Mapping the Evolution and Thematic Shifts of Islamic Banking Research: A Year-by-Year Bibliometric Analysis from 2010 to 2025

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Abstract – Employing a bibliometric analysis, this research delineates the thematic trajectory and intellectual progress of Islamic banking studies between 2010 and 2025. By examining 395 publications indexed in Scopus collected via Publish or Perish and processed through VOS viewer this work uncovers the field's structural trends, core themes, and future directions. The analysis identifies five distinct development stages: early discourse on ethical foundations and regulatory legitimacy; a shift toward risk management, governance, and compliance; a period of modernization focusing on digital and sustainability agendas; a phase marked by rapid, pandemic-induced digital growth and financial inclusion efforts; and the contemporary fusion of artificial intelligence, ESG standards, and green banking. VOSviewer visualizations underscore the transition from a primary focus on normative Shariah compliance to a more modern emphasis on technological governance, sustainability, and AI-integrated finance. Ultimately, this study advances the academic literature by systematically charting the longitudinal development of Islamic banking research and proposing a future research agenda centered onethical digital finance, environmental sustainability, and AI governance.

Keywords: "Islamic Banking", "Bibliometric Analysis", "Financial Technology", "Sustainability", "Artificial Intelligence".

1. Introduction

Over the past two decades, Islamic banking has evolved from a niche financial alternative into a globally recognized component of the international financial system (Athul & Manu, 2024); (Ali, 2022). Initially developed to provide financial services compliant with Islamic law (*Shariah*), Islamic banking has expanded rapidly across both Muslim-majority and non-Muslim countries, supported by increasing demand for ethical finance, risk-sharing

principles, and interest-free financial instruments (Faizi, 2024); (Zulfikar, 2020). As a result, Islamic banking has attracted growing scholarly attention, positioning it as one of the most dynamic research domains within Islamic finance and banking studies (Raza & Economics, 2024); (Farah et al., 2025); (Hikmah et al., 2025).

Since the early 2010s, research on Islamic banking has grown substantially in both volume and scope (Farah et al., 2025); (Shah et al., 2021); (Hasan, 2025). Early studies predominantly focused on foundational issues, such as financial performance, efficiency comparisons between Islamic and conventional banks, and compliance with Shariah principles (Jarbou et al., 2026). As the industry matured, scholarly attention gradually shifted toward more complex and nuanced topics, including Shariah governance, riskmanagement, regulatory frameworks, and institutional resilience (Faizi & Shuib, 2024); (Rame et al., 2024). More recently, the literature has expanded further to encompass emerging themes such as digital transformation, fintech integration, sustainability, financial inclusion, and Environmental, Social, and Governance (ESG) considerations within Islamic banking institutions. This expansion reflects not only the evolution of the industry itself but also broader global economic, technological, and regulatory transformations (Acosta-Prado et al., 2024).

Despite the rapid growth of Islamic banking research, the literature remains fragmented in terms of its thematic development over time (Osei et al., 2023). While several review and bibliometric studies have attempted to map the intellectual structure of Islamic finance or Islamic banking research, most of these studies rely on aggregated time periods or broad temporal classifications (pre- and post-financial crisis, or multi-year intervals). Such approaches, although informative, tend to obscure the finer dynamics of how research themes emerge, evolve, decline, or transform on a year-by-year basis. Consequently, existing studies provide limited insight into the precise timing and sequence of thematic shifts within Islamic banking scholarship (Nefla & Jellouli, 2025).

Understanding year-by-year thematic evolution is particularly important given the sensitivity of Islamic banking research to external shocks and structural changes. Events such as the global financial crisis aftermath, regulatory reforms, the COVID-19 pandemic, geopolitical uncertainty, and the acceleration of digital finance have had profound implications for banking systems worldwide, including Islamic banks (Nwoke, 2024); (Hasan, 2025). These developments are often reflected almost immediately in academic research agendas. However, without a longitudinal and granular bibliometric approach, it is difficult to identify when specific themes gained prominence, how long they persisted, and how they interacted with emerging research streams (Offiong et al., 2026).
Bibliometric analysis offers a robust methodological framework to systematically examine the development of a research field by quantitatively analyzing publication patterns, citation structures, and keyword co-occurrences (Öztürk et al., 2024). Tools such as Publish or

Perish and VOSviewer have been widely employed in recent years to visualize intellectual structures, identify influential works, and uncover thematic clusters within scientific literature (Greener, 2022). When applied longitudinally, bibliometric techniques enable researchers to trace the evolution of scholarly discourse and detect thematic shifts over time with greater precision (Mejia et al., 2021). However, year-by-year bibliometric analyses remain relatively underutilized in Islamic banking research, representing a clear methodological and empirical gap in the literature (Hoang, 2025).

This study seeks to address this gap by providing a comprehensive year-by-year bibliometric analysis of Islamic banking research published between 2010 and 2025. By integrating data extracted using Publish or Perish with advanced visualization and network analysis conducted through VOSviewer, this study maps the evolution of research output, identifies dominant and emerging themes, and examines how the intellectual focus of Islamic banking scholarship has shifted over time. Unlike prior studies that rely on broad temporal segmentation, this research adopts a fine-grained annual approach, allowing for a more detailed and dynamic understanding of thematic transitions within the field.

The contributions of this study are threefold. First, it offers a systematic and longitudinal mapping of Islamic banking research over a fifteen-year period, highlighting patterns of growth and transformation in scholarly output. Second, it provides empirical evidence on thematic shifts by identifying how research priorities have changed on a year-by-year basis, thereby revealing the responsiveness of Islamic banking scholarship to industry developments and global events. Third, the study proposes a forward-looking research agenda by identifying underexplored themes and emerging research directions, which may inform future empirical, theoretical, and policy-oriented studies in Islamic banking and finance.

2. Methodology of Study

2.1 Research Design

This study adopts a quantitative bibliometric research design to systematically map the evolution and thematic shifts of Islamic banking research over time. Bibliometric analysis is particularly suitable for examining the intellectual structure, thematic development, and longitudinal dynamics of a research field through the quantitative assessment of publication metadata, citation patterns, and keyword relationships. By employing a year- by-year longitudinal approach, this study moves beyond conventional aggregated time- slice analyses and provides a fine-grained examination of how Islamic banking research themes have emerged, evolved, and transformed between 2010 and 2025.

2.2. Data Source and Search Strategy

The bibliographic data were retrieved using Publish or Perish (PoP) software, whichextracts publication and citation data from the Scopus database. Scopus was selected as theprimary data source due to its extensive coverage of peer-reviewed journals and its widespread use in bibliometric studies within finance and business research. A structured keyword search was conducted to capture publications explicitly related to Islamic banking. The search query included the following terms applied to article titles, abstracts, and keywords: "*Islamic banking*" OR "*Islamic bank*" OR "*Sharia banking*" OR "*Shariah banking*".

To ensure consistency and relevance, the search was restricted using the following criteria:

1. Document type: journal articles
2. Language: English
3. Time period: 2010–2025
4. Source type: peer-reviewed journals indexed in Scopus

The initial search yielded a comprehensive dataset of publications related toIslamic banking research. All retrieved records were exported from Publish or Perish in CSV and RIS formats for further processing and analysis.

2.3.Dataset Screening and Validation

To maintain methodological rigor and transparency, the screening phase adhered to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses guidelines. Duplicate entries were eliminated by cross-referencing DOIs, titles, author details, and publication years. Subsequently, a manual review of titles, abstracts, and keywords was conducted to confirm the relevance of all records to Islamic banking research; articles lacking this specific focus were discarded.

The selection process was governed by the following inclusion criteria: peer-reviewed journal articles indexed in Scopus, written in English, published between 2010 and 2025, and primarily focused on Islamic banking. Conversely, exclusion criteria were applied to conference papers, book chapters, books, editorials, notes, errata, non-English publications, duplicate records, and any studies not directly pertinent to Islamic banking.

Following these validation procedures, a final dataset consisting of 395publications was selected for bibliometric analysis. Figure 1 illustrates the complete identification, screening, eligibility assessment, and inclusion workflow, book chapters, books, editorials, notes, errata, non-English publications, duplicate records, and any studies not directly pertinent to Islamic banking.

Following these validation procedures, a final dataset consisting of 395publications was selected for bibliometric analysis. Figure 1 illustrates the complete identification, screening, eligibility assessment, and inclusion workflow.

