

THE STRUCTURE OF ISLAMIC BANK THROUGH BIBLIOMETRIC ANALYSIS

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The Structure of Islamic Bank Through Bibliometric Analysis

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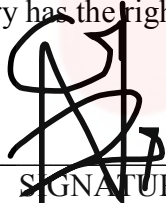
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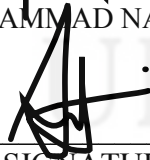
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ABSTRACT

The objective of this paper is to investigate the current trends and structure of research on the determinants of Islamic banking. In addition, the objective of this paper is also to determine the prominent authors and the structure of the collaboration in the topic of Islamic banking. This study presents a review of 282 published documents on the determinant trends of Islamic banks through bibliometric analysis. The document was taken from the Scopus database. Moreover, we filtered the article to get more detailed by selected the year from 2012 until 2021, document type which is article, journal as the source type and last but not least English as a language. We used VOSviewer to run the analysis. Although the latest bibliometric analysis on the topic of the structure of Islamic banks, the methodology used in search terms is limited. This is because of the use of the combined keyword "Islamic bank" and "determinants". For this section, three word combinations with logic operators were used, TITLE-ABS-KEY "Islamic bank" and "determinants", thus successfully reaching the structure of Islamic bank more widely. Our results show that the leading author and collaborative structure most cited on efficiency is Kamarudin, F. There are three countries that stand out with the largest scientific article production on this topic namely Malaysia, followed by Tunisia and Indonesia. Recent research trends indicate the field of knowledge in financing management. The implementation of the dual banking system which began with the establishment of Islamic banking has given a new impetus to Islamic financial institutions as one of the important needs of consumers, especially Muslim consumers. It impacts positively on the performance of Islamic banking to continue to develop and stabilize through the management of the services system in various sectors to involve the growth of internationalization of Islamic finance.

Keywords: Islamic banking, Structure, Determinants, Bibliometric analysis, TITLE-ABS-KEY, VOSviewer

1.0 CHAPTER 1: INTRODUCTION

1.1 BACKGROUND OF STUDY

Islamic banking refers to money management based on Islamic rules. Now Islamic Banking has been recognized worldwide. The purpose of Islamic banking is the same as conventional banking which is to support the implementation of national development to increase equity, economic growth and national stability towards improving the lives of the people. But in Islamic banking operations it is slightly different from conventional banking where it emphasizes Shariah principles also known as Fiqh al-Muamalat which is the Islamic rule in transactions. In other words, the basic principles of Islamic banking are the division of profits and losses and the prohibition of riba (interest). The Islamic concepts that are always used in Islamic banking are profit sharing (Mudharabah), savings (Wadiah), joint venture (Musyarakah), cost plus (Murabahah), rent (Ijarah), prepaid purchase (Bai ' Salam), Bai 'Bithaman Ajil and also Qardh Al Hassan. The establishment of the Islamic Banking institution is for the convenience of the public in saving money and as a place to obtain banking services based on Shariah law. Meanwhile, the framework of banking and financial institutions whose principles are practiced based on Shariah law is the Islamic Banking System which creates a fair distribution of wealth and income.

In Islamic finance, the first institution introduced in Malaysia in the financial system was Lembaga Urusan dan Tabung Haji which is now known as Lembaga Tabung Haji since 1969. Lembaga Tabung Haji is a savings institution that allows Muslims to save money gradually in meeting expenses for pilgrimage. Apart from being able to perform Hajj, they can also be used in their involvement in the field of investment in industry, trade, plantations and real estate through methods permitted in Islam. While the first Islamic bank in Malaysia is Bank Islam Malaysia Berhad (BIMB) which was established and operates on July 1983. The

first phase of the implementation of the Islamic Banking System took place in the late 80s, while the second phase took place in the 90s where it brought the system from the periphery to the mainstream in Malaysia. Therefore, in this study we have chosen to make bibliometric analysis on the structure of Islamic bank as the title of the study. While choosing this title because we fit the field of study taken which is Islamic banking and finance. We chose to make this study based on the results of our research, that there are not many studies on Islamic banking in using bibliometric analysis as a research method.

1.2. PROBLEM STATEMENT

The exposure and acknowledgement of Islamic Banking and Finance is getting increase day by day. It is one of the ongoing phenomena in this fine world and it is also including in law abiding Sharia that govern the Muslim within to the rightful path in daily lives generally, and peculiarly regarding in Muamalat. However, the level of understanding of Islamic banking concept is said to be below average (Mahdzan, Zainudin, & Au, 2017). This is one of the reasons of a particular research must be conduct to measure of what extent the research of Islamic Banking and Finance have been done throughout the entire of the world. Furthermore, it is important to all Muslim to know the benefits and advantages using Islamic Bank product such as *Murabahah*, *Muradhabah*, *Ijarah* and other products. It is not just following the rules and regulations of Shariah but also to save one Muslim from any kind of fraud, *riba*, *gharar*, *maysir* and any other unfair and prohibited in Shariah.

According to Saiti (2015), regarding the culture of Islamic Banking Muslims are more aware of it with all the meaning and fundamental term in Islamic banking and finance rather than non-Muslims have little awareness despite living in Islamic environment of country. Nevertheless, to say that majority of Muslims aware of Islamic Banking and Finance but as proven by the study of (Mahdzan et al., 2017) shows that the level of understanding is still in

average. Thus, a further bibliometric research about Islamic Banking and Finance should be conducted to help and guide the others to increase the awareness and understanding about this particular topic.

1.3 RESEARCH QUESTION

Basically, Islamic banking and finance is a new system offered in the financial institution which increasingly successful in influencing the minds of the public about its advantages over other system. Hence, it also causes the community more interested into it as indirectly they more prefer to use the system in order to help them to manage their financial matters. Therefore, this study has been conducted for the sake of to get the acknowledgement to the questions that come to mind regarding the reason of people choosing the Islamic banking and finance system in their life which in the other word it means people more believe towards the Islamic system rather than the conventional system that has existed before it. The questions of this study are sound as below:

1. What is the current trend and structure of research on the determinants of Islamic banking?
2. Who are the prominent authors and the structure of their collaboration in the topic of Islamic banking?

1.4 RESEARCH OBJECTIVE

- To investigate the current trend and structure of research on the determinants of Islamic banking.
- To determine the prominent authors and the structure of the collaboration in the topic of Islamic banking.

1.5 SCOPE OF STUDY

Fundamentally, this study is focusing in financial institution that is designed to seek for and clearly understand the determinants of people way more prefer Islamic banking and finance compared to the conventional even though it is still recently introduced in the financial institutions for the sake of ummah in Islam religion that has been developed in 1960s (Evan Tarver, 2021). Meanwhile, according to George Levy (2016) the conventional finance has been established from 3000 BC. Moreover, there are huge differences between both systems as Islamic financial institution strictly emphasized based on the Shariah that has been outlined in Al Quran and Sunnah, meanwhile the conventional will mostly be follow the human thought and logic. For example, there are things that cannot be apply in Islamic service but it legalizes implemented in conventional system such as usury (riba). However, due to the fact that there are also non- Muslim people who go for the Islamic system in financial management because there might be something that able to attract them to use the system offered.

Therefore, this research has applied bibliometric study by using in the way of descriptive which look at the countries, authors, journals and so on in order to find the factors that influence people in using Islamic system offered by the Islamic financial institution. For example, bibliometric study enables the researchers to get the idea of which country contribute the most, moderate and the least of the title chosen and discussed. Meanwhile, the usage of Scopus and other similar platform, it also helps them to search for and collect the existed published journals quickly and easily by determine the keyword and filter the information according to the researcher's requirement. Scopus can be described as the platform that consists of biggest abstract and citation database of journals, books and more (Yehya A. Salih, 2018). The other examples similar to Scopus are Web of Science, Google Scholar and more.

However, the study has the limitation which it just focusses on the determinants of

people prefer choosing the Islamic banking and finance in their life without making any comparison between the conventional system. This is because, if they also make the study which regard to the comparison, it can help the readers to have a further information about it besides getting the ideas on the determinants only. Moreover, the other limitation of the study is the researchers did not discuss on the pros and cons of the Islamic system itself. This is due to the fact that, if the topic being investigated, it can definitely provide some ideas to the Islamic institution to improve the system by look at the weaknesses of it. Indirectly, the system can be improved and better that surely will make people go for it with no doubt.

1.6 SIGNIFICANCE OF STUDY

In this study we explore the current trend and structure of Islamic banking research by focusing on the literature surrounding customer selection towards Islamic banking. Some of these factors may be due to the efficiency and effectiveness of such Islamic banking. Through this study, the client is able to evaluate and make the right choice for his savings investment. This is because there are several advantages of using Islamic banking compared to conventional banking. Islamic financial banking provides and offers attractive facilities and benefits to its customers. In addition, some customers consider that the strategic location of the bank is a customer factor in choosing an Islamic banking institution. This will make it easier for customers to make any dealings with the bank. In fact, Islamic banking institutions have also been highly recognized in this world and become the leading banking institutions trusted by customers because of its specialty. Therefore, customers have no hesitation in using Islamic banking as one of its savings banks.

1.7. DEFINITION OF TERMS

1. Bibliometric

Bibliometric is a field of study that uses quantitative means to evaluate academic productivity (Choudhri, Siddiqui, Khan, & Cohen, 2015)

2. Sharia

Derive from Arabic language which mean a traditional system of Islamic Law

3. Islamic Banking

A concept of bank that use and follow the guideline of Shariah Law such as there is no use of interest or riba and different from the conventional bank.

1.8 ORGANIZATION OF THE REPORT

This study has used bibliometric analysis method to complete where we analyze articles and other publications to find out about the structure of Islamic bank clearly and identify the papers that are very impactful in this research on the financial industry. This report is effective because it provides a clear and specific explanation that the data has been from the Scopus website and ran through VOSviewer software.

2.0 CHAPTER 2: LITERATURE REVIEW

2.1 BACKGROUND OF ISLAMIC BANKING

In the last decade, no other financial industry, market, or other jurisdiction the Islamic finance business has seen financial engineering and innovation. Malaysia's Prime Minister recently stated that his country has been at the forefront of Islamic banking and finance for more than three decades. The practise of banking in accordance with shariah principles is known as Islamic banking. Although Shariah is generally referred to as Islamic law. The payment of interest (riba) to depositors and the charging of interest to fund users are two of the most fundamental shariah regulations. One of the fundamental concepts that distinguishes Islamic banking from traditional banking is the shariah. under shariah, a qard loan can be provided, but no interest can be charged on the repayment obligation. The prohibition of riba in Islam is primarily driven by distributive justice, since it is intended to prevent money from accumulating in the hands of a few people, and it are not to be allowed to "circulate among the rich." Thus, the primary goal of interest prohibition is to ensure money and fair distributive justice. Some of the most popular ways an Islamic bank does business is by equity involvement in partnerships like musharakah or mudarabah, or through leasing of goods and producing rentals through ijara. Fees for services such as juala or ujr, as well as a fee for acting as an agent, can be charged by Islamic banks (wakalah). For example, the wadiah yad dhamanah transaction, which allows the bank's custodian to use the money placed in the account because the custodian is fully accountable for any injury or loss inflicted on the deposit. this is used by a Malaysian Islamic bank to accept deposits for both saving and current accounts. Depositors have the assurance that they can withdraw their funds at any moment and that they will be safeguarded from damage. The Islamic bank is not required by law to give a specified return to its depositors. On other hand, Islamic banks frequently pay a discretionary incentive known as hibah. This is because Malaysia's Islamic banking system runs alongside commercial banks,

the practise of rewarding hibah to depositors is deemed necessary. As a result, In the banking industry, it is vital to be competitive. There must be no excessive risk or uncertainty (gharar), gambling (maisir and qimar), or information asymmetry and ignorance (jahala) in Islamic financial transactions, among other shariah criteria. Businesses and commercial operations should be run for a fair and legal profit (halal), with zakat paid and monopoly avoided.

The age of Islamic banking in Malaysia began in 1963, when a saving boy (Lembaga Urusan dan Tabung Haji or Haj Pilgrim's Fund Board) was established to store money for future haji pilgrims. The pilgrims' money was put to good use by investing in shariah-approved investments. Began in the 1980s, the pilgrims' board still exists today and engages in activities that are shariah-compliant. The rebirth of Islamic banking as we know it now. When Malaysia passed the Islamic Banking Act of 1983 and the Takaful Act of 1984, it became the first country in the world to do so. It became the first country in the world to do so. In 1983, as a public company, Bank Islam a full-fledged Islamic bank was created. The first fully fledged Islamic bank to sell goods and services was Bank Islam Berhad. This was planned to be a ten-year project. Non-Muslim engagement in Islamic banking was minimal during this time since Islamic banking was still in its infancy and experimental stage. The Islamic banking system, often known as "Islamic windows," was established in 1993, permitting commercial banks, merchant banks, and finance companies to provide Islamic banking products and services This was a huge success since it allowed a bigger number of individuals to participate in Islamic banking, both Muslims and non-Muslims. Any misconception that Islamic banking was only available to Muslims was debunked. The Islamic Interbank Money Market (IIMM) was established in January 1994 to connect the institutions and instruments required for the Islamic banking system to operate as a fully functional banking system. In 2005, two Islamic subsidiaries, RHB Islamic Berhad and Hong Leong Islamic Berhad were established after ten years. Domestic commercial banks form these Islamic subsidiaries, which are licenced as Islamic banks under the IBA 1983. As a result, for all intents and purposes, Islamic subsidiaries

are considered full-fledged Islamic banks. Kuwait Finance House, AlRajhi Bank, and Asian Finance House were among the banks that were active during the same time period. Malaysia now has 17 Islamic banks on the domestic market and five international Islamic banks. 15 banks have signed up for the Islamic banking initiative.

