometric techniques, it maps the quantitative aspects of research topics and emerging themes. Overall, this study contributes to a deeper understanding of Islamic social finance and underscores its relevance in addressing contemporary societal issues.

Keywords: Islamic Social Finance, Bibliometric, Literature Review

Introduction

In contemporary times, there has been a notable surge in the prominence of Islamic social finance. This paradigm encompasses various instruments such as cash waqf-linked *ṣukūk* (Kunhibava, Muneza, Mustapha, Khalid, & Sen, 2023), zakat (Hrianingrum, et al., 2022), crowdfunding with sharia-compliant contracts (Saiti, Afghan, & Noordin, 2018), and other entities within the framework of sharia-compliant microfinance (Wira, Hulwati, Akmal, Adif, & Na'am, 2019). The constituent elements of Islamic social finance exhibit considerable promise in advancing Sustainable Development Goals. Notably, these objectives encompass the amelioration of poverty (Azwar, Possumah, Aqbar, & Yunta, 2021), mitigation of hunger, enhancement of educational standards, and the facilitation of improved healthcare accessibility (Sa'adah & Hasanah, 2021).

Presently, there is an expanding body of scholarly inquiry in the field of Islamic Economics, with a notable emphasis on the banking sector, particularly investigations pertaining to Islamic economic dynamics featuring case studies conducted in Indonesia (Handoko, 2020). Indonesia holds the distinction of being the nation with the world's largest Muslim populace (Royal Al - Bayt For Islamic Thought (Jordan), 2023). Despite this demographic prevalence, substantial challenges persist in areas such as poverty (Wijamoko, Armawi, & Fathani, 2024), limited literacy rates (Anwar, 2021; Gunawan, Sadri, Pulungan & Koto, 2022), and constrained educational accessibility (Directorate of Public Welfare Statistics, 2023). Consequently, there is an imperative to advance research endeavors focused on Islamic Social Finance, facilitating its comprehensive exploration and subsequent implementation on a national scale.

Deconstructing academic thought in Islamic social finance involves a comprehensive analysis of the existing literature to identify trends and gaps in research. Utilizing a bibliometric approach allows for the mapping of research trends, providing insights into the influential and intellectual structure of Islamic finance (Alshater, Hassan, Khan, & Saba, 2020). This approach is

crucial in understanding the drivers of intention to use specific Islamic financing methods, such as Murabaha financing, and the moderating role of religiosity (Atal, Iranmanesh, Hashim, & Foroughi, 2020). Additionally, it aids in identifying the leading future research questions in Islamic social finance, thereby contributing to the development of the field (Kuanova, Sagiyeve, & Shirazi, 2021). Furthermore, a bibliometric analysis can reveal the integration of sustainable Islamic social finance, as demonstrated in the case of Indonesia, using the Analytical Network Process framework (Widiastuti, et al., 2022). By examining the trends, themes, and social structure of Islamic accounting, a bibliometric approach also sheds light on the global landscape of Islamic finance literature (Wahyudi, Herianingrum, & Ratnasari, 2022).

Conducting a comprehensive literature review is essential to identify gaps and trends in Islamic social finance research. Such a review can uncover the role of Islamic social finance in empowering society, addressing challenges, and contributing to poverty alleviation, as evidenced in the context of Indonesia (Adinugraha, Shulhoni, & Achmad, 2023). Moreover, it allows for the exploration of the potential approach of Islamic banking and finance for economic sustainability in countries such as China, thereby highlighting the global relevance of Islamic finance (Sarker, Khatun, & Alam, 2019). Additionally, a literature review can reveal the impact of Islamic values on third-party funds and Islamic bank financing, emphasizing the significance of ethical and value-based practices in Islamic social finance (Muchlis, 2022). Furthermore, it enables the examination of the role of Islamic social finance institutions in building the halal industry, showcasing the multifaceted contributions of Islamic finance to economic sectors (Wulandari & Pradesyah, 2023; Maulida, et al., 2020). Through this process, the literature review also provides insights into the integration of Islamic social and commercial finance to achieve Sustainable Development Goals (SDGs), emphasizing the alignment of Islamic finance with global sustainability agendas (Ascarya & Suharto, 2021).