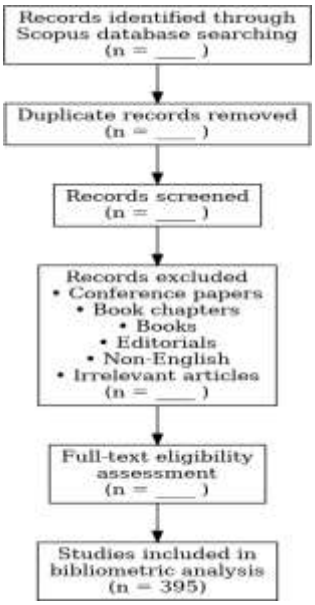


Figure 1: PRISMA 2020 Flow Diagram of the Literature Selection Process

2.4 Bibliometric Analysis

The intellectual structure of Islamic banking research was explored through bibliometric network analysis using VOSviewer. By applying network, overlay, and density visualization techniques, the study examined keyword co-occurrence, thematic grouping, and temporal research developments. Network maps, generated using the association strength normalization method, revealed key relationships between keywords and themes over the study period. Additionally, Microsoft Excel was utilized for organizing publication data and calculating descriptive statistics

3. Result and Discussions

3.1 Publication Growth and Citation Trends (2010–2025)

The annual publication and citation data from 2010 to 2025 indicate a clear and progressive development of Islamic banking research within the Scopus-indexed literature.Over the observed period, both scholarly output and citation performance demonstrate structural transformation, reflecting the maturation of the field.

Table 1: Top Citation Trends (2010)

Citation	Author	Title
434	F. Khan	How 'Islamic' is Islamic Banking?
180	R.T. Ariss	Competitive conditions in Islamic and conventional banking: A global perspective
126	M. Abdul-Majid	Efficiency in Islamic and conventional banking: An international comparison
38	A. Haque	Islamic banking in Malaysia: A study of attitudinal differences of Malaysian customers
38	T. Sadeghi	Customer satisfaction factors (CSFs) with online banking services in an Islamic country: I.R. Iran
35	W. Mansour	Islamic banking and customers' preferences: the case of the UK
30	R. Ismal	Assessment of liquidity Management in Islamic banking industry
27	A. Venardos	Current issues in Islamic banking and finance: Resilience and stability in the present system
21	W. Ahmad	Comparison of banking efficiency in Europe: Islamic versus conventional banks
19	M. Fahim Khan	Islamic banking and finance in the European union: A challenge

Sources: *Publish and Perish (2026)*

In 2010, Islamic banking research demonstrated strong scholarly momentum, primarily centered on comparative efficiency, competitiveness, and financial stability vis-à-vis conventional banking institutions. Empirical studies, particularly in Europe and the Gulf Cooperation Council (GCC) region, assessed operational performance, market positioning, and institutional resilience. Prominent scholars such as R.T. Ariss, M. Abdul-Majid, and W. Ahmad highlighted both the structural strengths and performance constraints of Islamic banks, laying the groundwork for subsequent performance-oriented investigations. Simultaneously, regulatory integration and liquidity management emerged as pressing concerns, particularly within Western jurisdictions including the European Union, the United Kingdom, Italy, and Germany. Scholars such as M. Fahim Khan and R. Ismal emphasized compliance challenges and the necessity of developing Shariah-compliant liquidity instruments to ensure operational sustainability.

United Kingdom explored customer satisfaction, preference structures, and online banking adoption, with contributions from A. Haque and T. Sadeghi. At the same time, critical debates regarding doctrinal authenticity gained prominence, notably through F. Khan’s

influential work, *How "Islamic" is Islamic Banking?*, which questioned the substantive alignment between institutional practices and Shariah principles. Collectively, the 2010 scholarship reflected a dual trajectory: advancing performance optimization while simultaneously grappling with regulatory adaptation and normative legitimacy inexpanding global markets.

Table 2: Top Citation Trends (2011)

Citation	Author	Title
35	M. Abduh	The impact of crisis and macroeconomic variables towards Islamic banking deposits
35	A.M. El Tiby	Islamic Banking: How to Manage Risk and Improve Profitability
39	M. Estiri	Determinants of customer satisfaction in Islamic banking: evidence from Iran
42	M. Ariff	Islamic banking in Malaysia: Unchartered waters
48	I. Butt	Barriers to adoption of Islamic banking in Pakistan
49	K. Ahmad	Brand preference in Islamic banking
55	M. Abdul-Majid	The impact of islamic banking on the cost efficiency and productivity change of Malaysian commercial banks
61	K.H. Lee	Customers' attitude toward Islamic banking in Pakistan
79	H. Muhammad Awan	Service quality and customer satisfaction in the banking sector: A comparative study of conventional and Islamic banks in Pakistan
215	B. Maurer	Mutual life, limited: Islamic banking, alternative currencies, lateral reason

Sources : Publish and Perish (2026)

In 2011, Islamic banking research shifted toward more granular analyses of market dynamics, customer behavior, and ethical foundations. A dominant theme during this period was customer loyalty and service quality, with empirical studies investigating satisfaction, brand preference, and bank selection criteria in contexts such as South Africa and Malaysia. Scholars including H. Muhamad, K.H. Lee, K. Ahmad, and M. Estiri emphasized the strategic importance of customer-oriented approaches in strengtheningcompetitive positioning and long-term retention. These studies signaled a growing recognition that institutional sustainability depends not only on compliance and efficiency but also on relational trust and perceived service value.

Simultaneously, research expanded into Islamic social finance instruments and ethical-philosophical foundations. Contributions from B. Maurer, M.O. Farooq, and R. Ismal

examined instruments such as Qard Hasan and Takaful, highlighting their potential to promote financial inclusion and equitable wealth distribution within Shariah-compliant systems. Parallel normative discussions by M. Ariff and M.K. Lewis revisited the prohibition of riba and broader ethical constructs underpinning Islamic finance, while performance-oriented analyses by M. Abduh reinforced the link between internal financial strength and macroeconomic contribution. Collectively, the 2011 literature reflected a micro-level, customer-centric, and ethically grounded orientation that complemented the regulatory and comparative focus of preceding years.

Table 3: Top Citation Trends (2012)

Citation	Author	Title
146	M. Abduh	Islamic banking and economic growth: the Indonesian experience
72	B. Kettell	Introduction to Islamic Banking and Finance
65	S. Sun	The influence of religion on Islamic mobile phone banking services adoption
48	M. Hanif	Comparative performance study of conventional and Islamic banking in Pakistan
46	D.A. Razak	Customers' attitude towards diminishing partnership home financing in Islamic banking
44	S. Akbar	An investigation of user perceptions of Islamic banking practices in the United Kingdom
42	A. Echchabi	Malaysian consumers' preferences for Islamic banking attributes
37	A. Abdul Rehman	Customer satisfaction and service quality in Islamic banking: A comparative study in Pakistan, United Arab Emirates and United Kingdom
32	M. Hisham Yahya	A comparative study on the level of efficiency between Islamic and conventional banking systems in Malaysia
30	A. El-Galfy	Islamic banking and economic growth: A review

Sources: *Publish and Perish (2026)*

In 2012, Islamic banking research was predominantly shaped by rigorous performance evaluation and comparative financial analysis. The central scholarly concern involved assessing profitability, efficiency, and resilience relative to conventional banking institutions. Influential empirical contributions from M. Abduh, alongside comparative investigations by M. Hanif and determinant-based efficiency studies by F. Sufian, reinforced the quantitative validation of Islamic banks' competitiveness. This pattern reflects the

maturation of the research agenda, which increasingly prioritized econometric robustness and measurable institutional outcomes over purely conceptual discourse.

At the same time, customer behavior and satisfaction remained an important parallelstream of inquiry. Studies by D.A. Razak and A. Echchabi examined service quality, perceived benefits, and market acceptance, particularly in Malaysia, highlighting the strategic role of customer trust in institutional sustainability. Complementing these empirical analyses, applied and case-based literature expanded through the works of B. Kettell, while normative discussions on Maqasid Shariah and ethical financial values were further articulated by M.A. Laldin. Compared to 2011's stronger philosophical emphasis, the 2012 scholarship demonstrated a decisive shift toward evidence-based validation and practice-oriented analysis, signaling a more empirically grounded phase in the evolution ofIslamic banking research.

Table 4: Top Citation Trends (2013)

Citation	Author	Title
1045	T. Beck	Islamic vs. conventional banking: Business model, efficiency and stability
513	P. Abedifar	Risk in islamic banking
120	M. Mohsin Butt	Incorporating attitude towards Halal banking in an integrated service quality, satisfaction, trust and loyalty model in online Islamic banking context
119	K.J. Ringim	Understanding of account holder in conventional bank toward Islamic banking products
72	R. Mohd. Yusof	Islamic banking and economic growth in GCC & East Asia countries: A panel cointegration analysis
72	P. Imam	Islamic banking: How has it expanded?
69	M.O. Mohammad	The objective of islamic economic and islamic banking in light of maqasid al-shariah: A critical review
42	S.K. Manan	Islamic work ethics and organizational commitment: Evidence from employeesof banking institutions in Malaysia
41	S. Abdullah Saif al Nasser	Introduction to history of Islamic banking in Malaysia
37	Y. Kamarulzaman	Marketing Islamic banking products: Malaysian perspective

Sources: *Publish and Perish (2026)*

In 2013, Islamic banking scholarship became markedly more technical and analytically rigorous, with risk analysis and financial stability emerging as dominant themes. Comparative assessments of risk management and resilience between Islamic and conventional banks occupied a central position in the literature, reflecting growing concern over systemic soundness in the post-crisis global financial environment. Influential contributions from T. Beck, particularly on comparative bank performance, alongside extensive risk-focused analyses by P. Abedifar and efficiency-oriented work by A. Said, significantly shaped the discourse. The high citation impact of these studies indicates that questions surrounding stability, risk-bearing capacity, and institutional robustness had become integral to mainstream financial economics debates.