2.2 IMPORTANCE OF ISLAMIC BANKING IN ECONOMY

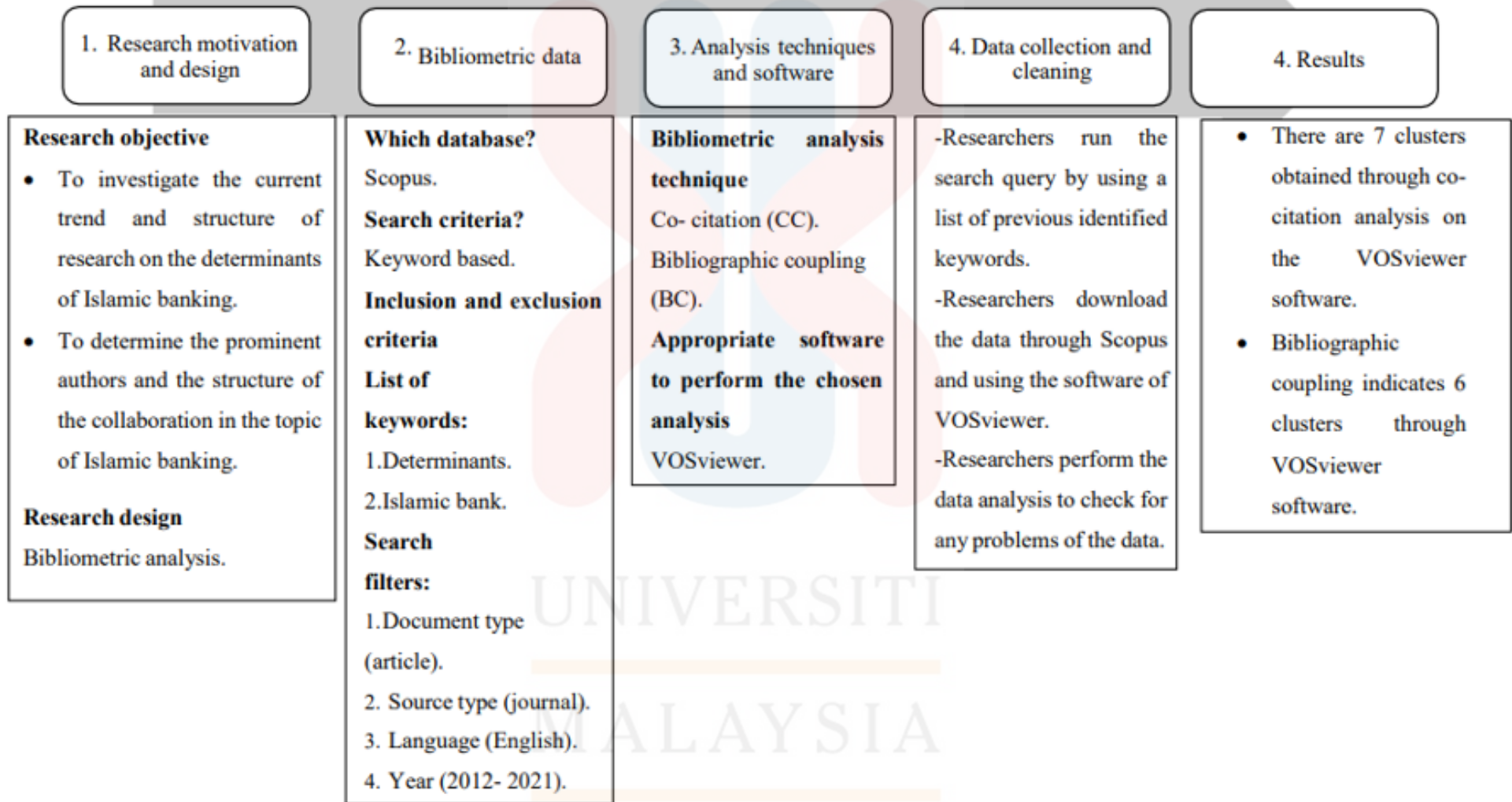
Fundamentally, according to Will Kenton (2021), an economy can be described as an activity of a big group of production, consumption and exchange which are interconnected between each other in order to assist in determining how deficient resources are allocated. It is performed continuously for the sake of to fulfil the needs of the human being and to make sure the country can obtain the profit and will be able to be advanced like other developed countries as economy is one of the contributors for the national financial. Apart from that, currently, there are three types of economic system which are capitalist economy, socialist economy and mix economy. Capitalist economy is referring to the system of economy and social of any individual or a group of company that tends towards the accumulation of a wealth for the profit without the government interference. Meanwhile, socialist economy can be explained as the system of social and economic organization where the source of national wealth is shared by all citizen equally and mixed economy contains elements of capitalism and socialism.

In addition, Islamic banking is also one of the contributors to drive the economy of the country besides the conventional banking. This is because it has been found on the previous study that the financial performance of Islamic banking industry shown there is a positive impact on economic growth as Islamic banking attracts a large proportion of banking consumers based on religion (Sanaullah Ansari, 2013). It is especially occurring in Islamic country which consists of many Muslims who definitely will prefer to use Islamic system rather than conventional system for the sake of to avoid any doubts and things that has been

forbidden as have been outlined in Al Quran and Sunnah. For example, according to Ibrahim Musa Gani and Zakaria Bahari (2021), in Malaysia, investment is one of the strong tools that has been used by Islamic banking development through the investments from Islamic bank funds, formation of the capital and economic activity increases as it is indirectly become economic driver for the country.

Moreover, Islamic banking is a complement to the traditional financing and not causes any erode in the institution. This is due to the fact that, based on the study of Jamel Boukhatem and Fatma Ben Moussa (2017), Islamic banking system responds to the specific needs of the firms and households whose needs cannot be fulfilled as the results shows the coefficients for the variables of Islamic loans are positive and significant in regression which are three and five. For example, Ali wants to buy a house but he realizes that he does not have a sufficient money to do so, he can apply for a loan from Islamic bank which surely there will be no usury involve and the bank will offer to him a Murabaha contract. It is a contract where the bank will become a third party between Ali and the house seller through buying and have an ownership to the house first and after that sell to Ali by instalment until he has fully own of the house. Therefore, it shows that Islamic banking make each of the affairs in the country become easier, fair, clear and accurate.

2.3 BIBLIOMETRIC RESEARCH FRAMEWORK



2.4 PREVIOUS STUDY

Basically, we have reviewed a few of journals that relate to our topic which is “The Determinants of Islamic Bank Through Bibliometric Analysis” in order to get the idea more about it. We also found that there are many determinants of people choose Islamic bank to manage their financial matters in their life. According to Lee and Ulah (2011), there are more recent study shows that the customers who are Muslim- minded tend to left a few things offered by conventional banking system in order to have access to Shariah compliant services. This is because, there are certain people especially Muslim customers will be happy protect competitive Islamic banks with the conventional banking institutions. However, Islamic banks must definitely not fully depend on Shariah compliance as the most significant patronage factor (Shakir Ullah and Kun- ho Lee, 2012). This is due to the fact that, based on Shakir Ullah and Kun-ho Lee (2012), it stated that Islamic banks should provide a highly competitive of banking products and services to their customers in addition to comply with Shariah.

Apart from that, Islamic bank is still doing the same basic function as performs by conventional banking system but the thing that differentiate them is Islamic banks are fully responsible to carry out all of the transactions according to the rules and Shariah that has been clearly outlined in Al Quran and Sunnah (Henry and Wilson, 2004; Iqbal and Mirakhor, 2007). It is very important to follow it for the sake of to protect especially Muslim people from involve in any forbidden things such usury, gambling and so on. Through Shariah compliance, it requires the Islamic banks to apply the attributes and the personalities that reflect the beauty of Islamic banking such as the transparent transactions between the bank and the customers. Besides, the attitude of the Islamic banking staffs itself is also significant to attract the customers as they should treat them with full of courtesy and respect. According to Asyraf Wajid Dusuki and Nurdianawati Irwani Abdullah (2006), they believe that customer satisfaction of the services provided by Islamic banking is one of the pertinent factors of they

prefer the system and not the conventional system.

Furthermore, based on MoneyGulf (2016), he proclaimed that after the global finance failure, there were many people back then and up till now are seeking for the alternative of financing forms which are more ethical, does not encourage speculation and less vulnerable to the crisis and it eventually make them notice as well as believe the ability of Islamic finance that are able to fulfil all the criteria that they need. The specialty of Islamic finance is truly amazing as it can be seen through the recognition that it got because it is not only among Muslim people and country but it also among non- Muslims. Indirectly, it shows that Islamic finance is suitable for every people in this fine world to use it to manage their financial matters. This is due to the fact, the religiosity is the most influential factor that encourage them to use the Islamic system because they highly believe that the products and services offered by Islamic system are absolutely better than things offered by conventional system (Aishath Imthisal Ahmed and Ismail Nizam, 2019).

2.5 EXPLANATION ON BIBLIOMETRIC METHOD

According (Polanco,1995), bibliometric is a method for description, evaluation and monitoring of research. It might be used to describe study in a certain subject or something similar. It can be used to characterize the focus of a company's research output. It can assist customers in deciding whether or not to use Islamic banking as a means of evaluation. Finally, it may be used as a monitoring tool to measure the degree of activity in a particular study topic over time. According to Porter, 2005, text databases are processed to obtain valuable information about relevant technologies. For example, by recognizing and picturing watchword interrelationships. By recognizing these connections requires a measurement for term comparability (Saka and Igami, 2007) and (Small, 2006) use co-reference data for this reason and (Anuradha et al, 2007) and (Zhu and Porter, 2002) use creator joint efforts. As indicated by (Woon and Madnick, 2008) recognize term connections utilizing co-event inside

distributions. The presence of distribution web crawlers, take into account usage of tremendous data sets, since all important data is addressed by promptly available web index hit tallies. Bibliometric analysis is a scientific computer-assisted review process that covers all publications connected to a certain topic or subject and can identify key research or authors as well as their relationships. A systematic literature reviews also known as a meta-analysis is a research tool used in the medical field to examine a large number of limited articles using sampling processes and content analysis. These methods would be effective in analyze Islamic banking's specialized preferences. However, this bibliometric analysis can provide a wealth of relational information on the topic, allowing for a better understanding of the overall intellectual landscape. The first bibliometric analysis looked at the intellectual flow and most influential publications, mostly based on author or citation information. On the basis of titles, keywords, and abstract data, bibliometric analysis used network analysis and socio-metric analysis. The quantity of literature, such as various publications, notably journal articles and citations, the number of authors such as individual group or group, and the number of words, such as various literature marks, the majority of which are descriptors, are the main goals of bibliometric.

Publications are categorized and scored systematically based on the year of publication, the nation, the journal, the study field, the author, and the organization's connection. Furthermore, the frequency of keywords retrieved from the articles was assessed and then incorporated in the research development network's study of the elements influencing customers' decision to use Islamic banking. VOSviewer is a freely available computer program for, visualizing, and exploring bibliometric knowledge maps (Leydesdorff & Rafols, 2012). All data is acquired from Scopus and imported into VOSviewer (Centre of Science and Technology, Leiden University, Leiden, Netherlands), which is often used to analyse and visualise links between authors, nations, citations, and words used in publications. The similarity visualisation mapping (VOS) approach is used to evaluate similarity (affinity) based

on association strength, with higher associative strength indicating greater similarity between phrases and a bigger number of publications indicating that two things are more similar. The density and color of clusters can be displayed with VOSviewer (Leydesdorff & Rafols, 2012). VOSviewer has an edge over other analysis programmes in that it employs a text mining function to find important noun phrase combinations, as well as an integrated mapping and clustering methodology to look at a network of data co-citation and co-occurrence (Van Eck & Waltman, 2011; Waltman et al., 2010). Although there are many programs for analyzing text units and matrix similarities, the advantage of VOSviewer lies in its visualization (Van Eck & Waltman, 2010). The program's interactive options and functions make it easily accessible and explored its bibliometric data network, such as the number of citations or co-occurrence relationships between key terms and concepts (Van Eck & Waltman, 2011; Waltman et al, 2010).

In addition, keywords were analysed to determine the most popular themes in Islamic banking study. The article's research theme is indicated by keywords. Correlations in the underlying concepts between articles are shown by co-existing keywords. The term "common terms" refers to terms that appear in the title or abstract of the article in question. Keywords are defined as terms that appear in titles and abstracts of all articles more than 80 times. The VOS approach was used to divide keyword clusters into groups. The number of occurrences in the title or abstract is shown by a circle, diameter, and label size for each word. We utilised the journal database exported from Scopus to get the data. Scopus is one of the most reputable databases for peer-reviewed publications. We prepared our query based on the study framework, such as Islamic bank, patronization, determinants, or trend. The data retrieval system became live on June 1, 2021, with 770 items originally searched. These articles were written in English from 2011 until 2020. We extracted data that was duplicated and didn't have an abstract based on the set. So far, 705 articles have been acquired. The title, author name, publication year, journal, author keywords, and abstract bibliometric dates were retrieved.