In elucidating the multifaceted landscape of academic thought within the realm of Islamic Social Finance, this study undertakes a comprehensive examination of existing scholarship through a bibliometric analysis and an exhaustive literature review, focusing particularly on the Indonesian context. The exploration seeks to deconstruct prevailing paradigms, identify gaps in current understanding, and contribute to the evolving discourse on Islamic Social Finance. By synthesizing insights from both quantitative bibliometric data and qualitative literature analysis, this research aspires to provide a nuanced understanding of the historical trajectory, thematic trends, and methodological approaches within the field.

Literature Review

Islamic social finance has gained significant attention in academic research, and scholars have utilized bibliometric approaches to map the research landscape and identify future research directions. A bibliometric review of Islamic banking efficiency literature from 2000 to 2020 revealed the content of the literature and mapped future research directions. Similarly, a study on Environmental, Social, Governance (ESG) and Islamic Finance utilized bibliometric author mapping to identify the most prolific authors in this thematic area (Rahmayati, Khaira, & Kurnia, 2022). These studies demonstrate the use of bibliometric analysis to understand the existing literature and identify research trends in Islamic social finance.

Furthermore, the application of bibliometric analysis has been extended to determine research mapping regarding the Operating Income to Operating Costs (OIOC) ratio in Islamic and Conventional Banking, highlighting the use of VOSviewer bibliometric study and literature review (Budianto & Dewi, 2023). Additionally, a study on Islamic social investment utilized bibliometric keyword mapping to identify research clusters related to Islamic Finance and Responsible

Investment, Corporate Governance, Financial Cooperation, Waqf, Fintech, Economic Growth, and Covid-19 (Uula, 2023). These studies showcase the diverse applications of bibliometric analysis in mapping research in Islamic social finance and identifying emerging research paths.

Moreover, a bibliometric analysis of the International Journal of Islamic and Middle Eastern Finance and Management indicated the current state of studies on Islamic finance and management, emphasizing the significance of bibliometric analysis in understanding the academic landscape of Islamic social Finance (Mujiatun, Trianto, Cahyono, & Rahmayati, 2023). Similarly, a bibliometric review of Islamic finance literature provided insights into the influential and intellectual structure of Islamic finance, highlighting the novelty of addressing the literature of Islamic finance from a bibliometric aspect (Alshater et al., 2020). These studies underscore the importance of bibliometric analysis in uncovering the intellectual structure and influential contributions in the field of Islamic social finance.

In conclusion, the literature review and bibliometric analysis of research in Islamic social finance have provided valuable insights into the existing academic landscape, identified prolific authors, and mapped research trends. These studies have demonstrated the diverse applications of bibliometric analysis in understanding the content of the literature, identifying research clusters, and mapping future research directions in Islamic social finance.

Previous Studies

Islamic Studies

Islamic social finance encompasses various financial instruments and mechanisms that are rooted in Islamic principles and aimed at promoting social welfare and economic development within the community. It is an alternative approach to financial intermediation that emphasizes risk-sharing and asset-backed operations, aligning with the ethical values and principles of Islam (Alshater, Hassan, Khan, & Saba, 2020). One of the key components of Islamic social finance is its focus on society-oriented financing for the community, which encourages economic activities and aims to reduce unemployment and poverty (Widiastuti, et al., 2022). This reflects the fundamental role of Islamic social finance in contributing to the third sector of the economy and addressing socio-economic challenges within the community (Adinugraha, Shulhoni, & Achmad, 2023). Additionally, Islamic social finance is characterized by its emphasis on sustainable development and social responsibility, aligning with the ethical and moral principles of Islam (Franzoni & Allali, 2018). It serves as a financial and economic model that integrates principles of sustainable development and social responsibility, playing an essential role in promoting the social well-being of the poor and vulnerable segments of society (Rabbani, Abdulla, Basahr, Khan, & Ali, 2020).