Concurrently, a parallel stream of research revisited the Maqasid Shariah framework to ensure that technical performance metrics remained aligned with the ethical and social objectives of Islamic finance. Scholars such as M.O. Moh emphasized that institutional success should extend beyond profitability and efficiency to encompass social welfare and value integration. Additional contributions examining market perception, customer understanding, and marketing communication reinforced the importance of public awareness in sustaining industry expansion. Collectively, the 2013 literature reflects a mature phase of Islamic banking research, characterized by methodological sophistication, comparative financial analysis, and a balanced integration of risk management with normative Shariah objectives.

Table 5: Top Citation Trends (2014)

Citation	Author	Title
96	L. Gheeraert	Does Islamic finance spur banking sector development?
74	H. Ullah	Shari'ah compliance in Islamic banking: An empirical study on selected Islamic banks in Bangladesh
69	F. Kamarudin	Cost, Revenue and Profit Efficiency of Islamic and Conventional Banking Sector: Empirical Evidence from Gulf Cooperative Council Countries
67	T.T. Goh	Exploring a consumption value model for Islamic mobile banking adoption
61	T.T. Goh	Exploring gender differences in Islamic mobile banking acceptance
43	K. Jinjiri	Perception of Nigerian Muslim account holders in conventional banks toward

	Ringim	Islamic banking products
33	F. Kamarudin	Islamic banking sectors in gulf cooperative council countries: Analysis on revenue, cost and profit efficiency concepts
26	M. Ariff	Whither islamic banking?
26	T.K. Gaither	The cultural-economic model and public relations in the Middle East: An examination of the Islamic banking system in Kuwait

Sources: *Publish and Perish (2026)*

In 2014, Islamic banking research exhibited broader thematic diversification, particularly through an emerging focus on the integration between Islamic banking institutions and capital markets. A prominent strand of highly cited literature examined whether the expansion of Islamic banking stimulated capital market development, including linkages with Islamic stock indices. The influential work of L. Gheeraert exemplified this systemic orientation, highlighting the interaction between banking sector growth and financial market deepening. This shift marked a transition from predominantly institution-levelperformance analysis toward a wider ecosystem perspective, situating Islamic banks within the architecture of national and global financial systems.

Simultaneously, Shariah compliance and governance frameworks gained heightened scholarly attention. Research by H. Ullah, N. Lahrech, and A. Echchabi underscored the importance of Shari'ah audits, regulatory transparency, and institutional accountability in strengthening credibility and public trust. Parallel investigations into cost efficiency and operational performance, including contributions from F. Sufian and C. Erol, reinforced the empirical rigor of the field. Moreover, consumer-oriented studies began incorporating digital service adoption, particularly risk-dominated discourse of 2013, the 2014 scholarship presented a more balanced and systemic configuration, combining capitalmarket linkages, governance strengthening, operational efficiency, and emerging digital transformation themes within Islamic banking research.

Table 6: Top Citation Trends (2015)

Citation	Author	Title
130	P. Abedifar	Islamic banking and finance: Recent empirical literature and directions for future research
125	M.M.H. Ab ou-	Effects of religiosity on consumer attitudes toward Islamic banking in Egypt

	Youssef	
93	M.H. Ibrahim	Issues in Islamic banking and finance: Islamic banks, Shari'ah-compliant investment and sukuk
92	S. Azmat	Can Islamic banking ever become Islamic?
88	L. Gheeraert	Does Islamic banking development favor macroeconomic efficiency? Evidence on the Islamic finance-growth nexus
71	W. Mansour	How ethical is islamic banking in the light of the objectives of islamic law?
43	H. Gilani	Exploring the ethical aspects of Islamic banking
43	R. Kamla	Critical Muslim Intellectuals' discourse and the issue of 'Interest' (ribā): Implications for Islamic accounting and banking
35	S. Sumaedi	Understanding trust & commitment of individual saving customers in Islamic banking: The role of ego involvement
32	A.R.A. Alamer	CSR's measuring corporate social responsibility practice in Islamic banking: A review

Sources: *Publish and Perish (2026)*

In 2015, Islamic banking research further consolidated its emphasis on systemic stability, risk resilience, and adaptation to evolving global regulatory standards. Stability analysis remained a central pillar, with influential studies by P. Abedifar and M.H. Ibrahim examining institutional vulnerability, macroeconomic sensitivity, and structural risk exposure. These contributions reinforced the ongoing scholarly priority placed on financial soundness and comparative stability, demonstrating that risk management continued to underpin the intellectual architecture of the field despite increasing thematic diversification.

At the same time, 2015 marked a deepening engagement with corporate social responsibility (CSR) and ethical accountability within Islamic banking operations. Research by A.R.A. Ala and S. Nor evaluated CSR measurement frameworks and sustainability integration, while R. Kamla offered critical socio-religious reflections on Islamic accounting practices. W. Mansour further emphasized the ethical dimensions of institutional conduct. Parallel discussions explored the linkage between Islamic banking development and macroeconomic growth, including capital market contributions, alongside regulatory adaptation to international standards such as Basel III. In this regard,
H. Ahmed highlighted the prudential challenges associated with liquidity requirements and governance reforms. Compared to 2014's systemic integration focus, the 2015 scholarship

reflects a clearer consolidation of ethical responsibility, regulatory alignment, and institutional resilience within the global financial architecture.

Table 7: Top Citation Trends (2016)

Citation	Author	Title
139	P. Imam	Islamic banking: Good for growth?
93	P. Abedifar	Finance-growth nexus and dual-banking systems: Relative importance of Islamic banks
79	S. Kaabachi	Determinants of Islamic banking adoption in Tunisia: empirical analysis
69	D. Jamshidi	Forecasting patronage factors of Islamic credit card as a new e-commerce banking service: An integration of TAM with perceived religiosity and trust
62	F. Alqahtani	Economic turmoil and Islamic banking: Evidence from the Gulf Cooperation Council
60	A. Aysan	Is small the new big? Islamic banking for SMEs in Turkey
52	I.H.F. Mansour	Consumers' attitude towards e-banking services in Islamic banks: the case of Sudan
50	S. Lujja	Modelling public behavioral intention to adopt Islamic banking in Uganda: The theory of reasoned action
49	M.I. Aziz	Talent development model for a career in Islamic banking institutions: A SEM approach
42	H. Lebdaoui	Islamic banking presence and economic growth in Southeast Asia

Sources: *Publish and Perish (2026)*

In 2016, Islamic banking research demonstrated a pronounced macroeconomic orientation, particularly in assessing the sector's contribution to economic growth and financial development within dual banking systems and the Gulf Cooperation Council (GCC) region. A significant body of empirical work examined whether the expansion of Islamic banking positively influenced national growth trajectories and systemic resilience. The highly cited study by P. Imam, which critically evaluated whether Islamic banking is conducive to growth, alongside contributions from T. Alqahtani, underscored the increasing integration of Islamic banking into macro-financial discourse. This shift reflects a broader recognition of Islamic banks not merely as niche financial institutions but as structural components of national and regional financial architectures.

Simultaneously, 2016 witnessed expanding interest in technological adoption and service innovation. Empirical studies grounded in the Technology Acceptance Model (TAM) framework, including research by D. Jamshidi, highlighted the roles of perceived usefulness, trust, and religiosity in shaping digital banking adoption, particularly in emerging markets. Customer loyalty and Shariah compliance perceptions remained central themes, while new attention was directed toward internal organizational capacity, including human resource management and talent development within Islamic financial institutions. Collectively, the 2016 literature reflects a multidimensional evolution, integrating macroeconomic growth analysis, digital transformation, behavioral finance, andinstitutional capacity building within the broader trajectory of Islamic banking scholarship.