2.6 CONCLUSION OF CHAPTER 2

In a nutshell, chapter 2 is about discussing on the background of Islamic banking, the importance of Islamic banking in economy sector, research framework, previous study that relates to the project title and also the explanation on bibliometric method which the study used in order to get the final results. Basically, the researchers will be able to know clearly on how significant the contributions of Islamic system in the economy and they also can make a bit of comparison between the degree of great competitiveness between conventional system. It also helps to provide some ideas and gives description of the final results that the researchers will get later through the previous study that also discussed on the similar articles. Apart from that, through the clarification of bibliometric method, it definitely gives a good understanding to the researchers of method that they will use in chapter 3 which is the part of research methodology.

3.0 CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

The purpose of this section is to determine the method of this research and the way it is done to find out the study of the research about the trend on the determinants of Islamic bank through bibliometric analysis. This section will show the methodological approach that has been used in order to get a good and accurate results. Among of the methodologies that has been used in the study are including research design, data collection method, sample size, sampling techniques, research instrument development, procedure of data analysis and summary.

3.2 RESEARCH DESIGN

Research design is the framework of research methods and techniques chosen in conducting research. This study uses bibliometric analysis where we review previous studies in the scope of Islamic banking. Bibliometric analysis is the use of statistical methods to analyse bibliometric publication data that has been widely used to show the relationship of the research domains with quantitative methods. The quantitative method used in this study is to examine the knowledge structure and the development of the research field based on the analysis of the publications related to Islamic banking.

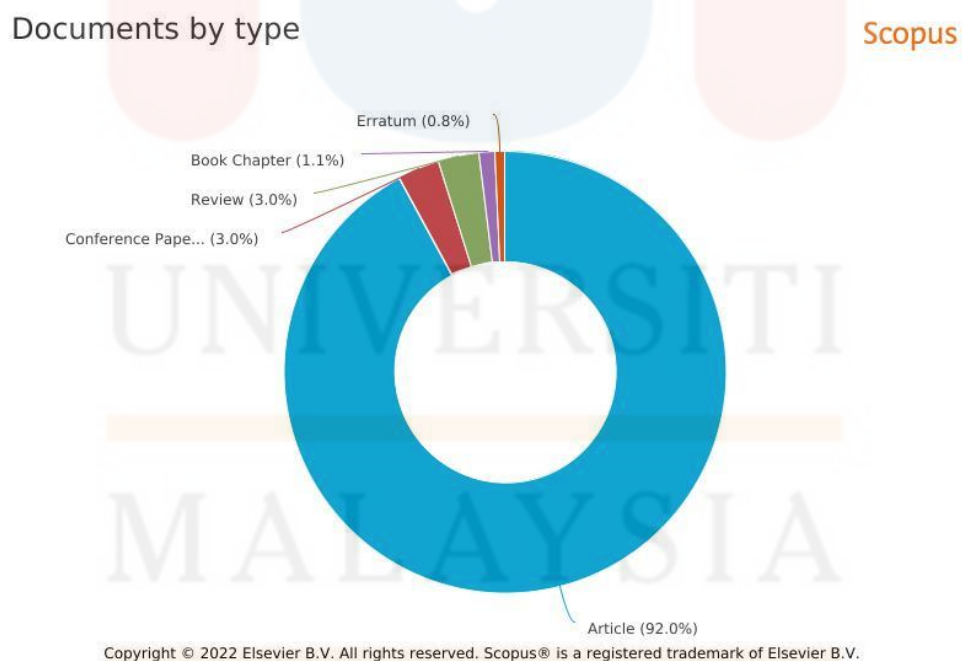
3.3 DATA COLLECTION METHOD

For the data collection method, this study uses secondary sources taken from documents from previous studies related to Islamic Banking. We used Scopus to search for the accurate and relevant data. The keywords that are used to find the articles were “Islamic banks” and “determinants” and immediately the result shown that there are 282 articles. After that, we filtered the article to get more detailed by selected the year from 2012 until 2021, document

type which is article, journal as the source type and last but not least English as a language. Besides, once the journal has been selected, then it will export into a single file as well as to the VOSviewer software in order to run the analysis.

3.4 POPULATION STUDY

Moreover, knowing a population is a must in evaluating the next step in research methodology. For the purpose of this study, the population will be focus on the number of research document that has been conducted throughout the year in the topic of Islamic banking. However, the focus of this research solely conducted only limited to the finding of the journal articles. The Diagram 1 below show chart pie that we get using the Scopus data base.



Source: Scopus (2021)

Figure 3.1: Analysis of documents by type.

The pie chart above shows the entire document related to Islamic Banking with the overall documents mainly dominated by the article (92.0%). This shows a great value of number to help this study to determine which the best article for the bibliographic research. Meanwhile, the other document shown to have low percentage regarding to the topic of Islamic Banking that have been decided.

3.5 SAMPLE SIZE

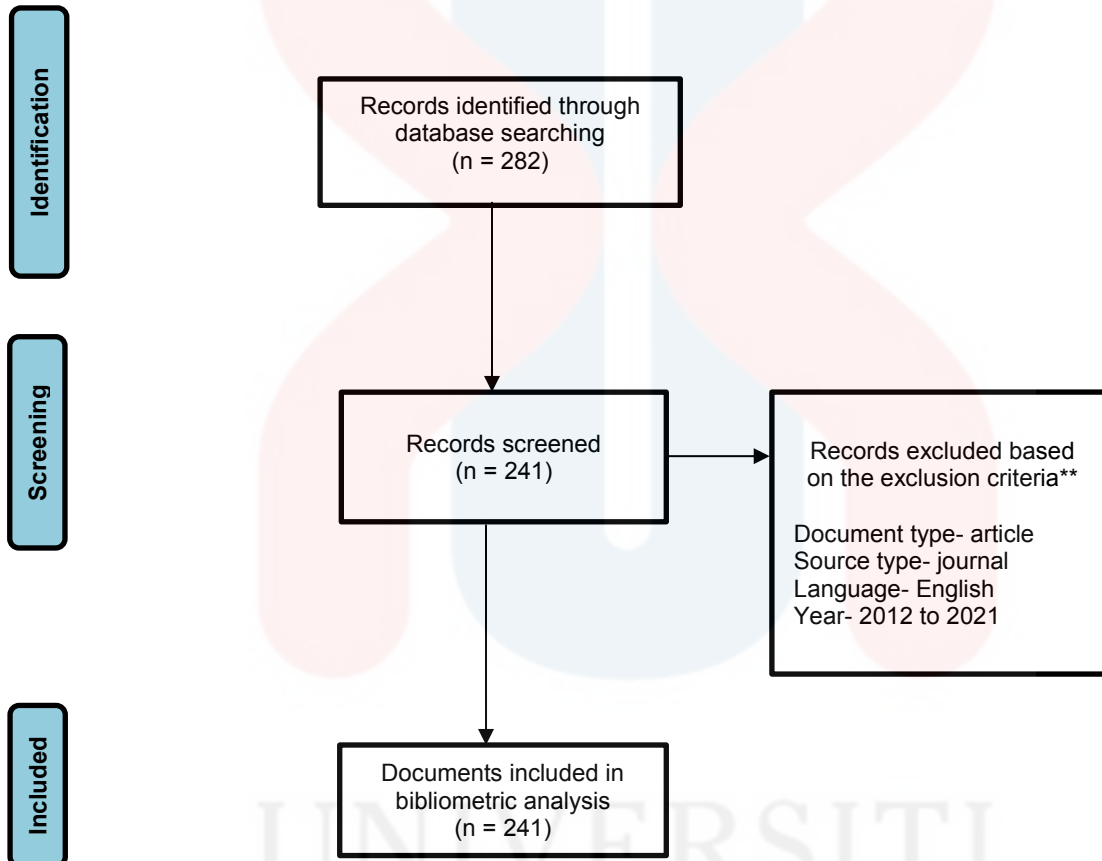
Sample size is the number of samples or individual observations in any statistical setting. For this study where bibliometric analysis is used, the sample size for this study is an article type document from previous studies in the field of Islamic Banking. And the sample size of articles related to Islamic Banking that have been filtered is 241 out of 282 articles. This is because we made a study that required a lot of samples to give reliable results even though this large sample took a lot of time.

3.6 SAMPLING TECHNIQUE

The sampling technique of this study is to focus on Scopus database which included search criteria by using a set of keywords. The main research focus is on the topic of the trend of research on the determinants of Islamic bank. Furthermore, the type of studies will be choosing are any original research or empirical studies that related to the main topic of this bibliography study and the type of document must be in form of journal article. The keywords appear in the title, abstract and list of keywords listed by the author are Islamic bank, determinant and patronization. Moreover, we also decided the articles must be in the period of 2012 to 2021 and with the article published only in English language. However, there are few things we exclude from the sampling that are any non-empirical studies such as reviews/systematic literature review and also any non-related or not focus on the trend of

research on the determinants of Islamic bank patronization.

PRISMA flow diagram for detailing screening process of articles included in bibliometric analysis:



The number of records identifies from each database or register searched should be reported rather than reporting it by the total number across all databases or registers. Additionally, it has to be indicated how many records were excluded by human and how many were excluded by automation tools if an automation tools were used.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

Bibliography research is to study hundreds of articles to maximize the result gain in the end. For this study, we use VOSviewer as our main tools in collecting, measuring and analyzing the data related to our topic of the trend of research on the structure of Islamic bank through bibliometric analysis. This includes to investigate the statistical significance of the articles found and to measure the sample size of the data. The data will be process after gathering all the articles in the Scopus database.

3.8 PROCEDURES OF DATA ANALYST

The procedure of data analyst is to highlight the steps to getting a result in the end of the procedure. The first process of our procedure is to identify the data validation by using Scopus to help getting the require article. The use of Scopus can help exclude unnecessary data such range of date, type of document and type of research. After, the desire articles have been gathered and screening with up to 100 article samples that related to our topic, the procedure will be proceed unto using VOSviewer to help analyst and grouping the data. The step is to download all the articles by using Scopus and extract it into the VOSviewer. This will create an option to analyst the article between co-authorship, co-occurrence, citation, bibliographic coupling and co-citation. However, only two to three options given will be analyst, and this study will only focus co-occurrence and citation. Once the options have been selected the application which is VOSviewer will run the analysis and the result of the analysis will be create afterward.

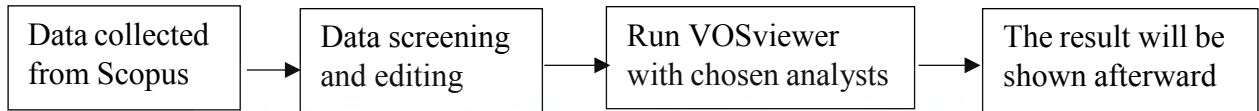


Figure 3.2: Procedure of data analysis.

3.9 CONCLUSION OF CHAPTER 3

In a conclusion, research methodology for the bibliographic is different from any other empirical research. As given, the method is to help finding and gathering all relevant articles according to the research topic. As cited by Paolo Pietro Biancone (2020), Scopus is used because of an overlap between Scopus and Web of Science. This is also true for the tools in generating the result for this study which is the use of VOSviewer. It is more simple and easy to understand and navigate than the other tools used for bibliographic research. At the end, the method conducted as discussed before should help this study achieve the desired result in the topic of the trend of research on the determinants of Islamic bank patronization.

4.0 CHAPTER 4: DATA ANALYSIS AND FINDINGS

In this chapter, the used of Scopus is our medium place to gather and collect related articles. Thus, the result shown here will have an analysis of general result, years of publications, the most prominent authors, top countries and institutions in doing related research and the result or finding in using VOSviewer within Bibliographic Citation (BC) and Co-Citation (CC).

4.1 GENERAL RESULT AND TOTAL OF ARTICLES IN YEAR (2012-2021)

This study identified 282 articles by using Scopus and after the limited and refined the articles to desire years, documents type, source type and language, the result showed 241 document articles with source from 117 journals and set to English language only. Furthermore, the articles consist of 48 countries with a number of authors a total of 162 affiliated with 158 institutions.

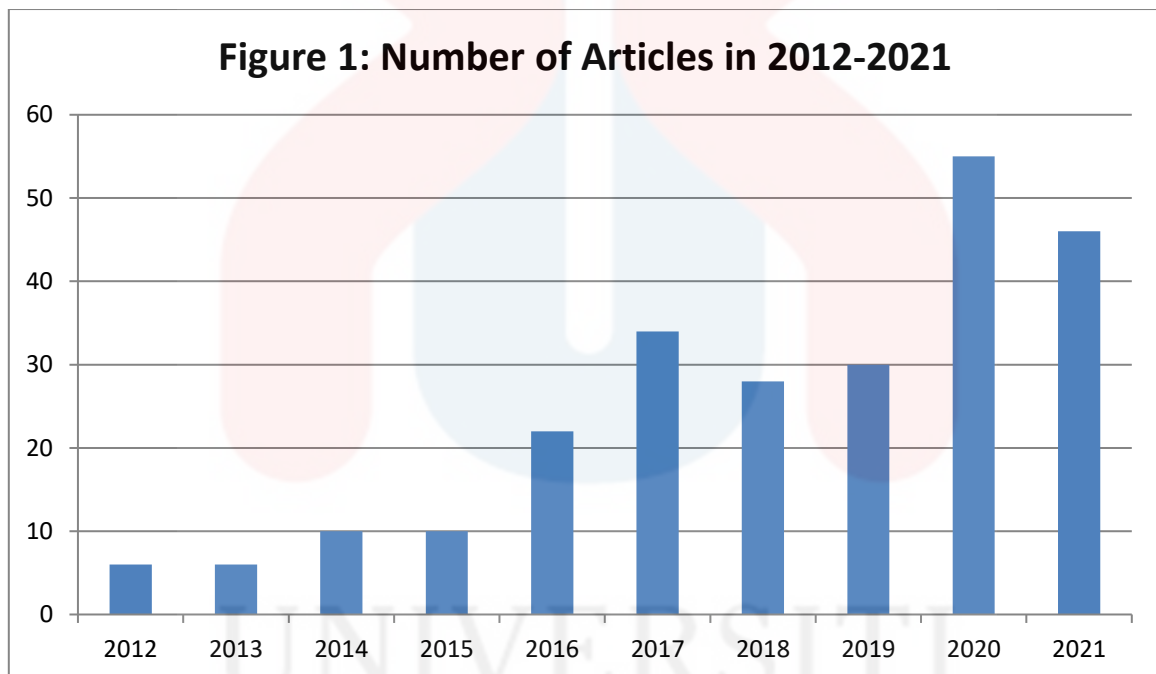
To summarize the result:

Table 4.1: The details criteria's quantity.

