



Sharia Financial Literacy: Research Trends and Directions for Future Inquiry

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Abstract. Sharia financial literacy refers to understanding the advantages and disadvantages of financial products and services, which can benefit the financial sector and society. However, research on this topic has needed to be faster to develop, with the Islamic financial literacy index lagging far behind the conventional financial inclusion index. Therefore, it is essential to conduct research that can inform future studies. This study aims to explore the direction of research on Islamic financial literacy by analyzing publications related to Islamic finance using bibliometric methods, VOSviewers, and R-studio applications. This analysis identifies core journals in international publications, researcher productivity, institutional collaboration, and keyword/author development. This finding indicates that Widyastuti, U. has the most publications, while Universiti Teknologi MARA and Universiti Malaya are the most productive universities. Indonesia and Malaysia are the nations with the most published works.

Keywords: *Islamic financial literacy, financial products, financial services, financial sector, society, economic inclusion index*

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INTRODUCTION

The global Islamic finance industry continues to increase over time; based on data from the Islamic Financial Services Industry Stability Report 2022, the growth of world Islamic banking has grown by 6.5%, with total assets of 94.0% concentrated in the top three regions. Then in the Islamic finance sector, the world's most significant Islamic finance assets are in the GCC region with assets (52.4%), Southeast Asia region with assets (23.5%), the Middle East and South Asia region with assets (17.4%), the African region with assets (2.1%), and others with assets (4.5%) (Islamic, 2022).

Islamic finance differs substantially from conventional finance, the most crucial difference being the prohibition of Riba, Gharar, and Maysir (Abd Razak, 2018). In addition, Islamic banks use many Islamic instruments, such as sale contracts and equity-based modes (Lathif,

2012). However, according to the study, only about 63% of Muslims understand in part or all differences between Islamic and conventional and non-Muslim bank shave a much lower understanding (Irwani Abdullah, 2010).

Financial literacy includes knowledge and skills related to community finances to control and use the economy as well as possible (Ansari et al., 2023). With financial literacy, people hope to obtain competent financial literacy, take a stand and make wise financial decisions (Chen et al., 2023). Expertise and beliefs influence people's behavior to improve the quality of financial management and decision-making to achieve prosperity (Alshater et al., 2022). Financial literacy includes the ability to determine financial determining financial needs, discuss financial issues, plan for the future, and respond to day-to-day financial decisions, including economic events in general (Abdullah et al., 2023).

The Sharia financial system, including the Islamic banking system, is based on Sharia principles and adheres to the Quran and Hadith. The ideas was put by Allah and the the system was extended by our Prophet Muhammad pbuh and his Companions, which was implemented and exemplified by the Prophet and his companions (Ghouse et al., 2023). The Islamic financial system also regulates financial sectors but is Sharia-based, such as banks, capital markets, investment managers, and Islamic leasing companies (Yu et al., 2023). Islamic finance is not just a collection of techniques that allow interest-free banking organizations. The Islamic financial system itself is a financial system, which in turn, is based on rules and principles (Asia et al., 2023).

Islamic finance has become a global phenomenon characterized by the spread of Islamic financial institutions, positively impacting finance development in a world that promotes universal moral values (Tok et al., 2022)—Fair—fairness and ethics. Various academic studies have shown that Islamic finance is more resilient to financial crises, so it is hoped that the fair and equitable application of Islamic finance will bring prosperity (Mahmoudian et al., 2021). The era of globalization and the phenomenon of financial development in the world has created many opportunities and challenges (F. H. M. Liu & Lai, 2021), especially in contributing to the development of Islamic finance. Therefore, in addition to learning from the successes and failures of traditional finance in various crises, the future development of Islamic finance also includes new creative and innovative approaches (Selim et al., 2022).

Financial literacy is related to community finances to manage and utilize the economy as well as possible (F. Liu et al., 2022). People need competent financial literacy to take a stand and make wise financial decisions. Financial literacy is a policy that has become a priority in various countries (Sevriana et al., 2022). The role of literacy becomes something worthy of attention for life according to its influence on a country's economy in terms of the use and increase of existing resources. People with a high level of financial literacy can provide higher productivity values (Sarpong-Kumankoma, 2023).