Table 8: Top Citation Trends (2017)

Citation	Author	Title
111	S. Aliyu	Islamic Banking Sustainability: A Review of Literature and Directions for Future Research
71	J. Islam	Awareness and willingness towards Islamic banking among Muslims: An Indian perspective
70	N.S. Mahdzan	The adoption of Islamic banking services in Malaysia
64	M.A. Saleh	Quality and image of banking services: a comparative study of conventional and Islamic banks
63	M.A. Janahi	The impact of customer service quality on customer satisfaction in Islamic banking
62	S.A.S. Al-Nasser Mohammed	The relationship between agency theory, stakeholder theory and Shariah supervisory board in Islamic banking: An attempt towards discussion
57	M. Alandejani	Nonperforming loans in the GCC banking sectors: Does the Islamic finance matter?
53	J. Mbawuni	Determinants of Islamic banking adoption in Ghana
53	A. Zins	Islamic banking and risk: The impact of Basel II
53	A. Rashid	Does Islamic banking really strengthen financial stability? Empirical evidence from Pakistan

Sources: *Publish and Perish (2026)*

In 2017, Islamic banking scholarship was increasingly framed around long-term sustainability and systemic resilience amid intensifying global financial competition. A growing body of literature assessed whether Islamic banks possess structural advantages in maintaining financial stability and institutional soundness. The influential review by S. Aliya

synthesized prior empirical findings and articulated forward-looking research directions, reflecting a strategic consolidation of the field. Empirical analyses by A. Rashidand M.S. Nazir further evaluated comparative stability, particularly within Pakistan and dual banking environments. These contributions indicate that sustainability and resilience had evolved into key evaluative benchmarks for assessing the structural maturity of Islamic banking institutions.

Concurrently, service quality and customer loyalty research became more analytically refined, emphasizing the mediating roles of brand image, satisfaction, and religiosity in shaping long-term relational capital. Studies by M.A. Sadeh and M.S. Janahi highlighted how service dimensions influence institutional reputation, while research in Indonesia underscored the strategic value of brand religiosity in strengthening loyalty. At the operational level, attention to non-performing financing (NPF), asset quality, and efficiency intensified through contributions by M.I. Majeed, alongside emerging discussions on financial innovation such as cash waqf instruments. Collectively, the 2017 literature reflects a consolidation phase in which sustainability, asset quality management, and strategic service excellence were positioned as critical pillars for enhancing the long- term viability and competitiveness of Islamic banking institutions.

Table 9: Top Citation Trends (2018)

Citation	Author	Title
451	E. Platonova	The Impact of Corporate Social Responsibility Disclosure on Financial Performance: Evidence from the GCC Islamic Banking Sector
219	M.K. Hassan	A contemporary survey of islamic banking literature
165	M. Safiullah	Risk in Islamic banking and corporate governance
156	M. Tabrani	Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships
106	F. Alqahtani	Financial stability of Islamic banking and the global financial crisis: Evidence from the Gulf Cooperation Council
53	H.A.N. Al-Malkawi	Analyzing financial performance by integrating conventional governance mechanisms into the GCC Islamic banking framework
52	M. Lassoued	Comparative study on credit risk in Islamic banking institutions: The case of Malaysia
51	S. Aziz	Adoption of Islamic banking in Pakistan an empirical investigation

50	M.J. Haider	Does gender differences play any role in intention to adopt Islamic mobile banking in Pakistan?: An empirical study
49	A. Shome	What drives consumer choice of Islamic banking services in the United Arab Emirates?

Sources: *Publish and Perish (2026)*

In 2018, Islamic banking research was strongly characterized by an intensified focus on corporate social responsibility (CSR) and its measurable relationship with financial performance. Highly cited contributions examined whether CSR disclosure enhances profitability and institutional value, particularly within GCC countries. The influential study by E. Platonova established a significant positive association between CSR disclosure and financial performance, while A. Shahabuddin advanced methodological rigor through the development of weighted CSR indices. This stream of research reflects a deeper integration of ethical accountability with quantitative performance evaluation, reinforcing the dual financial and social mandate embedded in Islamic banking principles.

Risk management and governance structures also remained central to the 2018 discourse. Empirical analyses by M.S. Safiullah and M. Lassoued examined how governance mechanisms shape risk exposure and financial stability, while F. Alqahtani evaluated institutional resilience during periods of financial turbulence. Complementing these themes, studies on customer relationship dynamics and operational efficiency, including research by M. Tabrani, highlighted the roles of trust, commitment, and relational capital in sustaining loyalty. Collectively, the 2018 literature reflects a consolidated emphasis on CSR-driven performance, governance-based stability, and customer-centric engagement as strategic pillars supporting the long-term sustainability of Islamic banking institutions.

Table 10: Top Citation Trends (2019)

Citation	Author	Title
164	S.A. Raza	Acceptance of mobile banking in Islamic banks: evidence from modified UTAUT model
114	A. Gheitani	Mediating effect of intrinsic motivation on the relationship between Islamic work ethic, job satisfaction, and organizational commitment in banking sector
109	P.K. Narayan	A survey of Islamic banking and finance literature: Issues, challenges and future directions
106	A.N. Berger	Liquidity creation performance and financial stability consequences of Islamicbanking: Evidence from a multinational study

101	A. Jan	The nexus of sustainability practices and financial performance: From the perspective of Islamic banking
99	M. Albaity	The intention to use Islamic banking: an exploratory study to measure Islamic financial literacy
78	A.A. Fauzi	Measuring the effects of service quality by using CARTER model towards customer satisfaction, trust and loyalty in Indonesian Islamic banking
66	A. Kaakeh	Factors affecting customers' attitude towards Islamic banking in UAE
62	S. Srairi	Transparency and bank risk-taking in GCC Islamic banking
56	J. Bananuka	Determinants of the intention to adopt Islamic banking in a non-Islamic developing country: The case of Uganda

Sources: *Publish and Perish (2026)*

In 2019, Islamic banking research was prominently shaped by accelerated digital transformation and the expanding adoption of financial technology within Shariah-compliant frameworks. A substantial body of literature investigated customer acceptance of mobile banking and fintech services, reflecting the sector's strategic response to technological disruption. Influential empirical studies by A. Raza, employing a modified UTAUT2 framework, and M.S. Abid on behavioral intention toward Islamic mobile banking emphasized the roles of performance expectancy, trust, and perceived value in shaping digital engagement. Complementing this trend, Y.A.B. El-Ebiary examined database management systems as institutional tools for operational efficiency, signaling a broader modernization agenda within Islamic financial institutions.

Customer loyalty and satisfaction remained central themes but were increasingly analyzed through advanced service quality and relational models. P.K. Narayan offered a forward-looking evaluation of structural challenges and future directions in Islamic banking, while M. Tabrani extended the CARTER model to assess service quality and satisfaction dynamics. At the systemic level, financial stability and liquidity creation continued to receive scholarly attention, notably through the work of A.N. Berger. Organizational capacity and human resource sustainability also gained prominence, reflecting a holistic modernization of the industry. Overall, the 2019 literature marks a decisive transition toward digital innovation, user-centric strategy, and institutional resilience within an increasingly technology-driven financial ecosystem.

Table 11: Top Citation Trends (2020)

Citation	Author	Title

154	M.K. Hassan	Challenges for the islamic finance and banking in post COVID era and the role of Fintech
129	I.M. Shaikh	Acceptance of Islamic financial technology (FinTech) banking services by Malaysian users: an extension of technology acceptance model
98	P.P. Biancone	The bibliometric analysis of Islamic banking and finance
97	T. Julia	Exploring green banking performance of Islamic banks vs conventional banks in Bangladesh based on Maqasid Shariah framework
95	A. Paltrinieri	Islamic finance development and banking ESG scores: Evidence from a cross-country analysis
84	A.A. Ousama	The association between intellectual capital and financial performance in the Islamic banking industry: An analysis of the GCC banks
75	J. Bananuka	Attitude: mediator of subjective norm, religiosity and intention to adopt Islamic banking
71	D. Suhartanto	Mobile banking adoption in Islamic banks: Integrating TAM model and religiosity-intention model
64	S.A.R. Rizvi	Role of Islamic banks in Indonesian banking industry: an empirical exploration
63	D. Suhartanto	Loyalty towards Islamic banking: service quality, emotional or religious driven?

Sources: *Publish and Perish (2026)*

In 2020 marked a decisive turning point in Islamic banking research, largely shaped by the unprecedented disruption of the COVID-19 pandemic. Early scholarly responses rapidly assessed institutional vulnerabilities and adaptive capacities under systemic stress. One of the most influential contributions was provided by M. Kabir Hassan, who examined post-pandemic challenges and emphasized the strategic importance of fintech in sustaining resilience and competitiveness. Complementary analyses by H. Sudarsono explored shifts in customer adoption behavior during the crisis, while L. Hamouda conceptualized COVID-19 as a force majeure event affecting Shariah-compliant contractual arrangements.Collectively, these studies framed 2020 as a systemic stress-testing period for Islamic financial institutions.

Simultaneously, fintech integration and digital transformation emerged as dominant trajectories. Empirical work by M.J. Sheikh, grounded in the Technology Acceptance Model, highlighted the roles of perceived usefulness, trust, and technological readiness in shaping Islamic fintech adoption, particularly in Malaysia. In parallel, sustainability

discourse gained prominence through ESG-oriented investigations, including cross-country analyses linking Islamic finance development with environmental and governance performance. Traditional themes such as liquidity risk, capital structure, and macroeconomic contribution remained central, reinforcing the sector's structural resilience. Overall, the 2020 literature reflects a dual narrative of crisis-induced acceleration and digital modernization, positioning Islamic banking at the intersection of financial stability, technological transformation, and sustainable development.