Criteria	Quantity
Articles	241
Source (Journal)	117
Countries	48
Institutions	158
Authors	162

Source: Scopus (2021)

The result shown in Figure 1 is the number of articles published between the years of 2012-2021. By the graph shown, we can see the tendency of the scholar's interest to determinant the Islamic Banking and the articles associated with keyword determinant is increase throughout the year. Result shown that 2020 is the highest number of articles published with the keyword “Islamic bank” and “determinant” with total of 51 articles follow by 2021 result in 45 articles. The lowest one starting in 2012 and 2013, both have a total of 6 articles published throughout the year.



Source: Scopus (2021)

Figure 4.1: Number of articles in 2012- 2021; Source: (Scopus 2021).

4.2 TOP 5 AUTHORS IN PUBLISHING DOCUMENT.

The study identified an about 162 authors with overall published 241document of articles that related to the research and with the top ranking authors have been analyzed in the table 2 below. The first top author in contributing the most articles for the keyword is

Kamarudin, F. with a total of 11 articles. These include newly published document in 2021 which the title “Does globalization have an impact on dual banking system productivity in selected Southeast Asian banking industry”. Followed by second author is Sufian, F with contributed a total of 8 articles and the newest article in 2020, “Does country governance and bank productivity Nexus matters?”

Table 4.2: Number of article based on authors.

Rank	Authors	Total Document (Article)
1	Kamarudin, F.	11
2	Sufian, F.	8
3	Hussainey, K.	6
4	Risfandy, T.	5
5	Suhartanto, D.	4

Source: Scopus (2021)

For the third author in contributing the most articles are Hussainey, K. which result in 6 articles with the newest published document title, “The determinants of social accountability disclosure: Evidence from Islamic Banks around the world.” The fourth author is Risfandy, T. with a total of 5 document and “Dual market competition and deposit rate setting in Islamic and conventional banks” is the author’s newest document published in the year of 2017. The last one is the author of “Loyalty intention towards Islamic Bank. The role of religiosity, image, and trust” by Suhartanto, D. published in the year of 2018. To clarify, this analysis takes only the authors that have published article more than 3 articles.

4.3 MOST CITED DOCUMENT IN SCOPUS

Table 4.3: Most cited document in Scopus.

Rank	Document	Citations
1	Efficiency of Islamic Banks During the financial crisis: An analysis of Middle Eastern and Asian countries (Romzie Rosman, Norazalina Abd Wahab, & Zainol, 2014)	97
2	Do Islamic banks employ less earnings management? (Quttainah, Song, & Wu, 2013)	61
3	Determinants of financial performance of Islamic banks: an intellectual capital perspective (Nawaz & Haniffa, 2017)	52
4	Bank-specific and macroeconomic profitability determinants of Islamic banks: The case different countries (Masood & Ashraf, 2012)	48
5	Analyzing performance determinants: Conventional versus Islamic Banks in Pakistan (Rashid & Jabeen, 2016)	47
6	Diversification and banks' willingness to lend to small business: Evidence from Islamic and conventional banks in Indonesia (Shaban, Duygun, Anwar, & Akbar, 2014)	45
7	Bank efficiency in Malaysia a DEA approach (Fakarudin Kamarudin, Fadzlan Sufian, Annuar Md. Nassir, Nazratul Aina Mohamad Anwar, & Hussain, 2019)	41
8	Dual market competition and deposit rate setting in Islamic and conventional banks (Meslier, Risfandy, & Tarazi, 2017)	38
9	Determinants driving bank performance: A comparison of two types of banks in the OIC (Sun, Mohamad, & Ariff, 2017)	36
10	Profit distribution management by Islamic banks: An empirical	35

	investigation (Farook, Hassan, & Clinch, 2012)	
11	Is small the new big? Islamic banking for SMEs in Turkey (Aysan, Disli, Ng, & Ozturk, 2016)	33
12	Is Islamic bank profitability driven by same forces as conventional banks? (Zarrouk, Ben Jedidia, & Moualhi, 2016)	33
13	Bank specific and macroeconomics dynamic determinants of credit risk in Islamic banks and conventional banks (Waemustafa & Sukri, 2015)	33
14	Determinants of Islamic banking adoption in Tunisia: empirical analysis (Kaabachi & Obeid, 2016)	32
15	Determinants of bank selection in United Arab Emirates (Sayani & Miniaoui, 2013)	32
16	The determinants of social accountability disclosure: Evidence from Islamic banks around the world (El-Halaby & Hussainey, 2015)	31
17	Determinants of voluntary corporate governance disclosure: Evidence from Islamic banks in Southeast Asian and Gulf Cooperation council regions (Abdullah, Percy, & Stewart, 2015)	30
18	The determinants of Islamic bank capital decisions (Bitar, Kabir Hassan, & Hippler, 2018)	29
19	The determinants of the choice of Islamic banks in Tunisia (Ltifi, Hikkerova, Aliouat, & Gharbi, 2016)	29
20	Determinants of revenue efficiency of Islamic banks: Empirical evidence from Southeast Asian countries (Sufian & Kamarudin, 2015)	29

Source: Scopus (2021)

The analysis showed the most top cited documents in the Scopus with a total of 2028 cited from 2012 to 2021. About 22.82% of a document never been cited and a total of 77.18% a document has been cited and the table above shows the highest top 20 documents have been cited.

The first top article is “Efficiency of Islamic Banks during the financial crisis: An analysis of Middle Eastern and Asian countries.” By (Romzie Rosman et al., 2014) is the most cited document article with 97 citation. The study involve in examines the efficiency of level of Islamic banks during the financial crisis from 2007 to 2010 specifically in Middle East and Asian countries. Second place for most cited document article is “Do Islamic banks employ less earnings management” and the authors is (Quttainah et al., 2013) which 61 cited. The topic of the study 15 countries and comparing between Islamic and conventional banks manage their earnings, with the existence of Shariah Supervisory Board.

(Nawaz & Haniffa) is the author of the third most cited document which a total of 52 citations with the article of “Determinant of financial performance of Islamic banks: an intellectual capital perspective.” The study conducted is to examine a 64 Islamic Institutions (IFIs) that operating in 18 different countries towards their effect in tangible resources which is the intellectual capital regarding financial performance. The fourth most cited article is from the author by (Masood & Ashraf, 2012), with the result of 48 cited in the article “Bank-specific and macroeconomics profitability determinants of Islamic banks”, with the study focus on determinants what influences Islamic bank’s profitability whether it cause by the bank-specific or macro-economic. The fifth of most cited document is “Analyzing performance determinants: Conventional versus Islamic banks in Pakistan by (Rashid & Jabeen, 2016) with the result of 47 cited. The article explains an empirical examine about the bank-specific, financial and macroeconomic determinants of performance of the Islamic and conventional banks in Pakistan.

4.4 TOP 10 COUNTRIES WITH PUBLICATIONS

The result showed in the table 4 was taken from Scopus. Overall, the number of countries listed in the result from Scopus is 48 countries but only the top 10 publications selected. Malaysia is the highest country in the publications of article related to determinant and Islamic banks, with a number of 86 publications. Follow by Tunisia (33), Indonesia (32) and Saudi (28) and surprisingly United Kingdom, France and United States is more active and interested doing research and published an article related to Islamic Banks. Furthermore, the countries bested the publications from country like Jordan and Bangladesh that supposed to have a majority Muslim researchers or scholars and with Pakistan ranked 6 with 15 publications.

Table 4.4: Top 10 countries with publications.

Rank	Country	Publications
1	Malaysia	86
2	Tunisia	33
3	Indonesia	32
4	Saudi Arabia	28
5	United Kingdom	24
6	Pakistan	15
7	France	13
8	United States	12
9	Bangladesh	10
10	Jordan	10

Source: Scopus (2021)

4.5 BIBLIOGRAPHIC COUPLING NETWORK ANALYSIS

First and foremost, the study has used bibliographic coupling in order to identify the relationship between the items that is determined according to the reference numbers that the publisher shared in the journals. It is also use full counting on the counting method and document as the unit of analysis. Besides, the threshold that has been used is 3 and it straightly shows 134 documents that fulfilled out of 241 documents.

Selected Documents for Bibliographic Coupling Analysis

Table 4.5: Selected documents for bibliographic coupling analysis

Id	Document	Citations	Total Link Strength
7	Mergaliyev A. (2021)	6	91
8	Rahman M.M. (2021)	3	97
14	Ghenimi A. (2021)	3	112
44	Athari S.A. (2021)	5	267
51	Mansoor M. (2020)	4	3
55	Harun M.S. (2020)	10	82
59	Meslier C. (2020)	7	119
62	Shaikh I.M. (2020)	9	35
63	Menassa E. (2020)	5	33
65	Mohammad S. (2020)	10	149
66	Lee Y.Y. (2020)	3	34
67	Al-Hunnayan S.H. (2020)	4	30
68	Elgattani T. (2020)	6	69
69	Faizulayev A. (2020)	3	256

70	Muhammad A.M. (2020)	6	32
72	Ayyub S. (2020)	6	78
73	Toumi K. (2020)	6	183
74	Ibrahim M.H. (2020)	3	99
78	Noor N.H.H.M. (2020)	5	167
79	Atal N.U. (2020)	3	100
83	Kamarudin F. (2020)	4	120
84	Grassa R. (2020)	4	52
87	Fusva A. (2020)	5	32
90	Belkhaoui S. (2020)	6	122
94	Hussain H.I. (2020)	18	293
95	Bukhari S.A.A. (2020)	5	43
98	Solarin S.A. (2019)	4	6
99	Suhartanto D. (2019)	19	82
102	Mahadin B.K. (2019)	17	138
103	Farhat K. (2019)	8	39
104	Nugraheni P. (2019)	7	38
105	Abid I. (2019)	4	259
106	Almutairi A.R. (2019)	5	28
107	Ghassan H.B. (2019)	4	98
108	Mohd Thas Thaker M.A.B. (2019)	8	30
109	Hoque M.E. (2019)	4	104
111	Wu H.-C. (2019)	17	52
112	San-Jose L. (2019)	5	44

113	Risfandy T. (2019)	5	115
114	Riahi Y.M. (2019)	4	57
115	Chaffai M. (2019)	11	22
116	Bukair A.A.A. (2019)	5	63
117	Pramono S.E. (2019)	4	38
118	Shawtari F.A. (2019)	6	55
123	Kamran H.W. (2019)	21	7
125	Kamarudin F. (2019)	41	91
126	Trinugroho I. (2018)	17	124
127	Hoque M.E. (2018)	4	92
128	Butt I. (2018)	14	83
129	Othman N. (2018)	3	68
130	Hamza H. (2018)	14	51
132	Shawtari F.A. (2018)	10	153
133	Grassa R. (2018a)	4	56
134	Iqbal M. (2018)	17	81
136	Solarin S.A. (2018)	10	6
138	Mahmood H. (2018)	3	108
139	Suhartanto D. (2018)	20	72
140	Azad A.S.M.S. (2018)	14	53
141	Bitar M. (2018)	29	100
142	Mezzi N. (2018)	3	85
146	Amin S.I.M. (2018)	7	108
147	Alzoubi T. (2018)	5	37

148	Javaid S. (2018)	14	119
153	Grassa R. (2018b)	12	40
155	Trinugroho I. (2017)	11	114
156	Othman N. (2017)	12	150
157	Trabelsi M.A. (2017)	7	107
159	Azad M.A.K. (2017)	22	150
160	Chowdhury M.A.F. (2017)	20	173
161	Rashid M. (2017)	9	36
162	Loong F. (2017)	5	68
163	Daly S. (2017)	11	41
164	Meslier C. (2017)	38	124
166	Sun P.H. (2017)	36	150
167	Karim B.A. (2017)	6	59
168	Alzoubi T. (2017)	8	20
170	Altaf M. (2017)	7	17
174	Mahdzan N.S. (2017)	4	9
175	Korbi F. (2017)	8	105
176	Alharbi A.T. (2017)	9	204
177	Sakti M.R.P. (2017)	8	94
178	Rashid A. (2017)	21	98
179	Lee S.P. (2017)	10	81
181	Akhtar B. (2017)	17	68
182	Al-Kayed L.T. (2017)	14	48
183	Sheikh N.A. (2017)	19	43