Furthermore, Islamic social finance is closely associated with the concept of ethical finance, as it is based on the principles of ethics and morality, aiming to achieve social and financial goals simultaneously (Rusydiaana & As-Salafiyah, 2021). It also plays a significant role in addressing socio-economic problems and empowering society, reflecting its orientation toward social welfare and community development (Adinugraha, Shulhoni, & Achmad, 2023). Moreover, Islamic social finance instruments, such as zakat and waqf, are essential components that contribute to sustainable development and social well-being within Islamic society (Sunarya & Rusydiaana, 2022; Ascarya, Sukmana, Rahmawati, & Masrifah, 2022). These instruments are designed to collect social funds and endowments, which are utilized for poverty alleviation, empowerment, and the provision of essential services such as healthcare and education for the

underprivileged (Ascarya, Sukmana, Rahmawati, & Masrifah, 2022). Overall, Islamic social finance represents a holistic approach to financial intermediation that integrates ethical, social, and economic dimensions, aligning with the principles of Islam and contributing to the well-being of the community.

Method

Bibliometrics, as employed in this study, serves as a robust methodology for conducting systematic literature reviews, providing a quantitative and structured approach to analyzing scholarly output. The investigation involved the utilization of Harzing's Publish or Perish application for conducting article searches, focusing on publications indexed by Google Scholar. The search was delimited by specific keywords, namely "Islamic Social Finance," "Zakah," "Waqf," and "Indonesia," within a defined time span of six years from 2018 to 2023. The resultant dataset comprised 200 articles, forming the basis for a comprehensive bibliometric analysis.

The bibliometric analysis was executed using Microsoft Excel to generate charts that elucidate the distribution of articles across different dimensions such as publication years, countries of origin, and research methods employed. This analytical framework facilitates a nuanced understanding of the temporal, geographical, and methodological landscape of the literature under scrutiny. Additionally, to unravel the intricate interconnections within the scholarly discourse, the VOSViewer application was deployed to construct bibliometric networks. This network analysis contributes to uncovering patterns of collaboration, thematic clusters, and the intellectual structure within the field of Islamic Social Finance, shedding light on the evolution and trends in research over the specified time period.

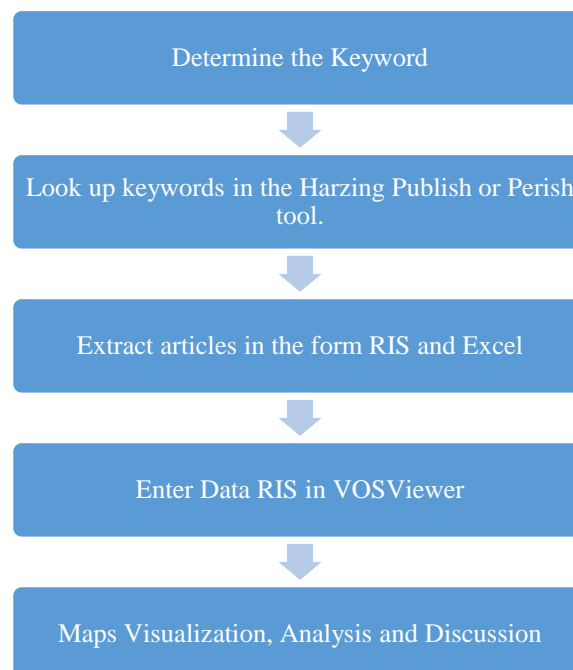


Figure 1 : Research Stages

The initial phase of the research involved the identification of keywords, followed by their integration into Harzing's Publish and Perish application in accordance with the specified temporal

parameters. Subsequently, the located articles were extracted in the RIS format and organized within an Excel spreadsheet. The data in RIS format was then inputted into VOS Viewer, which subsequently facilitated the generation of visualization maps, analysis, and subsequent discussion.

Result and Discussion

Based on the analysis of 200 journal papers on Islamic Social Finance, the data in figure 1 indicates that 2022 saw the highest volume of published articles, with 53 articles being produced. Discussions related to waqf dominated the discourse in 2022, followed by themes such as Covid-19 and poverty alleviation. It's important to note that there may be intersections within these various themes.