Table 12: Top Citation Trends (2021)

Citation	Author	Title
108	G. Zouari	Customer satisfaction in the digital era: evidence from Islamic banking
98	M.H. Bilgin	Economic uncertainty and bank stability: Conventional vs. Islamic banking
71	D. Mulia	The role of customer intimacy in increasing Islamic bank customer loyalty in using e-banking and m-banking
71	M. Muflih	The link between corporate social responsibility and customer loyalty: Empirical evidence from the Islamic banking industry
68	A. Jan	Alignment of islamic banking sustainability indicators with sustainabledevelopment goals: Policy recommendations for addressing the covid-19 pandemic
50	T. Nawaz	On intellectual capital efficiency and shariah governance in Islamic banking business model
46	M. Naeem	Developing the antecedents of social influence for Internet banking adoptionthrough social networking platforms: evidence from conventional and Islamic banks
39	S.S. Ikra	Islamic banking efficiency literature (2000–2020): a bibliometric analysis and research front mapping
38	W.N. Ab Shatar	Determinants of cash waqf fund collection in Malaysian Islamic banking institutions: empirical insights from employees' perspectives
32	S.A.A. Bukhari	Determinants and outcome of Islamic corporate social responsibility (ICSR) adoption in Islamic banking industry of Pakistan

Sources: *Publish and Perish (2026)*

In 2021, Islamic banking research reflected a consolidation phase characterized by digital transformation, post-pandemic recalibration, and deeper sustainability integration. Digital banking services emerged as a dominant research stream, with growing emphasis on customer satisfaction and relational capital in technology-driven environments. Empirical evidence provided by G. Zouari highlighted the mediating roles of service quality and technological reliability in enhancing customer satisfaction.

Similarly, D. Mulia examined customer intimacy as a strategic lever for loyalty in e-banking and m-banking platforms, while M. Mufflih linked CSR initiatives to strengthened relational commitment.Collectively, these studies demonstrate that digital engagement had evolved from a technological necessity into a strategic instrument shaping long-term competitiveness.

Sustainability integration and systemic resilience also gained prominence. A. Jan aligned Islamic banking sustainability indicators with the Sustainable Development Goals (SDGs), advancing policy-oriented frameworks for post-COVID recovery. Complementary research emphasized sustainability reporting, efficiency measurement, and comparative stability between Islamic and conventional banks. Governance and ethical dimensions were further reinforced through analyses of intellectual capital and Shariah governance interactions, underscoring the sociocultural foundations of institutional legitimacy. Overall, the 2021 literature reflects a mature synthesis of digital innovation, sustainability accountability, performance efficiency, and governance strengthening within Islamic banking research.

Table 13: Top Citation Trends (2022)

Citation	Author	Title
67	H. Banna	Islamic banking stability amidst the COVID-19 pandemic: the role of digital financial inclusion
65	I.A. Oladapo	Customers' perceptions of FinTech adaptability in the Islamic banking sector: comparative study on Malaysia and Saudi Arabia
63	H. Mohd Thas Thaker	Behavioural intention and adoption of internet banking among clients' of Islamic banks in Malaysia: an analysis using UTAUT2
51	H. Usman	The exploration role of Sharia compliance in technology acceptance model fore-banking (case: Islamic bank in Indonesia)
49	S. Alhammadi	Analysing Islamic banking ethical performance from Maqāṣid al-Sharī'ah perspective: evidence from Indonesia
45	J. Junaidi	The consumers' commitment and materialism on Islamic banking: the role of religiosity

44	D. Suhartanto	Millennial loyalty towards artificial intelligence-enabled mobile banking: evidence from Indonesian Islamic banks
43	S. Ahmed	The impact of Islamic Shariah compliance on customer satisfaction in Islamic banking services: mediating role of service quality
39	T.D. Le	A cross-country analysis on diversification, Sukuk investment, and the performance of Islamic banking systems under the COVID-19 pandemic
34	S.G. Yaseen	Islamic mobile banking smart services adoption and use in Jordan

Sources: *Publish and Perish (2026)*

In 2022, Islamic banking research demonstrated a decisive shift toward advanced digital ecosystems, with fintech integration, artificial intelligence (AI), and financial inclusion emerging as dominant scholarly themes. Studies increasingly framed digital transformation as a structural driver of resilience and competitive advantage in the post-pandemic environment. H. Ranna emphasized the stabilizing role of digital financial inclusion during and after COVID-19, portraying technology as a resilience-enhancing mechanism. D. Suhartanto examined millennial loyalty supported by AI-enabled mobile banking, while M.S. Abid expanded the discourse to blockchain applications, cloud infrastructure, and data security frameworks within Islamic banking operations. Complementary generational analyses reinforced the behavioral dimension of fintech adoption, indicating that digitalization had evolved beyond operational modernization toward strategic competitiveness and inclusive growth.

Post-pandemic recovery and regulatory resilience remained central pillars of the literature. Cross-country assessments highlighted diversification strategies and systemic adaptation, while governance-focused studies underscored the importance of coordinated regulatory responses in mitigating crisis impacts. At the behavioral level, research deepened its exploration of socio-psychological determinants, including religiosity, inclusivity among non-Muslim customers, and comparative fintech perceptions across regions. Environmental responsibility also advanced as a key theme, with investigations linking corporate governance quality to green banking initiatives and evaluating whether CSR translates into measurable financial returns. Collectively, the 2022 scholarship reflects a technologically integrated, socially inclusive, and sustainability-oriented paradigm, positioning fintech and AI as foundational instruments for strengthening institutional resilience and long-term stability in Islamic banking.

Table 14: Top Citation Trends (2023)

Citation	Author	Title
51	A. Jan	Islamic corporate sustainability practices index aligned with SDGs towardsbetter financial performance: Evidence from the Malaysian and Indonesian Islamic banking industry
41	A. Hassanein	Bibliometric network analysis of thirty years of islamic banking and finance scholarly research
39	N.A. Abasimel	Islamic Banking and Economics: Concepts and Instruments, Features,Advantages, Differences from Conventional Banks, and Contributions to Economic Growth
35	U. Parayil Iqbal	Integrating trust with extended UTAUT model: a study on Islamic banking customers' m-banking adoption in the Maldives
35	S.M. Saeed	Dependency of Islamic bank rates on conventional rates in a dual banking system: A trade-off between religious and economic fundamentals
30	J. Junaidi	Determinants to adopt conventional and Islamic banking: evidence from Indonesia
26	M.K. Hassan	Islamic banking in Bangladesh: a literature review and future research agenda
25	E. Akkas	The impact of intellectual capital formation and knowledge economy on banking performance: a case study of GCC's conventional and Islamic banks
24	M.K. Rahman	Do customers' perceptions of Islamic banking services predict satisfaction andword of mouth? Evidence from Islamic banks in Bangladesh
23	S. Belkhaoui	Banking system andeconomic growth linkages in MENA region: complementarity and substitutability between Islamic and conventional banking

Sources: *Publish and Perish (2026)*

In 2023, Islamic banking research demonstrated a mature synthesis of technological innovation, sustainability integration, and customer-centric relational strategies. Digital transformation remained the dominant scholarly trajectory, with increasing focus on fintech applications and artificial intelligence–driven operational efficiency. Empirical analyses by X.T.T. Mai examined the efficiency implications of fintech implementation, while P. Sheela and A.A.A. Rah explored strategic fintech adoption within banking institutions. The

discourse evolved beyond general technology acceptance models toward specific automation systems and intelligent service platforms, indicating that digital transformation had become structurally embedded within Islamic banking operations ratherthan remaining a peripheral innovation.

Sustainability and ESG considerations further consolidated their centrality in 2023. A. Jan produced one of the year's most influential contributions by examining the alignment of Islamic banking with sustainable development objectives, reinforcing its role in advancing green and socially responsible finance. Complementary governance-oriented studies emphasized ethical accountability and Good Corporate Governance as institutional imperatives. Meanwhile, customer behavior research deepened into emotional and psychological dimensions, highlighting affective commitment, relational trust, and multidimensional loyalty frameworks as competitive differentiators in digitally saturated markets. The rise of bibliometric and systematic reviews during this year further reflected intellectual consolidation, positioning Islamic banking as a technologically adaptive, sustainability-driven, and strategically evolving financial ecosystem within the global economy.