184	Nawaz T. (2017)	52	38
186	Kamarudin F. (2017)	24	263
187	Sellami Y.M. (2017)	16	15
188	Mertzanis C. (2016)	4	4
190	Kamarudin F. (2016)	28	227
191	Ltifi M. (2016)	29	102
192	Rashid A. (2016)	47	106
193	Aysan A.F. (2016)	32	13
195	Mohd Yusof R. (2016)	7	53
197	El-Halaby S. (2016)	24	98
198	Zarrouk H. (2016)	33	173
200	Khasawneh A.Y. (2016)	7	184
201	Mokni R.B.S. (2016)	7	70
203	Waemustafa W. (2016)	13	19
205	Kaabachi S. (2016)	32	128
207	Wahid M.A. (2016)	7	96
208	Rahman R.A. (2016)	11	50
210	Abdullah W.A.W. (2015)	30	108
211	Bahrini R. (2015)	10	126
212	Shawtari F.A. (2015)	16	140
213	Sayani H. (2015)	27	95
214	Sufian F. (2015)	29	324
215	Waemustafa W. (2015)	33	12
216	Rahman A.A. (2015)	3	12

217	El-Halaby S. (2015)	31	62
218	Chowdhury M.A.F. (2015)	13	149
219	Belanhès A. (2015)	3	99
220	Duasa J. (2014)	21	44
221	Ben Selma Mokni R. (2014)	27	175
222	Weill L. (2014)	3	70
223	Sun P.H. (2014)	8	74
224	Abd. Majid M.S. (2014)	6	67
225	Hanen H. (2014)	3	148
226	Shaban M. (2014)	45	41
227	Rosman R. (2014)	97	166
228	Kamarudin F. (2014)	24	278
229	Ismail S. (2014)	16	39
230	Quttainah M.A. (2013)	61	25
231	Muda M. (2013)	25	63
232	Rozzani N. (2013)	6	76
233	Eljelly A.M.A. (2013)	7	76
234	Sayani H. (2013)	32	129
235	Obeidat B.Y. (2013)	3	52
237	Masood O. (2012)	48	118
238	Al-Swidi A.K. (2012)	11	11
239	Farook S. (2012)	35	41
240	Noor M.A.N.M. (2012)	19	99
241	Sufian F. (2012)	26	255

Source: VOSviewer (2021)

Table 4.6: List of bibliographic coupling based on clusters.

Cluster 1 (29 items) Financing Management	Cluster 2 (27 items) Islamic Bank	Cluster 3 (24 items) Corporate Governance	Cluster 4 (24 items) Employee Management	Cluster 5 (22 items) Efficiency	Cluster 6 (8 items) Capital Structure
Akhtar B. (2017)	Alharbi A.T. (2017)	Abd. Majid M.S. (2014)	Al- Swidi A.K. (2012)	Abid I. (2019)	Al- Hummayan S. H. (2020)
Al- Kayed L.T. (2017)	Alzoubi T. (2017)	Abdullah W.A.W (2015)	Altaf M. (2017)	Azad M.A.K. (2017)	Belanhes A. (2015)
Alzoubi T. (2018)	Amin S.I.M. (2018)	Almutairi A.R. (2019)	Atal N.U. (2020)	Bahrini R. (2015)	Bitar M. (2018)
Azad A.S.M.S. (2018)	Athari S.A. (2021)	Aysan A.F. (2016)	Ayyub S. (2020)	Chaffai M. (2019)	Bukair A.A.A. (2019)
Belkhaoui S. (2020)	Ben Selma Mokni R. (2014)	Bukhari S.A.A (2020)	Butt I. (2018)	Daly S. (2017)	Duasa J. (2014)
Ghassan H.B. (2019)	Chowdhury M.A.F (2015)	El- Halaby S. (2015)	Farhat K. (2019)	Hanen H. (2014)	Sakti M.R.P. (2017)
Ibrahim M.H. (2020)	Chowdhury M.A.F (2017)	El- Halaby S. (2016)	Fusva A. (2020)	Hussain H.I. (2020)	Sheikh N.A. (2017)
Kamran H.W. (2019)	Eljelly A.M.A (2013)	Elgattani T. (2020)	Hoque M.E. (2018)	Kamarudin F. (2014)	Toumi K. (2020)
Karim B.A. (2017)	Faizulayev A. (2020)	Farook S. (2012)	Hoque M.E. (2019)	Kamarudin F. (2016)	
Khasawneh A.Y. (2016)	Ghenimi A. (2021)	Grassa R. (2018a)	Iqbal M. (2018)	Kamarudin F. (2017)	
Korbi F. (2017)	Hanza H. (2018)	Grassa R. (2018b)	Ismail S. (2014)	Kamarudin F. (2019)	
Lee S.P. (2017)	Javaid S. (2018)	Grassa R. (2020)	Kaabachi S. (2016)	Kamarudin F. (2020)	
Meslier C. (2017)	Lee Y.Y. (2020)	Harun M.S. (2020)	Itifi M. (2016)	Loong F. (2017)	
Meslier C. (2020)	Mahmood H. (2018)	Mansoor M. (2020)	Mahadin B.K. (2019)	Mezzi N. (2018)	
Mohd Yusof R. (2016)	Masood. O. (2012)	Menassa E. (2020)	Mahdzan N.S. (2017)	Noor M.A.N.M. (2012)	
Nawaz T. (2017)	Mohammad S. (2020)	Mergaliyev A. (2021)	Mohd Thas Thaker M.A.B (2019)	Noor N.H.H.M. (2020)	
Othman N. (2017)	Mokni R.B.S. (2016)	Mertzanis C. (2016)	Muhammad A.M. (2020)	Rosman R. (2014)	
Othman N. (2018)	Muda M. (2013)	Nugraheni P. (2019)	Rahman M.M. (2021)	Rozzani N. (2013)	
Rashid A. (2017)	Obeidat B.Y. (2013)	Pramono S. E. (2019)	Sayani H. (2013)	Shawtari F. A. (2015)	
Risfandy T. (2019)	Rashid A. (2016)	Quttainah M.A. (2013)	Sayani H. (2015)	Shawtari F.A. (2018)	
Shawtari F.A. (2019)	Rashid M. (2017)	Rahman A.A. (2015)	Shaikh I.M. (2020)	Sufian F. (2012)	
Solarin S.A. (2018)	Riahi Y. M. (2019)	Rahman R.A (2016)	Suhartanto D. (2018)	Sufian F. (2015)	
Solarin S.A. (2019)	Shaban M. (2014)	San- Jose L. (2019)	Suhartanto D. (2019)		
Sun P.H. (2014)	Trabelsi M. A. (2017)	Sellami Y.M. (2017)	Wu H. -C. (2019)		
Sun P.H. (2017)	Waemustafa W. (2015)				
Trinugroho I. (2017)	Waemustafa W. (2016)				
Trinugroho I. (2018)	Zarrouk H. (2016)				
Wahid M.A. (2016)					
Weill L. (2014)					

Source: VOSviewer (2021)

There are 29 journals that represented on cluster 1 which regard to the financing management. It can be defined as the planning, organizing, directing and controlling the whole activities of the financial in the organization. A year that has the most journals on this cluster is 2017 that published 11 journals compared to 2014 which is the least that contributed 2 journals regarding this matter. For example, on the title ‘Financing Modes, Risk, Efficiency and Profitability in Islamic Banks: Modelling for GCC Countries’ written by Belkhaoui S., Alsagr N. and Van Hemmen S. F.

Besides, there are 27 items that relate to the cluster 2 which discussed on Islamic bank that refers to the financial institution that comply with Shariah which outlined based on Quran and Sunnah especially for Muslim people (Evan Tarver, 2021). The most year that communicated on Islamic bank is on 2017 which come up with 5 journals than 2012 and

2019 that presented 1 journal only. For instance, the title on ‘Determinants of Islamic Banks’ Profitability: International Evidence’ by Alharbi A.T.

Apart from that, cluster 3 consists of 24 journals that expressed on corporate governance. Based on Chartered Accountants Worldwide, 2021, corporate governance can be explained as the action taken by the board in order to determine the values for the company and it should be differentiated from the organization daily operation by the full time executives. The year that discussed more on the topic is on 2020 which is produced 6 journals such as on ‘Determinants of Voluntary Corporate Governance Disclosure: Evidence from Islamic Bank in The Southeast Asian and the Gulf Cooperation Council Regions’ by Abdullah W. A. W., Percy M. and Stewart J.

Furthermore, employee management has been analyzed on cluster 4 that involve 24 journals. It can be described as the process that guide the workers to perform well in the organization for the sake of to achieve the specific goals determined by the company (Lauren Soucy, 2021). The journals that has most contributed is on 2019 which is 6 compared to the other years. For example, the journal on ‘Employee Critical Psychological States as Determinants of Employee Brand Equity in Banking: A Multi- Group Analysis’ authored by Altaf M., Mokhtar S. S. M. and Ghani N. H. A.

Moreover, there are 22 items of journals on fifth cluster that discussed on efficiency specifically in the financial institution. Efficiency is the capability of people able to achieve the objective with a minimum amount of effort that has been used by the organization. The year that has most reviewed journal is on 2017 with the quantity of 4. For instance, the journal on ‘Bank Efficiency in Malaysia: A Use of Malmquist Meta- Frontier Anlysis’ that has been communicated by Azad M. A. K., Munisamy S., Masum A. K. M., Saona P. and Wanke P.

Lastly, the cluster 6 has been analyzed on capital structure which there is 8 items of journal that relates to the topic. Capital structure can be referred as the special combination between the equity and the debt that has been used to accommodate the assets and the operations of the company. The year that has the most explored about the topic is on 2017 which is 2 journals compared to the other years that only discussed 1 journal. For example, the journal on ‘The Capital Structure Decisions of Islamic Banks in the GCC’ which has been written by Al- Hunnayan S. H.

4.6 CO- CITATION NETWORK ANALYSIS

In addition, co- citation network analysis is the second method that has been used in this research to be mapped for the sake of to determine the relation of the items based on the number of time that they have been cited together. It is also use full counting on the counting method as well but for the unit of analysis and it uses cited references. Meanwhile, the threshold that has been used is 4 and it shows there is 86 of cited references that met the threshold out of the 12943.

Selected Documents for Co- Citation Analysis

Table 4.7: Selected documents for co- citation analysis

Id	Cited Reference	Citations	Total Link Strength
549	Abedifar, P., Molyneux, P., Tarazi, A., Risk In Islamic Banking (2013) Review Of Finance, 17 (6), Pp. 2035-2096	14	52
552	Abedifar, P., Molyneux, P., Tarazi, A., Risk In Islamic Banking (2013) Review Of Finance, 17, Pp. 2035-2096	4	9
582	Abou-Youssef, M.M.H., Kortam, W., Abou-Aish, E., El-Bassiouny,	4	9

	N., Effects Of Religiosity On Consumer Attitudes Toward Islamic Banking In Egypt (2015) International Journal Of Bank Marketing, 33 (6), Pp. 786-807		
708	Aggarwal, R.K., Yousef, T., Islamic Banks And Investment Financing (2000) Journal Of Money, Credit And Banking, 32 (1), Pp. 93-120	4	8
761	Ahmad, N., Haron, S., Perceptions Of Malaysian Corporate Customers Towards Islamic Banking Products And Services (2002) International Journal Of Islamic Financial Services, 3 (4), Pp. 13-29	12	35
994	Al-Ajmi, J., Abo Hussain, H., Al-Saleh, N., Clients Of Conventional And Islamic Banks In Bahrain: How They Choose Which Bank To Patronize (2009) International Journal Of Social Economics, 36 (11), Pp. 1086-1112	5	20
1009	Al-Deehani, T., Karim, R.A.A., Murinde, V., The Capital Structure Of Islamic Banks Under The Contractual Obligation Of Profit Sharing (1999) International Journal Of Theoretical And Applied Finance, 2 (3), Pp. 243-283	4	29
1400	Almossawi, M., Bank Selection Criteria Employed By College Students In Bahrain: An Empirical Analysis (2001) International Journal Of Bank Marketing, 19 (3), Pp. 115-125	5	18
1578	Amin, M., Isa, Z., An Examination Of The Relationship Between Service Quality Perception And Customer Satisfaction: A Sem Approach Towards Malaysian Islamic Banking (2008) International Journal Of Islamic And Middle Eastern Finance And Management, 1 (3), Pp. 191-209	4	9

1760	Archer, S., Karim, R.A.A., Profit-Sharing Investment Accounts In Islamic Banks: Regulatory Problems And Possible Solutions (2009) Journal Of Banking Regulation, 10 (4), Pp. 300-306	4	19
1779	Arellano, M., Bond, S., Some Tests Of Specification For Panel Data: Monte Carlo Evidence And An Application To Employment Equations (1991) Review Of Economic Studies, 58 (2), Pp. 277-297	5	21
1782	Arellano, M., Bond, S., Some Tests Of Specification For Panel Data: Monte Carlo Evidence And An Application To Employment Equations (1991) The Review Of Economic Studies, 58 (2), Pp. 277-297	11	34
1785	Arellano, M., Bover, O., Another Look At The Instrumental Variable Estimation Of Error-Components Models (1995) Journal Of Econometrics, 68 (1), Pp. 29-51	8	35
1859	Ariss, R.T., Competitive Conditions In Islamic And Conventional Banking: A Global Perspective (2010) Review Of Financial Economics, 19 (3), Pp. 101-108	8	41
2023	Athanasoglou, P.P., Brissimis, S.N., Delis, M.D., Bank-Specific, Industry-Specific And Macroeconomic Determinants Of Bank Profitability (2008) Journal Of International Financial Markets, Institutions And Money, 18 (2), Pp. 121-136	4	24
2226	Baker, M., Wurgler, J., Market Timing And Capital Structure (2002) The Journal Of Finance, 57 (1), Pp. 1-32	5	37
2581	Beck, T., Demirguc-Kunt, A., Merrouche, O., Islamic Vs Conventional Banking: Business Model, Efficiency And Stability (2013) Journal Of Banking & Finance, 37 (2), Pp. 433-447	4	15