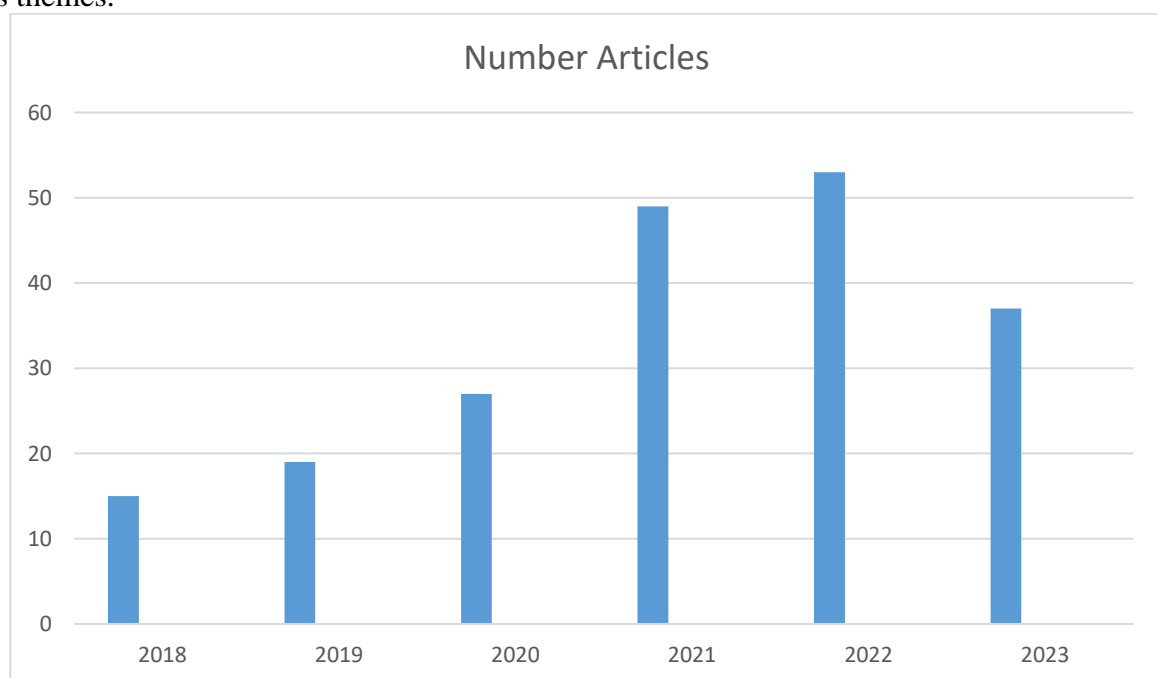


Figure 2: Numbers of Articles

Moreover, in the year 2022, a corpus of no fewer than 35 scholarly articles was dedicated to scrutinizing the status of Islamic Social Finance in the Indonesian milieu. Within this scholarly discourse, four distinct articles proffered Islamic Social Finance modalities poised for potential integration into governmental frameworks or community structures. Such a scholarly undertaking underscores a discernible penchant for and substantive engagement with Islamic Social Finance within the Indonesian socio-economic landscape (Achmad, 2022; Nuriyah & Fakhri, 2022). Notably, among the examined publications, the years 2018 and 2019 exhibited the most modest volume of contributions, each tallying below 20 articles (refer to Figure 2). Moreover, prognosticating for the forthcoming year 2023, a decline of 43% in article output from the zenith of 2024 is anticipated, although the aggregate number of articles remains commendably above 30.

Bibliometric Visualization Analysis

This research employed VOSViewer for the purpose of analyzing and visualizing bibliometric networks concerning scholarly publications pertinent to Islamic Social Finance. Utilizing VOSViewer facilitates the generation of a comprehensive network visualization encompassing keywords, publication sources, authors, and other relevant parameters. Presented

herein are the outcomes derived from mapping the bibliographic corpus pertaining to Islamic Social Finance.

Co-Occurrence of Keywords

Article search results on the Google Scholar website are exported in RIS (Research Information Systems) format inputted and analyzed using VOSViewer software. The result is as follows:

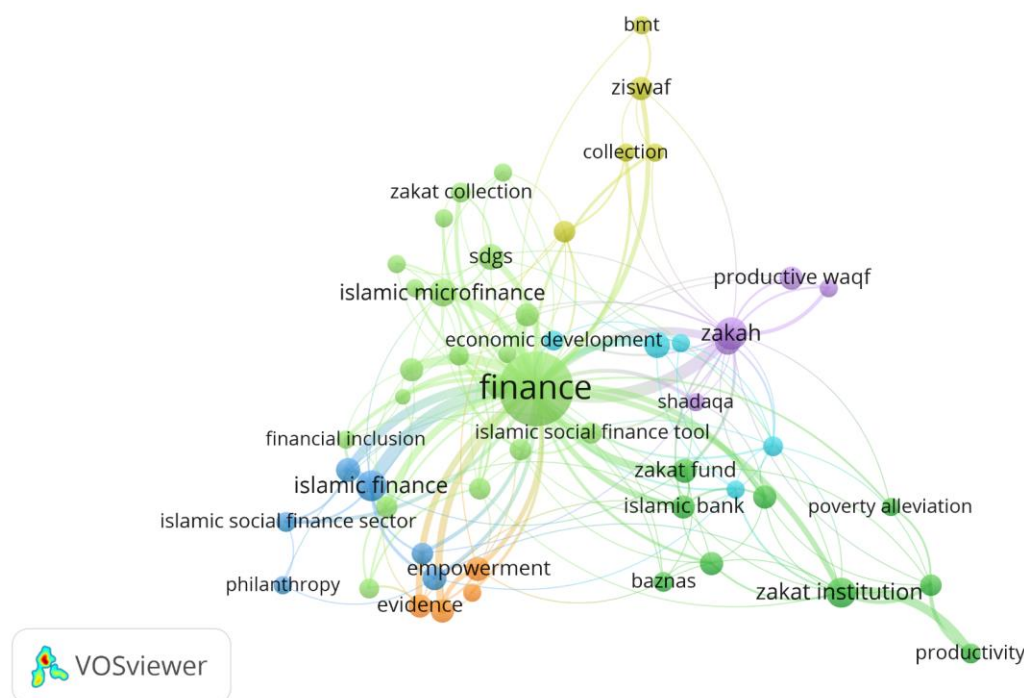


Figure 3: Network Visualization Map of Development of Islamic Social Finance Research

The keyword network map delineated in Figure 3 of the Islamic Social Finance article illustrates the distribution and connectivity of keywords. The researcher observed a singular keyword, resulting in 54 out of 138 keywords satisfying the predefined criteria. The mapping analysis revealed seven distinct clusters, each characterized by varying thematic concentrations denoted by different color codes, namely green, blue, yellow, purple, and orange. Notably, Cluster 1, depicted in green, encompasses 29 topics, while Cluster 2, indicated in blue, comprises 11 topics. Cluster 3, represented in yellow, encompasses 5 topics, while Clusters 4 and 5, illustrated in purple and orange respectively, encompass 5 and 4 topics each. The details are as follows:

Cluster 1. Green consists of 29 topics; Bibliometric analysis, cash waqf linked sukuk, cash waqf model, charity, endowment, finance, financial inclusion, indonesian government, islamic charity, islamic economic, islamic microfinance, islamic social finance to, literature revie, pandemic crisis, sdgs, social fund, sustainability, systematic literature review, waqf asset, zakat collection, baznas, islamic bank, islamic banking, islamic social finance isntitution, poverty alleviation, productivity, waqf fund, zakat fund, zakat institution

Cluster 2. Blue consists of 11 topics; Indonesia, Islamic Finance, Islamic philanthropy, islamic social finance sector, philanthropy, sukuk, bmt, collection, islamic financial institution, islamic social fund, ziswaf

Cluster 3. Yellow consists of 5 topics; awqaf, baitul maal, productive waqf, shadaqa, zakah

Cluster 4. Purple consists of 5 topics; economic development, economic growth, indonesian muslim youth, poverty reduction, social financing

Cluster 5. Orange consists of 4 topics; empowerment, evidence, islamic financial institution, micro waqf bank

Conclusion

In conclusion, the bibliometric approach and literature review conducted in this study provide valuable insights into the thematic landscape and scholarly discourse within the field. Through the keyword network map analysis, the distribution and connectivity of keywords were meticulously examined, revealing seven distinct clusters with varying thematic concentrations. Cluster analysis highlighted key topics such as cash waqf, Islamic finance, philanthropy, zakat, and economic development, among others. This comprehensive mapping not only elucidates the current state of research in Islamic social finance but also identifies areas of focus and potential avenues for future exploration. The delineation of clusters underscores the multidimensionality of the field, emphasizing its significance in addressing socio-economic challenges and advancing sustainable development goals. Overall, this study contributes to a deeper understanding of Islamic social finance and underscores its relevance in addressing contemporary societal issues.

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