Table 15: Top Citation Trends (2024)

Citation	Author	Title
48	I.U. Khan	Green banking practices, bank reputation, and environmental awareness: evidence from Islamic banks in a developing economy
25	M. Yusuf	Integrated reporting, corporate governance, and financial sustainability in Islamic Banking
22	M.A. Idrees	Comparative analysis of FinTech adoption among Islamic and conventionalbanking users with moderating effect of education level: A UTAUT2 perspective
20	M. Muflih	Customer loyalty to Islamic mobile banking: evaluating the roles of justicetheory, religiosity, satisfaction and trust
20	M. Billah	A multi-dimensional connectedness and spillover between green bond and Islamic banking equity: Evidence from country level analysis
19	F. Saâdaoui	Revisiting Islamic banking efficiency using multivariate adaptive regression splines
18	A. Hartanto	A bibliometric analysis of Islamic banking sustainability: a study based on

		Scopus scientific database
18	M. Muflih	Green loyalty of Islamic banking customers: combined effect of green practices, green trust, green perceived value, and green satisfaction
16	H. Lebdaoui	Propensity towards Islamic banking among non-users: a mixed-methods analysis
16	M. Alghizzawi	The Relationship Between Business Intelligence and Digital Banking Services in Jordanian Islamic Banks

Sources: *Publish and Perish (2026)*

In 2024, Islamic banking research was prominently characterized by the consolidation of green finance, advanced digital transformation, and the institutionalization of Environmental, Social, and Governance (ESG) principles. Green banking and environmental responsibility emerged as the dominant themes, reflecting increasing expectations that Islamic financial institutions actively contribute to ecological sustainability. I.U. Khan produced one of the most cited studies examining green banking practices and their environmental implications. Complementing this perspective, M. Muflih introduced the concept of green loyalty, demonstrating how environmentally responsible practices influence customer retention, while M.L. Hami emphasized the broader ecological role of banking institutions. Collectively, these works indicate that sustainability in 2024 evolved into a measurable and competitive strategic dimension rather than remaining a peripheral ethical commitment.

Digitalization advanced toward a structurally embedded and intelligence-driven phase. I. Siswanti examined comprehensive digital transformation frameworks, while S.H. Abdul analyzed artificial intelligence applications in banking services. Studies further explored automation, data-driven decision-making, and operational optimization, signaling a transition from adoption narratives to systemic digital integration. ESG integration also became closely linked to governance quality and risk management, reinforcing Shariah-aligned responsible finance standards. Concurrently, consumer behavior research incorporated environmental awareness and emotional engagement, highlighting trust, affective commitment, and value congruence as critical determinants of loyalty in an increasingly green and technologically sophisticated Islamic banking ecosystem.

Table 16: Top Citation Trends (2025)

Citation	**Author**	**Title**
31	A.G. Al-Habashneh	Impact of the Quality of Financial and Banking Applications Used on Smartphone on the Customer Satisfaction of Jordanian Islamic Bank

13	D. Bonang	Bibliometric analysis of service quality and customer satisfaction in Islamic Banking: a roadmap for future research
12	A. Avdukic	Testing the development impact of islamic banking: Islamic moral economy approach to development
8	A.A. Gümüşay	Committed Actors, Institutional Complexity, and Pathways to Compromise: The Emergence of Islamic Banking in Germany
8	M.A. Fathoni	Intention to participate in Islamic banking in Indonesia: Does socio-politicalidentity matter?
8	M. Farooq	The relationship between corporate governance and financial performance in the Islamic and conventional banking industries: a Malaysian evidence
7	A.A. Farah	Impact of Islamic banking on economic growth: a systematic review of SCOPUS-indexed studies (2009–2024)
7	Muharir	Islamic Legal Hermeneutics on Riba in Digital Banking: Contextualizing Imam al-Qurṭubī's Exegesis of Qur'an 2:275
5	A. Saleem	Differential impact of adopting Islamic banking: A quasi-experimental approach
5	I. Hamadou	Potential customers' intention to use Islamic banking products in Cameroon: the mediating effect of attitude

Sources: *Publish and Perish (2026)*

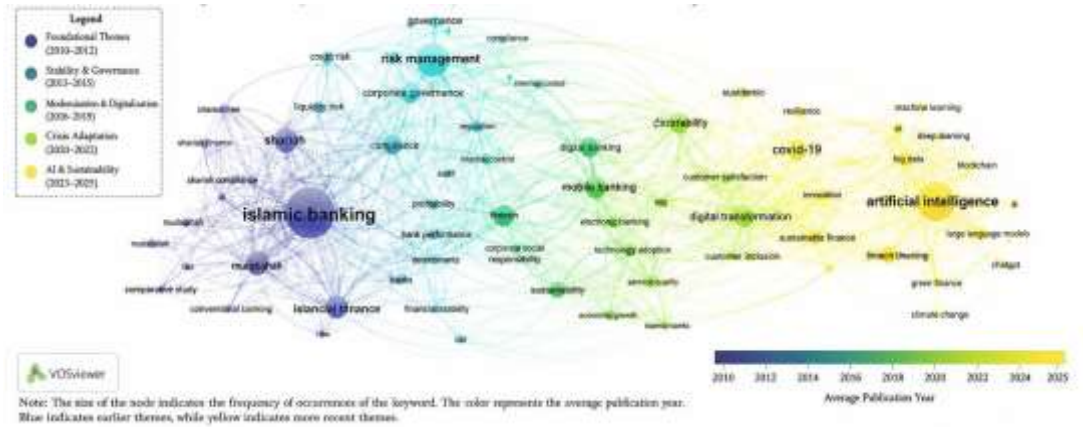
In early 2025, Islamic banking research reflects a strategic consolidation around governance reform, advanced artificial intelligence integration, and mandatory ESG alignment. Governance structures and internal oversight mechanisms emerged as the dominant scholarly focus, signaling a renewed emphasis on institutional robustness and accountability. The most cited contribution of the year by A.G. Al-Ha examined the impactof corporate governance structures on bank performance and stability, reinforcing governance as a structural determinant of resilience. Complementary analyses by A.A. Gumi highlighted the supervisory role of internal committees in enhancing regulatory compliance and risk oversight, while M.H. Wasi focused specifically on Shariah governance frameworks and their implications for operational integrity. Collectively, these studies demonstrate that governance in 2025 is framed not merely as compliance architecture but as a strategic foundation for sustainable performance.

Technological discourse has advanced beyond conventional digitalization toward the integration of artificial intelligence, including Large Language Models (LLMs), and environmentally oriented fintech solutions. A. Kasem explored the application of LLM technologies in banking operations to enhance decision-making efficiency and data analytics, while A.U. Jibo examined Green Fintech as a convergence between innovation

and environmental responsibility. ESG integration has simultaneously evolved into a strategic imperative embedded within institutional frameworks, supported by performance-oriented analyses and operational implementation studies. At the behavioral level, research continues to incorporate multidimensional psychological constructs such as trust, intention, and emotional attachment, underscoring that relational capital remains central even within an increasingly AI-driven and sustainability-oriented Islamic banking ecosystem.

3.1 Empirical Validation of Developmental Phases

Rather than relying on subjective judgment, the proposed five-phase developmental framework was established through an analysis of the chronological progression of keyword frequencies using VOSviewer overlay visualizations. Examination of average publication years highlights a successive evolution of core research themes: beginning with regulatory legitimacy and efficiency, moving to governance and risk management, and advancing into digital transformation and fintech. The COVID-19 pandemic triggered a significant thematic pivot toward digital financial inclusion and crisis resilience. Since 2023, the rise of keywords such as artificial intelligence, ESG, green banking, and sustainability has empirically validated this fifth developmental phase.



Note: The size of the node indicates the frequency of occurrences of the keyword. The color represents the average publication year. Blue indicates earlier themes, while yellow indicates more recent themes.

Figure 2: Overlay Visualization of the Evolution and Thematic Shifts of Islamic Banking Research (2010–2025)