2583	Beck, T., Demirguc-Kunt, A., Merrouche, O., Islamic Vs Conventional Banking: Business Model, Efficiency And Stability (2013) Journal Of Banking And Finance, 37 (2), Pp. 433-447	7	33
2591	Beck, T., Demirguc-Kunt, A., Merrouche, O., Islamic Vs. Conventional Banking: Business Model, Efficiency And Stability (2013) J. Bank. Financ., 37, Pp. 433-447	4	1
2599	Beck, T., Demirguc-Kunt, A., Merrouche, O., Islamic Vs. Conventional Banking: Business Model, Efficiency And Stability (2013) Journal Of Banking And Finance, 37 (2), Pp. 433-447	8	36
2600	Beck, T., Demirguc-Kunt, A., Merrouche, O., Islamic Vs. Conventional Banking: Business Model, Efficiency And Stability (2013) Journal Of Banking And Finance, 37 (2), Pp. 433-447. , https://doi.org/10.1016/j.jbankfin.2012.09.016	4	5
2735	Ben Naceur, S., Goaid, M., The Determinants Of Commercial Bank Interest Margin And Profitability: Evidence From Tunisia (2008) Frontiers In Finance And Economics, 5 (1), Pp. 106-130	5	21
2852	Berger, A.N., Humphrey, D.B., Efficiency Of Financial Institutions: International Survey And Directions For Future Research (1997) European Journal Of Operational Research, 98 (2), Pp. 175-212	10	31
2901	Berger, A.N., The Relationship Between Capital And Earnings In Banking (1995) Journal Of Money, Credit And Banking, 27 (2), Pp. 432-456	5	18
3076	Bley, J., Kuehn, K., Conventional Versus Islamic Finance: Student Knowledge And Perception In The United Arab Emirates (2004) International Journal Of Islamic Financial Services, 5 (4), Pp. 17-30	4	14

3097	Blundell, R., Bond, S., Initial Conditions And Moment Restrictions In Dynamic Panel Data Models (1998) Journal Of Econometrics, 87 (1), Pp. 115-143	13	55
3195	Bougatef, K., The Impact Of Corruption On The Soundness Of Islamic Banks (2015) Borsa Istanbul Review, 15 (4), Pp. 283-295	4	13
3217	Bourke, P., Concentration And Other Determinants Of Bank Profitability In Europe, North America And Australia (1989) Journal Of Banking & Finance, 13 (1), Pp. 65-79	4	22
3687	Charnes, A., Cooper, W.W., Rhodes, E., Measuring The Efficiency Of Decision Making Units (1978) European Journal Of Operational Research, 2 (6), Pp. 429-444	4	14
3948	Cihak, M., Hesse, H., Islamic Banks And Financial Stability: An Empirical Analysis (2010) Journal Of Financial Services Research, 38 (2), Pp. 95-113	4	8
3951	Cihak, M., Hesse, H., Islamic Banks And Financial Stability: An Empirical Analysis (2010) Journal Of Financial Services Research, 38 (2-3), Pp. 95-113	13	41
4421	Demirguc-Kunt, A., Huizinga, H., Determinants Of Commercial Bank Interest Margins And Profitability: Some International Evidence (1999) The World Bank Economic Review, 13 (2), Pp. 379-408	6	29
4423	Demirguc-Kunt, A., Huizinga, H., Determinants Of Commercial Bank Interest Margins And Profitability: Some International Evidence (1999) World Bank Economic Review, 13 (2), Pp. 379-408	4	13

4546	Dietrich, A., Wanzenried, G., The Determinants Of Commercial Banking Profitability In Low-, Middle-, And High-Income Countries (2014) The Quarterly Review Of Economics And Finance, 54 (3), Pp. 337-354	4	29
4571	Dinger, V., Do Foreign-Owned Banks Affect Banking System Liquidity Risk? (2009) Journal Of Comparative Economics, 37 (4), Pp. 647-657	4	10
4697	Dusuki, A.W., Abdullah, N.I., Why Do Malaysian Customers Patronise Islamic Banks? (2007) International Journal Of Bank Marketing, 25 (3), Pp. 142-160	4	12
4843	El-Halaby, S., Hussainey, K., Determinants Of Compliance With Aaoifi Standards By Islamic Banks (2016) International Journal Of Islamic And Middle Eastern Finance And Management, 9 (1), Pp. 143-168	4	15
4989	Erol, C., Kaynak, E., El-Bdour, R., Conventional And Islamic Bank: Patronage Behaviour Of Jordanian Customers (1990) International Journal Of Bank Marketing, 8 (5), Pp. 25-35	4	7
5053	Fama, E.F., French, K.R., Testing Trade-Off And Pecking Order Predictions About Dividends And Debt (2002) Review Of Financial Studies, 15 (1), Pp. 1-33	4	8
5100	Farook, S., Hassan, M.K., Lanis, R., Determinants Of Corporate Social Responsibility Disclosure: The Case Of Islamic Banks (2011) Journal Of Islamic Accounting And Business Research, 2 (2), Pp. 114-141	9	26
5325	Frank, M.Z., Goyal, V.K., Capital Structure Decisions: Which	5	34

	Factors Are Reliably Important? (2009) Financial Management, 38 (1), Pp. 1-37		
5373	Fungacova, Z., Poghosyan, T., Determinants Of Bank Interest Margins In Russia: Does Bank Ownership Matter? (2011) Economic Systems, 35 (4), Pp. 481-495	4	12
5722	Grassa, R., Matoussi, H., Corporate Governance Of Islamic Banks: A Comparative Study Between Gcc And Southeast Asia Countries (2014) International Journal Of Islamic And Middle Eastern Finance And Management, 7 (3), Pp. 346-362	5	34
5793	Gropp, R., Heider, F., The Determinants Of Bank Capital Structure (2010) Review Of Finance, 14 (4), Pp. 587-622	6	25
6079	Haniffa, R., Hudaib, M., Exploring The Ethical Identity Of Islamic Banks Via Communication In Annual Reports (2007) Journal Of Business Ethics, 76 (1), Pp. 97-116	12	53
6090	Haniffa, R.M., Cooke, T.E., Culture, Corporate Governance And Disclosure In Malaysian Corporations (2002) Abacus, 38 (3), Pp. 317-349	5	20
6162	Haron, S., Ahmad, N., Planisek, S.L., Bank Patronage Factors Of Muslim And Non-Muslim Customers (1994) International Journal Of Bank Marketing, 12 (1), Pp. 32-40	6	20
6203	Harris, M., Raviv, A., The Theory Of Capital Structure (1991) The Journal Of Finance, 46 (1), Pp. 297-355	4	22
6250	Hasan, M., Dridi, J., The Effects Of The Global Crisis On Islamic And Conventional Banks: A Comparative Study (2011) Journal Of International Commerce, Economics And Policy, 2 (2), Pp. 163-200	8	28

6386	Hassan, T., Mohamad, S., Bader, M.K.I., Efficiency Of Conventional Versus Islamic Banks: Evidence From The Middle East (2009) International Journal Of Islamic And Middle Eastern Finance And Management, 2 (1), Pp. 46-65	4	13
6409	Hauner, D., Explaining Efficiency Differences Among Large German And Austrian Banks (2005) Applied Economics, 37 (9), Pp. 969-980	4	15
6450	Healy, P.M., Palepu, K.G., Information Asymmetry, Corporate Disclosure, And The Capital Markets: A Review Of The Empirical Disclosure Literature (2001) Journal Of Accounting And Economics, 31 (1-3), Pp. 405-440	4	17
6493	Henseler, J., Ringle, C.M., Sarstedt, M., A New Criterion For Assessing Discriminant Validity In Variance-Based Structural Equation Modeling (2015) Journal Of The Academy Of Marketing Science, 43 (1), Pp. 115-135	4	8
6813	Hutapea, E.G., Kasri, R.A., Bank Margin Determination: A Comparison Between Islamic And Conventional Banks In Indonesia (2010) International Journal Of Islamic And Middle Eastern Finance And Management, 3 (1), Pp. 65-82	5	17
6899	Imam, P., Kpodar, K., Islamic Banking: Good For Growth? (2016) Economic Modelling, 59, Pp. 387-401	4	16
7006	Isik, I., Hassan, M.K., Technical, Scale And Allocative Efficiencies Of Turkish Banking Industry (2002) Journal Of Banking And Finance, 26 (4), Pp. 719-766	5	21
7019	Islam, J.U., Rahman, Z., Awareness And Willingness Towards	5	9

	Islamic Banking Among Muslims: An Indian Perspective (2017) International Journal Of Islamic And Middle Eastern Finance And Management, 10 (1), Pp. 92-101		
7101	Izhar, H., Asutay, M., Estimating The Profitability Of Islamic Banking: Evidence From Bank Muamalat Indonesia (2007) Review Of Islamic Economics, 11 (2), Pp. 17-29	5	10
7235	Jensen, M.C., Meckling, W.H., Theory Of The Firm: Managerial Behavior, Agency Costs And Ownership Structure (1976) Journal Of Financial Economics, 3 (4), Pp. 305-360	7	40
7377	Kaabachi, S., Obeid, H., Determinants Of Islamic Banking Adoption In Tunisia: Empirical Analysis (2016) International Journal Of Bank Marketing, 34 (7), Pp. 1069-1091	4	15
7467	Kamarudin, F., Nordin, B.A.A., Muhammad, J., Hamid, M.A.A., Cost, Revenue And Profit Efficiency Of Islamic And Conventional Banking Sector: Empirical Evidence From Gulf Cooperative Council Countries (2014) Global Business Review, 15 (1), Pp. 1-24	5	22
7857	Khediri, K.B., Charfeddine, L., Youssef, S.B., Islamic Versus Conventional Banks In The Gcc Countries: A Comparative Study Using Classification Techniques (2015) Research In International Business And Finance, 33, Pp. 75-98	6	36
8162	Laeven, L., Levine, R., Bank Governance, Regulation And Risk Taking (2009) Journal Of Financial Economics, 93 (2), Pp. 259-275	5	13
8507	Ltifi, M., Hikkerova, L., Aliouat, B., Gharbi, J., The Determinants Of The Choice Of Islamic Banks In Tunisia (2016) International Journal Of Bank Marketing, 34 (5), Pp. 710-730	5	21

8541	Maali, B., Casson, P., Napier, C., Social Reporting By Islamic Banks (2006) <i>Abacus</i> , 42 (2), Pp. 266-289	6	20
8641	Mangena, M., Pike, R., The Effect Of Audit Committee Shareholding, Financial Expertise And Size On Interim Financial Disclosures (2005) <i>Accounting And Business Research</i> , 35 (4), Pp. 327-349	4	18
8885	Menicucci, E., Paolucci, G., The Determinants Of Bank Profitability: Empirical Evidence From European Banking Sector (2016) <i>Journal Of Financial Reporting And Accounting</i> , 14 (1), Pp. 86-115. , https://doi.org/10.1108/Jfra-05-2015-0060	6	3
8922	Metawa, S.A., Almossawi, M., Banking Behavior Of Islamic Bank Customers: Perspectives And Implications (1998) <i>International Journal Of Bank Marketing</i> , 16 (7), Pp. 299-313	8	22
9200	Molyneux, P., Thornton, J., Determinants Of European Bank Profitability: A Note (1992) <i>Journal Of Banking & Finance</i> , 16 (6), Pp. 1173-1178	4	25
9205	Molyneux, P., Thornton, J., Determinants Of European Bank Profitability: A Note (1992) <i>Journal Of Banking And Finance</i> , 16 (6), Pp. 1173-1178	5	12
9362	Myers, S.C., Majluf, N.S., Corporate Financing And Investment Decisions When Firms Have Information That Investors Do Not Have (1984) <i>Journal Of Financial Economics</i> , 13 (2), Pp. 187-221	4	16
9426	Naser, K., Jamal, A., Al-Khatib, K., Islamic Banking: A Study Of Customer Satisfaction And Preferences In Jordan (1999) <i>International Journal Of Bank Marketing</i> , 17 (3), Pp. 135-151	7	25

9671	Okumus, H.S., Genc, E.G., Interest Free Banking In Turkey: A Study Of Customer Satisfaction And Bank Selection (2013) European Scientific Journal, Esj, 9 (16)	4	18
9722	Olson, D., Zoubi, T.A., Efficiency And Bank Profitability In Mena Countries (2011) Emerging Markets Review, 12 (2), Pp. 94-110	4	23
9782	Othman, A., Owen, L., Adopting And Measuring Customer Service Quality (Sq) In Islamic Banks: A Case Study In Kuwait Finance House (2001) International Journal Of Islamic Financial Services, 3 (1), Pp. 1-26	4	16
9943	Pasiouras, F., Kosmidou, K., Factors Influencing The Profitability Of Domestic And Foreign Commercial Banks In The European Union (2007) Research In International Business And Finance, 21 (2), Pp. 222-237	11	46
10040	Pesaran, M.H., Shin, Y., Smith, R.J., Bounds Testing Approaches To The Analysis Of Level Relationships (2001) Journal Of Applied Econometrics, 16 (3), Pp. 289-326	5	20
10291	Rahman, A.A., Bukair, A.A., The Influence Of The Shariah Supervision Board On Corporate Social Responsibility Disclosure By Islamic Banks Of Gulf Co-Operation Council Countries (2013) Asian Journal Of Business And Accounting, 6 (2), Pp. 65-104	4	18
10399	Rashid, A., Jabeen, S., Analyzing Performance Determinants: Conventional Versus Islamic Banks In Pakistan (2016) Borsa Istanbul Review, 16 (2), Pp. 92-107	4	13
11438	Souiden, N., Rani, M., Consumer Attitudes And Purchase Intentions Toward Islamic Banks: The Influence Of Religiosity (2015)	8	25