Islamic financial literacy is based on financial knowledge in attitudes and behaviors to improve economic decision-making and management (Insani et al., 2020). According to research, the higher the literacy rate, the higher the economic behavior is based. Someone who already understands Financial Literacy still cannot control the behavior he consumes (Selim et al., 2022). Therefore, the Financial Services Authority uses financial literacy as knowledge, confidence, and skills, which influence attitudes and behaviors to improve the quality of decision-making and financial management to achieve welfare following the principles of the Quran and Hadith (Insani et al., 2020).

The Development of Islamic financial literacy and its understanding of the Indonesian people about Islamic finance is still very weak (Diani et al., 2019). This fact contrasts with the situation in Indonesia, which has a sizeable Muslim population. Islamic financial literacy is still far from traditional financial literacy, although it has increased over time (Shelton et al., 2023). However, this growth is still relatively small compared to traditional financial literacy, which is quite significant growth (Estelami & Estelami, 2023). We can see this from various institutions and financial institutions to banks that adopt the Islamic system into their operating systems.

Furthermore, the government should tighten the rules and supervision of Sharia rules and institutions so that the concept of Sharia does not become a mask to attract public attention (Nagimova, 2023). It is expected that Islamic financial literacy will not only increase and expand public knowledge but also change public behavior in managing finances and smartly organizing halal investments (Shelton et al., 2023). The expansion of the Islamic economy in Indonesia has had a positive influence on the general economy. This is due to the rise in Islamic financial and banking establishments. These institutions have played a significant role in boosting economic productivity and encouraging financial activity. (Al-Agha & Salem, 2023).

According to Subardi & Indri Yuliafitri (2019), attaining Islamic financial literacy is paramount as it enables consumers and the broader community to comprehend the advantages and drawbacks of Islamic financial products and services and how they align with halal and profitable Sharia principles. By acquiring this knowledge, individuals can enhance their financial well-being and make informed decisions about their financial dealings based on ethical and sustainable principles. Furthermore, through the Islamic Financial Literacy movement, the public can comprehensively understand Islamic Financial Services Institutions and products and develop the skills needed to use them effectively (Rahmatia et al., 2022).

Looking to the future, Vivi Usmayanti (2022) emphasizes the need to elaborate on financial literacy research's theoretical and methodological aspects. This exploration will lead to further contributions to the construction of financial literacy research in the future. Meanwhile, Vijay Vijay Kumar & Senthil Kumar (2023) found that FL literature has proliferated over the past 20 years, offering valuable references for future researchers. Furthermore, through various relational techniques, they reveal emerging topics that can guide future research.

Finally, Singh & Malik (2022) delve into the conceptualizations and antecedents of financial well-being, the relationship between financial literacy and financial well-being, and the consequences of financial well-being. They also identify emerging themes in financial well-being by analyzing the content of papers published over the past five years.

This study aims to determine the mapping of research publications on Islamic financial literacy from the Scopus database in the range of publications from 1988-2023. The Scopus database was chosen because it is the largest database of abstracts and citations from peer-reviewed literature: scientific journals, Scopus-indexed proceedings, and books. Journals indexed by Scopus can be said to be reputable journals. Scopus has more journal coverage. Authors need to know what research contributions have been made or written in other literature that has been published or has been published in the past. Scopus is beneficial to see approximately the extent of scientific contributions that can be offered to specific scientific journals or scientific articles to want to publish the work or writing of an author.

This research is of significant importance as it employs bibliometric analysis methods to evaluate publications related to Islamic financial literacy. By examining author contributions, affiliations, and countries and adhering to Bardsford's law, this study will provide valuable

insights into the existing research on Islamic financial literacy. This research is expected to fill a gap in the literature by being the first to map the research landscape on this topic comprehensively. Furthermore, the findings of this study will serve as a valuable reference for scholars and researchers, aiding them in developing research related to Islamic financial literacy. Ultimately, it is anticipated that this research will contribute to the growth and expansion of research in Islamic financial literacy, leading to a substantial increase in relevant studies from year to year.