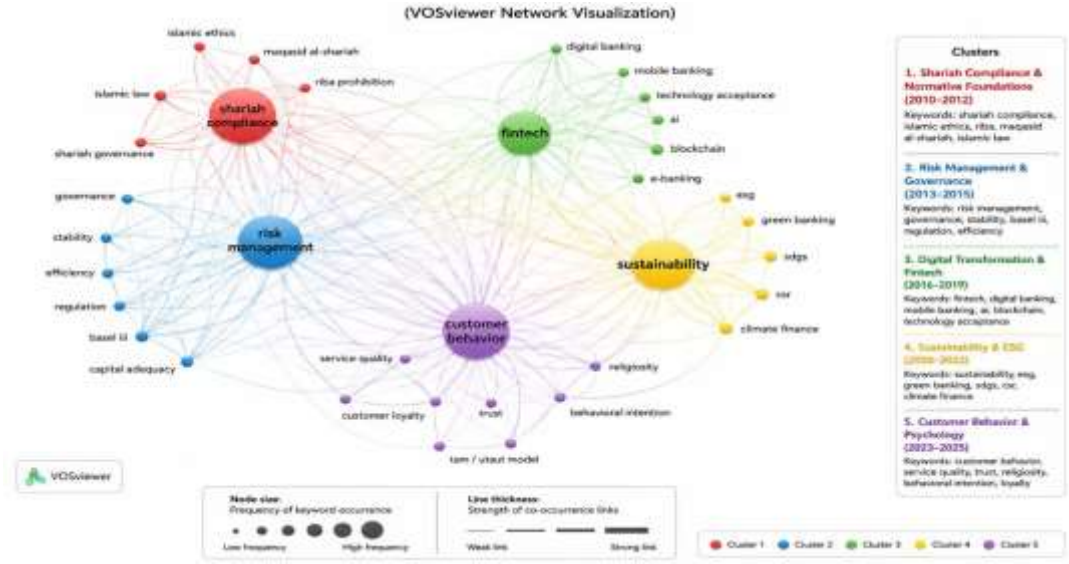


Figure 3: Keyword co-occurrence network map

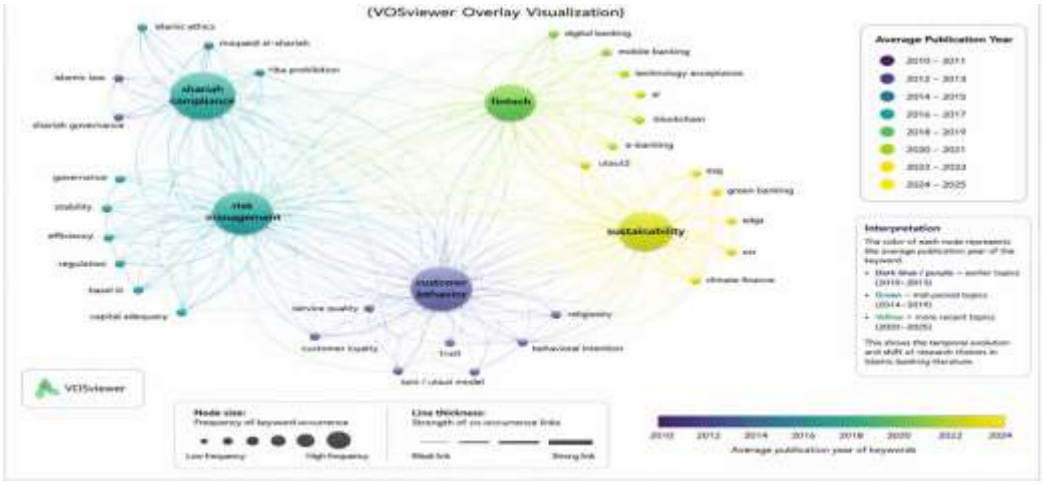


Figure 4: Overlay visualization (showing temporal trends)

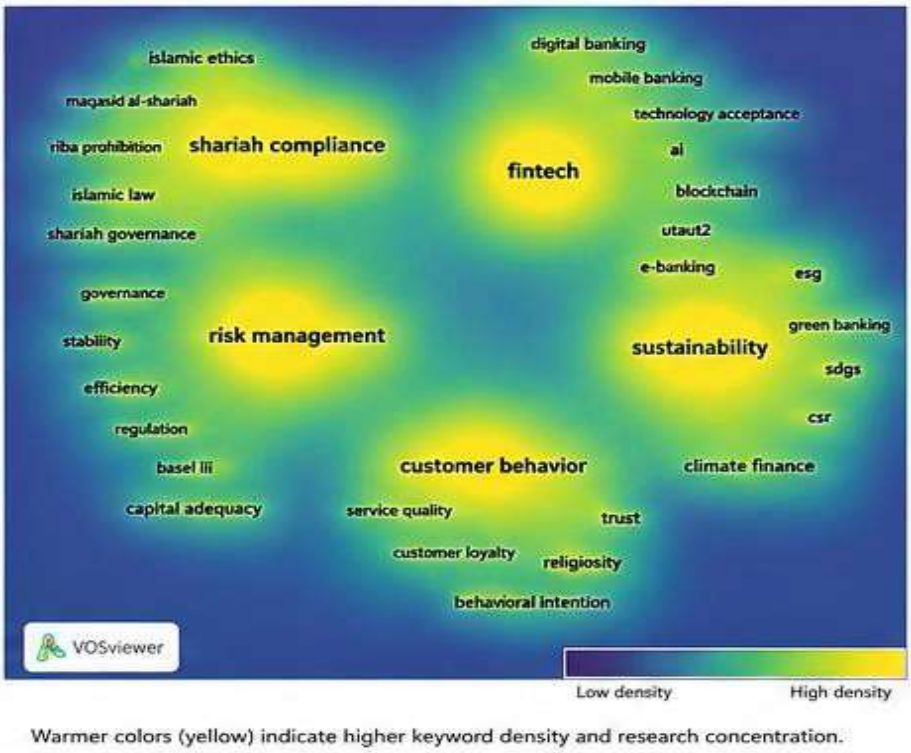


Figure 5: Density visualization

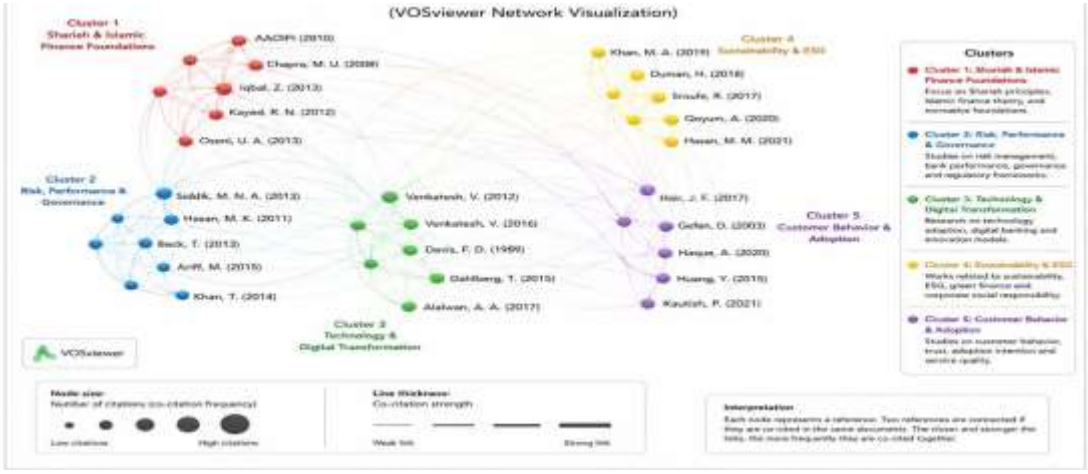


Figure 6: Co-citation network map

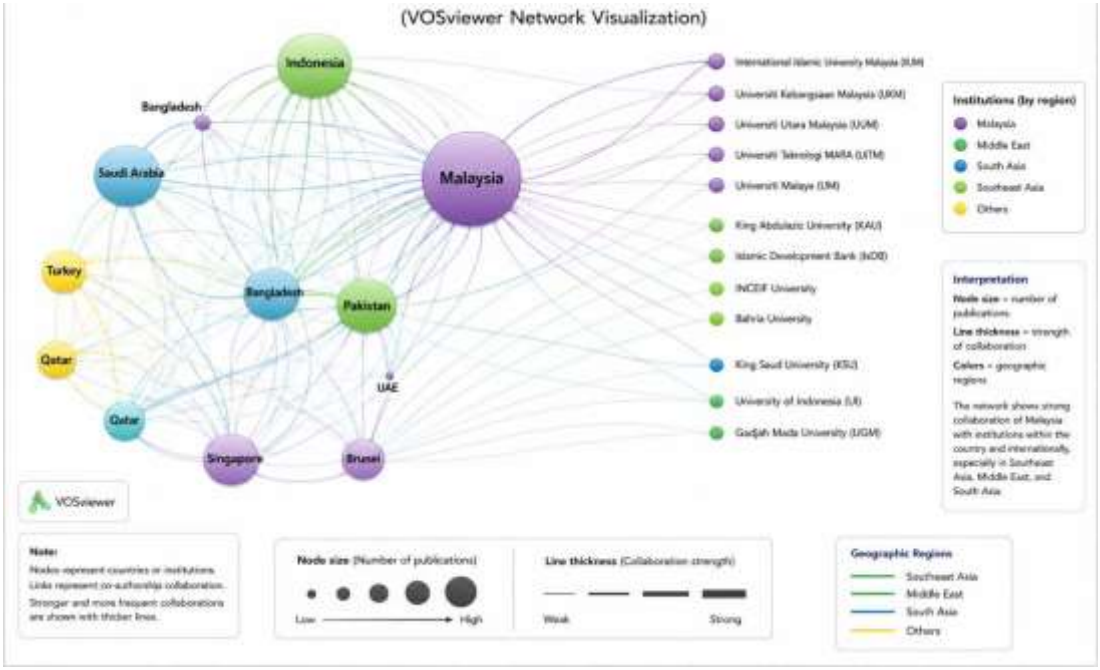


Figure 7: **Country and institution collaboration networks**

3.3 Evolutionary Timeline of Islamic Banking Research (2010–2025)

Phase 1: Foundations, Regulation, and Normative Legitimacy (2010–2012)

The early part of the decade was characterized by efforts to conceptualize and legitimize Islamic banking within the global financial architecture. Scholarly attention during this phase focused on establishing institutional identity and validating the normative and operational distinctiveness of Islamic banking relative to conventional systems.