	International Journal Of Bank Marketing, 33 (2), Pp. 143-161		
11474	Srairi, S.A., Cost And Profit Efficiency Of Conventional And Islamic Banks In Gcc Countries (2010) Journal Of Productivity Analysis, 34 (1), Pp. 45-62	8	36
12054	Titman, S., Wessels, R., The Determinants Of Capital Structure Choice (1988) The Journal Of Finance, 43 (1), Pp. 1-19	5	32
12570	Windmeijer, F., A Finite Sample Correction For The Variance Of Linear Efficient Two-Step Gmm Estimators (2005) Journal Of Econometrics, 126 (1), Pp. 25-51	6	23
12716	Yermack, D., Higher Market Valuation Of Companies With A Small Board Of Directors (1996) Journal Of Financial Economics, 40 (2), Pp. 185-211	4	8
12760	Yudistira, D., Efficiency In Islamic Banking: An Empirical Analysis Of Eighteen Banks (2004) Islamic Economic Studies, 12 (1), Pp. 1-19	7	13
12879	Zeitun, R., Determinants Of Islamic And Conventional Banks Performance In Gcc Countries Using Panel Data Analysis (2012) Global Economy And Finance Journal, 5 (1), Pp. 53-72	10	35

Source: VOSviewer (2021)

The table above clearly shows that “Blundell, R., Bond, S., initial conditions and moment restrictions in dynamic panel data models (1998) journal of econometrics, 87 (1), pp. 115-143” appeared as the highest of total link strength which is 55. Besides, it followed by “Haniffa, R., Hudaib, M., exploring the ethical identity of Islamic banks via communication in annual reports (2007) journal of business ethics, 76 (1), pp. 97-116” which is 53 of total

link strength. The third of the total link strength is “Abedifar, P., Molyneux, P., Tarazi, a., risk in Islamic banking (2013) review of finance, 17 (6), pp. 2035-2096” that comes with 52.



Source: VOSviewer (2021)

Figure 4.3: Result of co- citation analysis.

Table 4.8: List of co-citation result based on clusters.

<p>Cluster 1 (27 items)</p> <p>Arellano, M., Bond, S., Some Tests of Specification For Panel Data: Monte Carlo Evidence And An Application To Employment Equations (1991) <i>The Review of Economic Studies</i>, 58 (2), pp. 277- 297</p> <p>Athanasoglou, P.P., Brissimis, S.N., Delis, M.D., Bank- Specific, Industry- Specific And Macroeconomics Determinants of Bank Profitability (2008) <i>Journal Of International Financial Markets, Institution and Money</i>, 18 (2), pp. 121- 136</p> <p>Beck, T., Demirguc- Kunt, A., Merrouche, O., Islamic vs. Conventional Banking: Business Model, Efficiency and Stability (2013) <i>Journal of Banking And Finance</i>, 37 (2), pp. 433- 447</p> <p>Ben Naceur, S., Goaid, M. The Determinants of Commercial Bank Interest Margin And Profitability: Evidence From Tunisia (2008) <i>Frontiers in Finance and Economics</i>, 5 (1), pp. 106-130</p> <p>Berger, a.n., Humphrey, D.B., Efficiency of Financial Institutions: International Survey and Directions For Future Research (1997) <i>European Journal of Operation Research</i>, 98 (2), pp. 175- 212</p> <p>Bougatef, K., The Impact of Corruption on The Soudness of Islamic Bank (2015) <i>Borsa Istanbul Review</i>, 15 (4), pp. 283- 295</p> <p>Bourke, P., Concentration and Other Determinants of Bank Profitability in Europe, North America and Australia (1998) <i>Journal of Banking & Finance</i>, 13 (1), pp. 65-79</p> <p>Charnes, A., Cooper, W.W., Rhodes, E., Measuring The Efficiency of Decision Making Units (1978) <i>European Journal Of Operation Research</i>, 2 (6), pp. 429-444</p> <p>Cihak, M., Hesse, H., Islamic Banks And Financial Stability: An Empirical Analysis (2010) <i>Journal of Financial Sevcies Research</i>, 38 (2), pp. 95- 113</p> <p>Cihak, M., Hesse, H., Islamic Banks And Financial Stability: An Empirical Analysis (2010) <i>Journal of Financial Sevcies Research</i>, 38 (2-3), pp. 95- 113</p> <p>Demirguc- Kunt, A., Huizinga, H., Determinants of Commerical Bank Interest Margin and Profitability: Some International Evidence (1999) <i>The World Bank Economic Review</i>, 13 (2), pp. 379- 408</p> <p>Demirguc- Kunt, A., Huizinga, H., Determinants of Commerical Bank Interest Margin and Profitability: Some International Evidence (1999) <i>World Bank Economic Review</i>, 13 (2), pp. 379- 408</p> <p>Dietrich, A., Wanzenried, G., The Determinants of Commercial Bank Profitability in Low-, Middle-, and High Income Countries (2014) <i>The Quarterly Review of Economics and Finance</i>, 54 (3), pp. 337-354</p> <p>Dinger, V., Do Foreign- Owned Banks Affect Banking System Liquidity Risk? (2009) <i>Journal of Comparative Economics</i>, 37 (4), pp. 647- 657</p> <p>Hassan, T., Mohamad, S., Bader, M.K.I., Efficency of Conventional versus Islamic Banks: Evidence From Middle East (2009) <i>International of Islamic and Middle Eastern Finance and Management</i>, 2 (1), pp. 46- 65</p> <p>Isik, I., Hassan, M.K., Technical Scale and Allocative Efficiencies of Turkish Banking Industry (2002) <i>Journal of Banking and Finance</i>, 26 (4), pp. 719- 766</p> <p>Izhar, H., Asutay, M., Estimating The Profitability of Islamic Banking: Evidence From Bank Muamalat Indonesia (2007) <i>Review of Islamic Economics</i>, 11 (2), pp. 17-29</p> <p>Kamarudin, F., Nordin, B.A.A., Muhammad, J., Hamid, M.A.A., Cost, Revenue and Profit Efficiency of Islamic and Conventional Banking Sector: Empirical Evidence From Gulf Cooperative Council Countries (2014) <i>Global Business Review</i>, 15 (1), pp. 1-24</p> <p>Laeven, L., Levine, R., Bank Government, Regulation and Risk Taking (2009) <i>Journal of Financial Economics</i>, 93 (2), pp. 259- 275</p> <p>Molyneux, P., Thornton, J., Determinants of European Bank Profitability: A Note (1992) <i>Journal of Banking & Finance</i>, 16 (6), pp. 1173- 1178</p> <p>Molyneux, P., Thornton, J., Determinants of European Bank Profitability: A Note (1992) <i>Journal of Banking and Finance</i>, 16 (6), pp. 1173- 1178</p> <p>Olson, D., Zoubi, T.A., Efficiency and Profitability in Mena Countries (2011) <i>Emerging Markets Review</i>, 12 (2), pp. 94-110</p> <p>Pasiouras, F., Kosmidou, K., Factors Influencing The Profitability of Domestic and Foreign Commercial Bank in The European Union (2007) <i>Research in International Business and Finance</i>, 21 (2), pp. 222-237</p> <p>Rashid, A., Jabeen, S., Analyzing Performance Determinants: Conventional versus Islamic Banks in Pakistan (2016) <i>Borsa Istanbul Review</i>, 16 (2), pp. 92- 107</p> <p>Srairi, S. A., Cost and Profit Efficiency of Conventional and Islamic Banks in GCC Countries (2010) <i>Journal of Productivity Analysis</i>, 34 (1), pp. 45- 62</p> <p>Windmeijer, F., A Finite Sample Correction For The Variance of Linear Efficient Two Steps GMM Estimators (2005) <i>Journal of Econometrics</i>, 126 (1), pp. 25- 51</p> <p>Yudistira, D., Efficiency in Islamic Banking: An Empirical Analysis of Eighteen Banks (2004) <i>Islamic Economic Studies</i>, 12 (1), pp. 1- 19</p> <p>Cluster 2 (18 items)</p> <p>Abou- Youssef M.M.H., Kortam, W., Abou- Aish, E., El- Bassiouny, N., Effects of Religiosity on Customer Attitudes Towards Islamic Banking in Egypt (2015) <i>International Journal of Bank Marketing</i>, 33 (6), pp. 786- 807</p> <p>Ahmad, N., Haron, S., Perception of Malaysian Corporate Customers Towards Islamic Bank Products and Services (2002) <i>International Journal of Islamic Financial Services</i>, 3 (4), pp 13- 29</p> <p>Al- Ajmi, J., Abo Hussain, H., Al- Saleh, N., Clients of Conventional and Islamic Bank in Bahrain: How They Choose Which Bank to Patronize (2009) <i>International Journal of Social Economics</i>, 36 (11), pp. 1086- 1112</p> <p>Almossawi, M., Bank Selection Criteria Employed by College Students in Bahrain: An Empirical Analysis (2001) <i>International Journal of Bank Marketing</i>, 19 (3), pp. 115- 125</p> <p>Amin, M., Isa, Z., An Examination of The Relationship Between Serice Quality Perception and Customer Satisfaction: A Sem Approach Towards Malaysian Islamic Banking (2008) <i>International Journal of Islamic and Middle Eastern Finance and Management</i>, 1 (3), pp. 191- 209</p> <p>Bley, J., Kuehn, K., Conventional versus Islamic Student Knowledge and Perception in the United Arab Emirates (2004) <i>International Journal of Islamic Financial Services</i>, 5 (4), pp. 17-30</p> <p>Dusuki, A. W., Abdullah, N.L., Why Do Malaysians Customers Patronise Islamic Bank? 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Source: VOSviewer (2021)

According to the result above obtained through VOSviewer, there are seven clusters that has been displayed by the software. The biggest cluster is cluster 1 that involve 27 items which is in red colour and followed by the second biggest cluster that is in the green colour which consists of 18 items. Besides, the third cluster is in dark blue shows 13 items in it and the fourth is in yellow mustard colour that has been review on 12 items. Fifth, the cluster is in purple colour which shows 10 items involve in it. Meanwhile the six cluster is display in light blue colour which has 4 items and the last cluster is in orange colour which consists of 2 items.

4.7 DISCUSSION

Figure 1 is a graph representing article documents published in the last ten years with a total of 238. It can be seen that the total number of publications in the first year was only 6 documents. In subsequent years the number of annual publications increased fivefold in 2020. The document type of this article was analyzed in detail as this study only examined papers published from 2012 to 2021.

Subsequently, in the results there is also a list of top five authors in publishing articles. authors who have published many articles indicate that they are very experienced in doing research. Doing research will open our minds to what we do not know about something. This is because we will seek relevant information and indirectly we will gain new knowledge. In addition, this list of top five authors has answered research question number two where it tells about the five authors with the most publications. Indirectly, this author is the author of the most publications in the field of Islamic banks. It is interesting to identify the most frequently cited documents and citations generated by Scopus by the use of keywords. The number of citations received by a particular paper or article is a measure of its visibility to other researchers in the use of keywords. The top 20 cited papers and their citation frequencies are listed in Table 3. The top -ranked article in Scopus is “The Efficiency of Islamic Banks During the financial crisis: An analysis of Middle East and Asian countries” (Romzie Rosman, Norazalina Abd Wahab, & Zainol, 2014) with 97 ctitation, followed

by Do Islamic banks employ less earnings management? (Quttainah, Song, & Wu, 2013) with 61 citations. With 52 citations by the research paper Determinants of financial performance of Islamic banks: an intellectual capital perspective (Nawaz & Haniffa, 2017)

Table 4 shows a summary of the top ten countries in terms of contribution of the number of papers published using the keywords Islamic banks as well as determinants. Malaysian researchers were the main contributors to the article with a total of 86 publications in 10 years, followed by Tunisia with 33 publications and Indonesia with 32 publications. This shows that Malaysia has done a lot of research related to these keywords. Therefore, it is not surprising that there are many publications in Malaysia besides providing enlightenment and awareness on matters related to Islamic banking. Interestingly, the fact that seven out of ten countries listed are countries where the majority are Muslims.

Then, a bibliographic coupling. Bibliographic coupling uses similarity measures, using citation 3 analysis to establish similarity relationships between documents. in the bibliographic coupling results carried out using vosviewer graph 1, shows circles with different sizes and colors for which the circles represent the article document. Whereas, the size of the circle describes the frequency of the number of citations by the article. Also, the color indicates the group. In short, articles located close to each other are more likely to cite the same topic, while articles located far from each other usually do not cite the same topic. Furthermore, the color indicates a cluster of articles consisting of six clusters. The largest cluster is the red color which represents the financing management articles cluster, followed by the second green color cluster which represents Islamic Bank. Corporate governance also represents the third cluster in dark blue. Also, the fourth and fifth clusters are yellow mustard and purple, each representing employee management and efficiency articles. Finally, the sixth cluster is the smallest cluster that represents the capital structure, which is light blue in color which is above the red and blue cluster area.