METHOD

Study Analysis

This study used bibliometric methods to obtain qualitative results on Islamic financial literature. This research used bibliometric analysis techniques to explore all publications indexed in the Scopus database on Islamic social finance from 1988 to 2023. Bibliometric analysis in collaboration with content analysis is becoming increasingly popular among scholars (Apriantoro et al., 2022). To ensure reliability and review validity, descriptive, integrative, systematic, or meta-analytic reviews are combined with bibliometric reviews to provide qualitative aspects of the literature (Morriello, 2023). However, bibliometric analysis has the advantage of new methods with rare applications of Islamic finance (Zhang et al., 2023). This method can be distinguished from other comparable verification techniques at the level of insight and the necessary disclosure of the phenomenon object of interest (Supriani et al., 2022).

Analysis Tools

Three bibliometric analysis tools: VOSviewers, Excel, and RStudio, are often used to create bibliographic information (Filho et al., 2023). VOSviewer is used for website and content analysis. With VOSviewer, users can create and visualize bibliometric networks (Sofyantoro et al., 2023). Excel is commonly used in bibliometric studies to organize and clean bibliographic data, perform basic statistical analysis, and create visualizations of publication trends and collaborations. RStudio, on the other hand, is preferred for more advanced statistical modeling, network analysis, and text mining tasks in bibliometric research, allowing researchers to uncover complex patterns and relationships within bibliographic data. Often referred to as maps, these visualizations are used to perform various network analyses such as

co-authors, co-occurrences, and co-citations. This network of relationships can be built for authors, sources, countries, and keywords. VOSviewer also incorporates bibliographies(Filho et al., 2023).

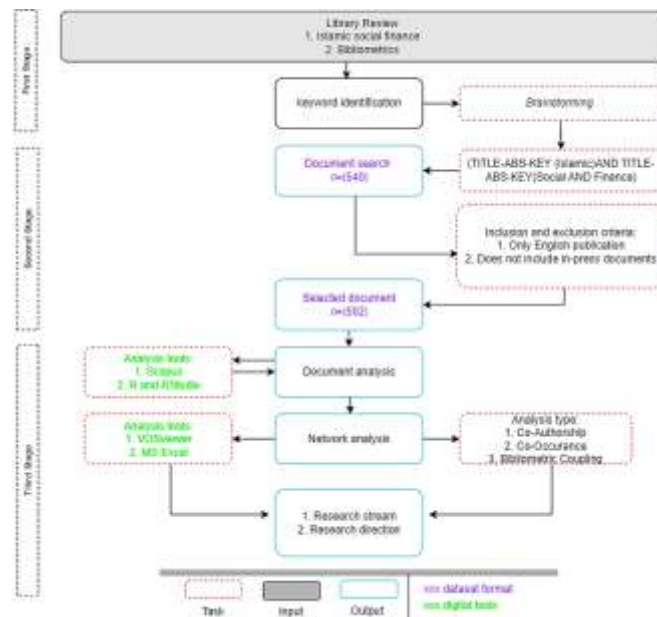
Types of Analysis

This study consists of three main sections. The first section involves conducting an overall performance analysis. This section collects public information about the dataset, and the growth trends over the years are analyzed. Critical aspects of the literature, such as the principal authors and their country of origin and affiliation, are discussed.

The second section involves conducting a citation analysis. This includes identifying the most frequently cited documents, references, and sources, as well as the sources and influences of the authors.

The third section involves web and content analytics using aggregated bibliographies, shared citations, and event analysis. This section aims to provide a deeper understanding of the research landscape by analyzing the dataset's publication patterns, collaboration, and influence. By conducting these three analyses, this study aims to evaluate the research on the topic of interest comprehensively. The whole procedure can be seen in Figure 1.

Figure 1. Detailed procedures for the dataset preparation



RESULTS AND DISCUSSION

The provided data in Table 1 pertain to a collection of 77 documents sourced from 54 different sources between 1988 and 2023. The data shows an annual growth rate of 6.12% with an average document age of 4.35 years. In addition, the documents in the collection received an average of 5.74 citations each, totaling 3,798 references.

The document contains 217 Keywords Plus (ID) and 239 Author's Keywords (DE). The collection includes 212 authors, of which only eight produced single-authored documents. The remaining 204 authors collaborated in groups of up to 2.99 co-authors per document. The international co-authorship percentage is 14.29%.