In 2010, research emphasized competitiveness, cross-country banking efficiency, and emerging regulatory considerations, particularly within jurisdictions such as the European Union. By 2011, the discourse deepened into ethical foundations, including the prohibition of riba (interest), distributive justice principles, and the role of social finance instruments such as Qard Hasan. In 2012, the literature began shifting toward empirical validation through case studies and comparative performance analyses, marking a transition from predominantly normative debates to evidence-based evaluation.

Phase 2: Stability, Risk, and Governance Consolidation (2013–2015)

Following the establishment of conceptual foundations, research expanded into technical and structural dimensions of institutional resilience. In 2013, risk management and systemic stability became dominant themes, often framed in comparative analyses betweenIslamic and conventional banks in the post-global financial crisis context.

The year 2014 witnessed increased attention to Shariah audit, regulatory compliance, and integration with capital markets. By 2015, corporate social responsibility (CSR) and adaptation to international regulatory standards, including Basel III, gained prominence. This phase reflects a consolidation period in which Islamic banking scholarship moved beyond legitimacy concerns toward strengthening governance frameworks and institutional robustness.

Phase 3: Modernization and Digital Acceleration (2016–2019)

Mid-decade research began responding to technological change and evolving consumer behavior. In 2016, studies addressed internet banking adoption and the macroeconomic contribution of Islamic banking to economic growth, signaling the early integration of digital dimensions into the literature.

In 2017, sustainability and long-term customer loyalty emerged as central themes, often linked to service quality frameworks. The 2018 literature deepened corporate governance and CSR disclosure discussions as performance indicators. By 2019, a significant surge in research on fintech and mobile banking adoption was observed, with behavioral models such as UTAUT2 widely applied to explain customer intention and technology acceptance.This phase represents a structural shift from compliance-oriented discourse to innovation- driven competitiveness within a digital financial ecosystem.

Phase 4: Crisis Adaptation and Intelligent Technologies (2020–2022)

The Covid-19 pandemic served as a major inflection point in Islamic banking research. In 2020, the literature concentrated on evaluating the operational, financial, and contractual impacts of the crisis, alongside the accelerated role of fintech as a strategic response to mobility restrictions and economic disruption.

In 2021, research aligned Islamic banking performance indicators with the Sustainable Development Goals (SDGs), reflecting a stronger policy-oriented and sustainability-driven agenda during post-pandemic recovery. By 2022, the integration of artificial intelligence (AI), blockchain, and digital financial inclusion became central research themes. This phase demonstrates how crisis conditions catalyzed rapid digital transformation and expanded the scope of institutional responsibility beyond financial intermediation.

Phase 5: Future Intelligence and Comprehensive Sustainability (2023–2025)

The most recent phase reflects a mature integration of advanced technologies with environmental and governance imperatives. In 2023, research expanded into emotional attachment, advanced loyalty constructs, and bibliometric mapping to define future scholarly trajectories.

In 2024, Green Banking and full ESG (Environmental, Social, and Governance) integration dominated the discourse, positioning environmental accountability and sustainable governance as core performance indicators. By 2025, the literature indicates a transition toward advanced artificial intelligence applications, including Large Language Models (LLMs), alongside technology-driven governance mechanisms aimed at enhancing institutional stability and operational intelligence.

3.4 Theoretical Interpretation of the Evolution of Islamic Banking Research

The longitudinal shifts in Islamic banking research identified here represent more than a mere passage of time; rather, they signal significant changes in scholarly focus driven by specific theoretical frameworks. Institutional Theory, Innovation Diffusion Theory, and the Maqasid al-Shariah paradigm collectively elucidate why academic inquiry has transitioned from baseline questions of legitimacy and governance to more complex investigations into AI, sustainability, and digital transformation.

From the lens of Institutional Theory, the initial emphasis on Shariah adherence, governance, and regulatory legitimacy is best understood as a response to the pressures of gaining traction within global financial systems. As Islamic banks aligned themselves with international standards, research naturally pivoted toward managing risk, refiningcorporate governance, and implementing ESG frameworks. This trajectory highlights how external institutional requirements have consistently influenced both banking operations and the resulting academic discourse.

Meanwhile, the rise of digital tools—including blockchain, AI, and fintech—aligns with the principles of Innovation Diffusion Theory. This framework suggests that technological adoption is an incremental process where organizations gradually recognize the utility of new systems. The findings demonstrate a clear progression from early explorations ofbasic internet and mobile banking to more sophisticated inquiries into machine learningand AI-integrated financial ecosystems, reflecting the industry's deepening engagement with digital innovation.

Furthermore, the Maqasid al-Shariah framework provides a lens for understanding the movement toward broader goals such as justice, public welfare (maslahah), and sustainable development. While initial studies prioritized technical compliance and the differentiation of Islamic banking from conventional models, current scholarship now integrates themes

of financial inclusion, ethics, and sustainability. Recent discussions on AI and digital banking underscore that these technological advancements are increasingly framed as vehicles for achieving the higher ethical objectives of Islamic finance rather than simply tools for operational efficiency.

Ultimately, these three perspectives provide a comprehensive explanation for the thematic development of Islamic banking research between 2010 and 2025. Institutional Theory accounts for the regulatory and governance-driven shifts, Innovation Diffusion Theory interprets the technological trajectory, and Maqasid al-Shariah contextualizes these advancements within an ethical, values-based framework. By synthesizing these theories, this study moves beyond mere bibliometric description to provide a robust conceptual analysis of how this field has matured.

3.5 Implications for Future Research

The longitudinal evolution of Islamic banking research from 2010 to 2025 indicates that the field has reached a stage of structural maturity, characterized by digital integration, governance consolidation, and sustainability alignment. However, this maturity simultaneously opens new research frontiers that require deeper theoretical refinement and methodological innovation.

First, future research should critically examine the intersection between advanced digital technologies and Shariah governance. While fintech, artificial intelligence (AI), blockchain, and digital banking platforms have become prominent themes, their jurisprudential and governance implications remain insufficiently theorized. Subsequent studies should explore how algorithmic decision-making, smart contracts, and automated compliance systems reshape Shariah supervisory functions, ethical screening mechanisms, and accountability structures within Islamic financial institutions.

Second, the growing emphasis on sustainability and ESG integration calls for stronger empirical validation. Rather than relying primarily on normative alignment between Islamic principles and sustainable development goals, future studies should employ rigorous quantitative approaches to assess ESG performance, green financing effectiveness, and climate-related risk exposure. Developing standardized sustainability measurement models grounded in *Maqasid al-Shariah* could enhance both academic coherence and practical benchmarking.

Third, resilience research should move beyond short-term crisis response toward long-term structural adaptability. Advanced econometric modeling, cross-country comparative designs, and system-dynamics approaches may deepen understanding of how Islamic banks navigate macroeconomic volatility, geopolitical risk, and environmental transitions. Such analyses would strengthen the global relevance of Islamic banking scholarship.

At the micro level, integrating behavioral finance with Islamic ethical constructs represents a promising avenue. Future research may investigate how religiosity, moral identity, trust, and digital literacy influence financial decision-making, particularly within increasingly technology-driven banking ecosystems. Experimental and mixed-method designs could provide richer insights into customer engagement and loyalty dynamics.

Finally, methodological diversification and interdisciplinary collaboration will be essential. The incorporation of big data analytics, machine learning techniques, and network analysis can enhance analytical rigor, while cross-disciplinary engagement with sustainability science, development economics, and legal studies can broaden the field's intellectual impact.

4 Conclusions

This study demonstrates that Islamic banking research has undergone a substantial intellectual transformation over the last fifteen years. Initially centered on regulatory legitimacy, Shariah compliance, and ethical differentiation from conventional banking, the field progressively shifted toward operational resilience, governance quality, and systemic stability. The digital wave beginning in the mid-2010s marked a pivotal transition, with fintech adoption, mobile banking, and behavioral acceptance models becoming dominant research clusters.

The COVID-19 pandemic further accelerated digital integration and financial inclusion discourse, positioning technology not merely as a support tool but as a structural pillar of Islamic banking systems. Most recently, the literature reflects a forward-looking convergence between artificial intelligence, ESG integration, and green banking frameworks, indicating a movement toward holistic, technology-enabled ethical finance ecosystems.

Overall, the findings confirm that Islamic banking scholarship is no longer confined to normative debates but is actively engaging with global financial transformation, sustainability imperatives, and intelligent governance architectures. Future research should deepen empirical AI governance models, ESG measurement standardization, and cross-country comparative analyses to strengthen the global competitiveness, resilience, and sustainability of Islamic financial institutions.

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