At last, is the result from co-citation analysis through VOSviewer software. From figure 2 (co-citation result) each circle is representative of the journal. While the size of the circle describes

the number of citations received by the journal. Journals that are close to each other are more strongly related than those that are far away from each other. From there, Vosviewer has identified seven journal clusters. These clusters are shown using color in figure 2, where there are five large clusters and the other two are very small clusters. There five available clusters, the red cluster representing the first cluster is the largest cluster, whereas, the green color is the second largest cluster. The dark blue, yellow mustard and purple clusters represent the third cluster, the fourth cluster and the fifth cluster. Also, the colors light blue and orange represent the sixth and seventh clusters.

Based on the result, it was did not fit with the theory. This is because, previous research has focused on literature review in a different context than bibliometric analysis, while the results obtained are statistical and quantitative analysis in identifying the scientific impact and characteristics of publications in the specific research of this study. However, it is suitable to answer the research objective where it focuses on current trends and prominent authors and the structure of collaboration in the topic of Islamic banking. This study is very different from other studies which is in this study, we use only two bibliometric analysis, namely bibliographic coupling and co-citation. Therefore, this study can only answer research questions.

5.0 CHAPTER 5: CONCLUSION

5.1 IMPLICATION

In 2020, the bank will focus a lot of efforts on advancing Islamic finance to address the economic challenges arising from the covid-19 pandemic. The focus is on efforts to increase the contribution of Islamic finance in helping economic recovery, building social resilience, promoting climate resilience as well as empowering trade, business and the digital economy. The Islamic banking industry continues to be competitive and efficient in an uncertain economic and operational environment. The Islamic banking industry continued to record strong economic growth with its market share growing from the overall financial system. The Islamic banking industry is also showing efficient financial strength. Among the studies conducted on customers who use Islamic banking products or services, there are three main effects that cause them to tend to choose to use Islamic financial banking products or services.

The first effect that causes the tendency to use Islamic financial banking products or services is to be independent of the element of interest. Free from the element of interest that can oppress other customers is the most obvious difference between Islamic financial banking and conventional banking. Islamic financial banking also does not practice usury at all. The teachings of Islam forbid its ummah from taking and giving riba even if it is intended to obtain a loan even if the interest rate charged is low. Islam only allows some forms of loans. An example is a welfare loan or qard where the borrower will not be charged any interest or additional amount of money borrowed by a customer. This is because any benefits or additions imposed on the customer will burden the customer. This will also create a wide gap between the rich and the poor. The prohibition made by the teachings of Islam is also implemented by other religions, namely Judaism and Christianity. This is because it not only affects the country's economy but also has a negative impact on other aspects such as social. The prominence of this aspect is able to bring customers closer to the noble values found in the teachings of Islam. Therefore, in addition to doing business, an Islamic financial system that is free from the element of interest can be presented as a channel to introduce the

elements of Islamic teachings.

Furthermore, the effect of customers' tendency to choose in using Islamic financial banking products or services is that there are no illegal and harmful elements. The administrative structure of Islamic financial banking refers to the set of rules set by the Quran, Sunnah, ijmak and qiyas in addition to other sources of law in Islam. Based on this policy the development of corporate culture in Islamic banking differs from conventional banking where the main goal is to form a collective moral and spiritual principal. When combined these principles with the production of financial products and services will contribute to the growth and development of the Islamic way of life. To fulfill this desire, every business and investment decision made by customers as well as Islamic banking must be completely free from activities that do not comply with Islamic standards and that do not have social responsibility. For example, prostitution, gambling, nightclubs, sale and distribution of alcohol. The implications of this ban not only benefit Muslims but also affect non-Muslim customers as the financing issued by Islamic banking does not lead to the establishment of troubled business center's that contribute to social ills in society. The efforts shown by Islamic banking are in line with the will of humanity which is mostly concerned with the social symptoms that occur as a result of funds issued by conventional financial institutions that do not care about the use of funds by customers. Therefore, the efforts shown by Islamic financial banking indirectly bring the non -Muslim community closer to the teachings of Islam.

The effect of customers' tendency to choose in using Islamic banking products or services is the diversity of instruments and products. Since Islam does not allow interest, gambling activities, the elements of uncertainty of Islamic banking products formed are seen to be different compared to the products offered by conventional banking. The accumulation of wealth is strongly encouraged by Islam but not through the method of making money with money. In other word every transaction performed must be based on assets or the existence of an enterprise or investment activity that requires financing. The implication is that people see Islamic banking as almost similar to conservative merchant banking operations. However, customers among their non -Muslims need

not worry about this situation. This is because although the transaction conditions are strict, but Islamic banking is still able to produce various types of financial products and financial instruments that are competitive ranging from traditional instruments such as deposit and financing services to involving high quality products such as trade finance, real estate and stocks. The difference between Islamic banking products and conventional products is in terms of approach in the formation and production of a product. Therefore, all the financial requirements of Islamic banking strive to offer various financial instruments to customers whether among Muslims or non-Muslims can be met well.

5.2 LIMITATION

In conducting this study there are some limitations encountered. First, if the study only covers and is limited to one country only the findings may not be generalizable to other countries. This will make it difficult for researchers to obtain sources or data in conducting this study. Therefore, future studies should expand their sample to cover more than one country and then compare the results. Second, the limited use of keywords in searches on Scopus. This is because, the title of our study is the determinants of Islamic bank patronage and the limited use of keywords in Scopus to find reference materials and articles. This study uses only 2 main keywords namely “Islamic bank” and “determinant”. This is because if you use more than 2 keywords in a search on Scopus it is difficult to get more article sources. Finally, in this study we had limitations in obtaining reference sources or articles. This study was able to access a total of 282 journals or articles related to the title of this study using the Scopus application. after limiting and refining the articles to the desired year, document type, source type and language, the results showed 241 document articles with sources from 117 journals and set to English only. Furthermore, the article is comprised of 48 countries with a total of 162 authors affiliated with 158 institutions. However, only 30 articles can be downloaded as reference and guidance in the process of conducting this study. Therefore, future research may expand the types of resources to include more detailed keywords

and expand the scope of the database to include others such as the web of science.

5.3 RECOMMENDATION

There are some suggestions that need to be made for future researchers. Among the proposals proposed is to increase the number of financial institutions. All financial Institutions are constantly undergoing change. The same is true of Islamic banking which in the early stages only acted as an agent to receive money and provide financing. Islamic banking also began to grow by entering the premises or website of Islamic banking, customers can find many financial products and services offered. The number of Islamic banking institutions is increasing. Apart from that, Islamic banking institutions are also regulated by several legal and regulatory bodies either at the international or local level to strengthen the integrity of the financial institutions. This variety of safe options can serve to attract the public to approach Islamic financial institutions.

Next, the second proposal is to improve efficient and effective management. There is a clear difference between Islamic banking and conventional banking on the financing made to their customers. Islamic banking is equity based while conventional banking is loan based. Islamic banking relies entirely on profit and loss sharing agreements. Therefore, Islamic banking needs to pay more attention from time to time to its business operations with customers as compared to conventional banking. The Islamic banking industry has a strong oversight, governance and legal infrastructure to ensure that Islamic banking is always well managed. All these requirements are created for the purpose of ensuring that the Islamic banking industry is free from elements that can cause uncertainty in the market as well as convince foreign investors.

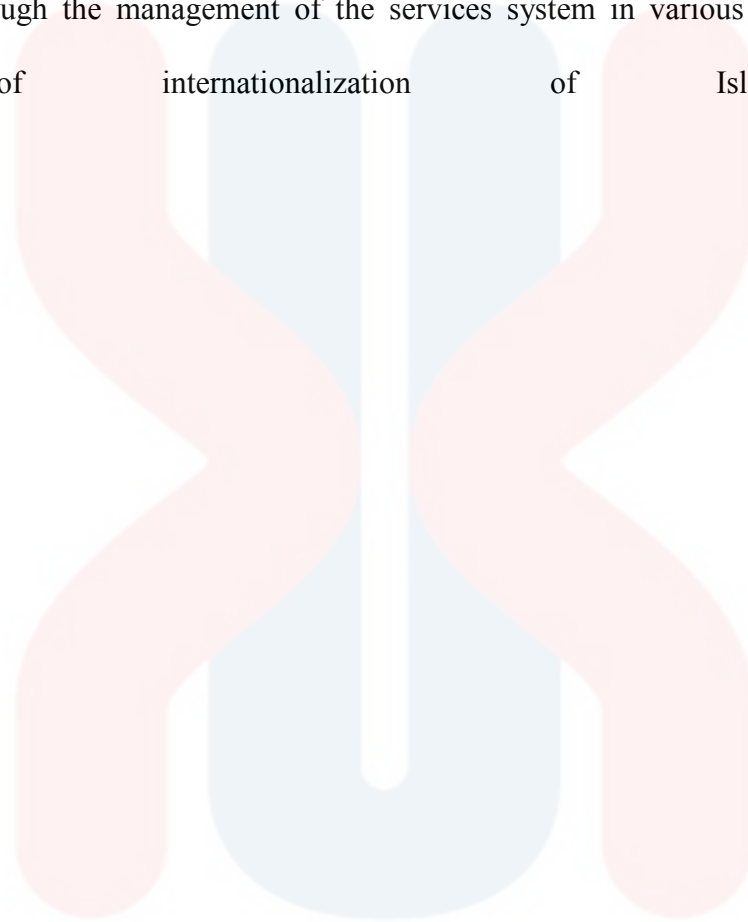
Finally, the proposal implemented for the future is to allow Islamic banking to all levels of customers. Although the Islamic banking system is based on Shariah principles to meet the financial needs of Muslims, it is not limited to Islamic customers only. It is also offered to non - Muslims. Customers choose Islamic banking based solely on religious factors, but now Islamic banking is no longer seen based on religious institutions. It is also an institution for all customers

that is competitive, stable and able to provide high returns to its customers. Many non-Muslim countries such as the United States, Korea and Japan are also affected by developments in the Islamic banking industry. Therefore, the open nature of Islamic banking can be a useful asset for the purpose of Islamic da'wah.

5.4 CONCLUSION

As a result, this study provides a bibliometric analysis of the determinants research area of Islamic banks from 2012 to 2021. Data were collected from Scopus database and VosViewer software to analyze the data. This bibliometric analysis includes the flow of publications, mostly authors, institutions, journals and productive countries. This study also analyzed the co-authorship analysis of countries, the keyword analysis and the co-citation of source. In term of most productive author, this study found that Kamarudin F. was the most productive author. This study was conducted to investigate two objectives. The first objective is to investigate current trends and research structures on the determinants of Islamic banking. The second objective is to determine the leading authors and collaborative structures in the topic of Islamic banking. The most influential journal was Efficiency of Islamic Banks During the financial crisis: An analysis of Middle Eastern and Asian countries (Romzie Rosman, Norazalina Abd Wahab, & Zainol, 2014) Using a sample of articles taken from Scopus and analyzed using VosViewer showing religious selection, the costs and benefits of the facility as well as the reputation of the bank significantly and positively influence the customer's choice in doing business in Islamic banking. It was found that the most important variable was the reputation of the bank, followed by costs and benefits, convenience and lastly religious choice. This indicates that there is a direct and indirect relationship between customers' choice in using Islamic banking in their business. The implementation of the dual banking system which began with the establishment of Islamic banking has given a new impetus to Islamic financial institutions as one of the important needs of consumers, especially Muslim consumers. Its development continues to accelerate in tandem with conventional banking with the

support of the implementation of policies and various strategies for the empowerment of Islamic banking. This has a positive impact on the performance of Islamic banking to continue to develop and stabilize through the management of the services system in various sectors to involve the growth of internationalization of Islamic finance.



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APPENDIX

GANTT CHART

PPTA SEMESTER 7											
Activities / Weeks	3	4	5	6	7	8	9	10	11	12	
Briefing from Miss Fariha regarding Research Project Islamic Finance and Banking 1.											
Meeting in Google Meet with group supervisor, Dr. Ahmad Ridhuwan Abdullah and had briefing about PPTA 1.											
Group discussion of project research topic.											
Title verification by supervisor in Google Meet.											
Dr. Ahmad Ridhuwan briefed in Google Meet on the way to communicate easily to see the group progress of writing using Ginko App.											
Write up in Ginko App <ul style="list-style-type: none"> • Research Problem • Research Objective • Research Scope • Literature Review. 											

Getting the approval from group supervisor and complete the write up according the format										
Continuous write up <ul style="list-style-type: none"> • Research Framework • Research Methodology • Data Collection Method. 										
Review the research framework and correction of the draft of the research project proposal by the supervisor.										
Mid Sem Break										
Final review of the draft research project proposal										
Submission of draft research project proposal to the supervisor										
Review by the supervisor.										
Corrections by the student.										
Submission of final research project proposal to the supervisor and examiner.										

PPTA SEMESTER 8														
Activities / Weeks	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Meeting through Google Meet with Dr. Ahmad Ridhuwan Abdullah for further explanation on PPTA 2.														
Group discussion among members and continue research as well as write up the report.														
Report update from Dr. Ahmad Ridhuwan.														
Continue writing the report.														
Meeting with Dr. Ahmad Ridhuwan through Google Meet.														
Student's continue update the report.														
Submission of report's draft to Dr. Ahmad Ridhuwan.														
Submission of poster, research paper and video to supervisor and examiner.														
Final submission of report to supervisor and examiner.														