Regarding document types, most of the collection comprises articles (66), with five conference papers and two book chapters. The collection also contains one conference review, one erratum, and two reviews.

The data suggests a healthy and growing collection of documents with a diverse authorship and collaboration structure. The collection is primarily made up of articles, which is a standard format for academic publications. The average number of citations per document indicates that the collection is well-referenced. Keywords Plus and Author's Keywords suggest that the documents are well-categorized and easily searchable. The international co-authorship percentage is relatively low but still noteworthy, as it suggests that the collection has some level of international collaboration.

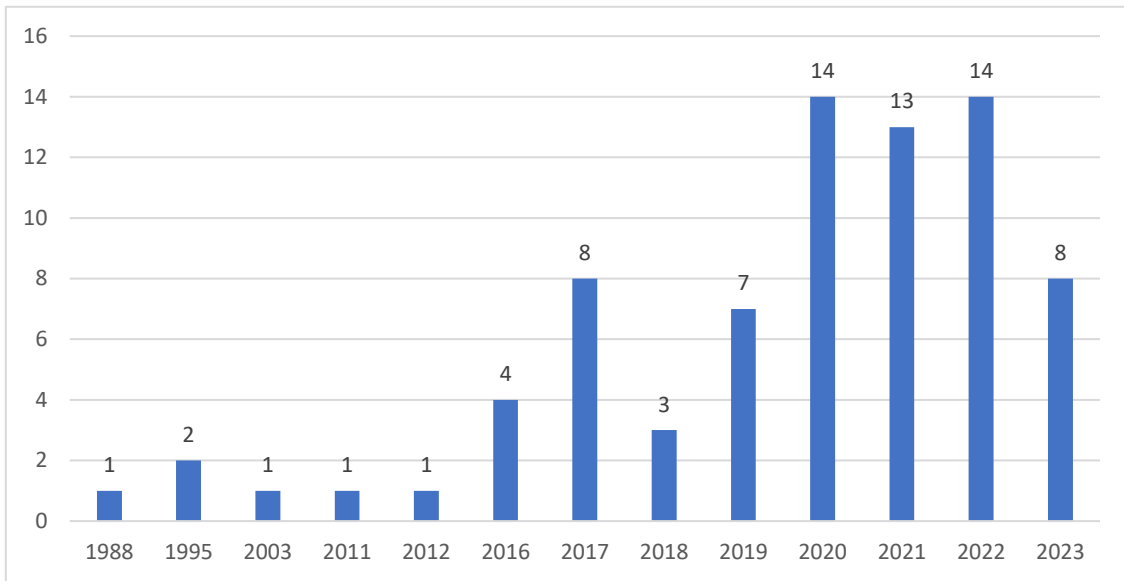
Table 1. An overview of academic research publications over a period of 35 years.

Description	Result
Primary information about the data	
Timespan	1988:2023
Sources (Journals, Books, etc.)	54
Documents	77
Annual growth rate %	6.12
Document average age	4.35

Average citations per doc	5.74
References	3798
Document contents	
Keywords plus (id)	217
Author's keywords (de)	239
Authors	212
Authors of single-authored docs	8
Authors collaboration	
Single-authored docs	11
Co-Authors per Doc	2.99
International co-authorships %	14.29
Document types	
Article	66
Book chapter	2
Conference paper	5
Conference review	1
Erratum	1
Review	2

Figure 2 shows the number of publications in a given year, ranging from 1988 to 2023. Upon analyzing the data, it is evident that the number of publications per year has generally increased over time, with a notable increase from 2016 onwards. Furthermore, 2022 and 2020 have recorded the highest number of publications, with 14. On the other hand, the years with the lowest number of publications are 1988, 2003, 2011, and 2012, each with only one publication. It is also important to note that there is some variability in the number of publications from year to year, with some years having more than others. However, without additional contexts, such as the field or type of publication, it is not easy to draw meaningful conclusions or insights from this data. Additionally, it is essential to recognize that this data only represents a snapshot in time and may not represent a longer-term trend or pattern.

Figure 2. The number of publications



Authors, Affiliations, and Most Influential Countries

The data in Figure 3 shows the number of publications for ten different authors. Widyastuti, U. has the highest number of publications, with four, while the other nine authors each have two publications.

Figure 3. Most relevant authors

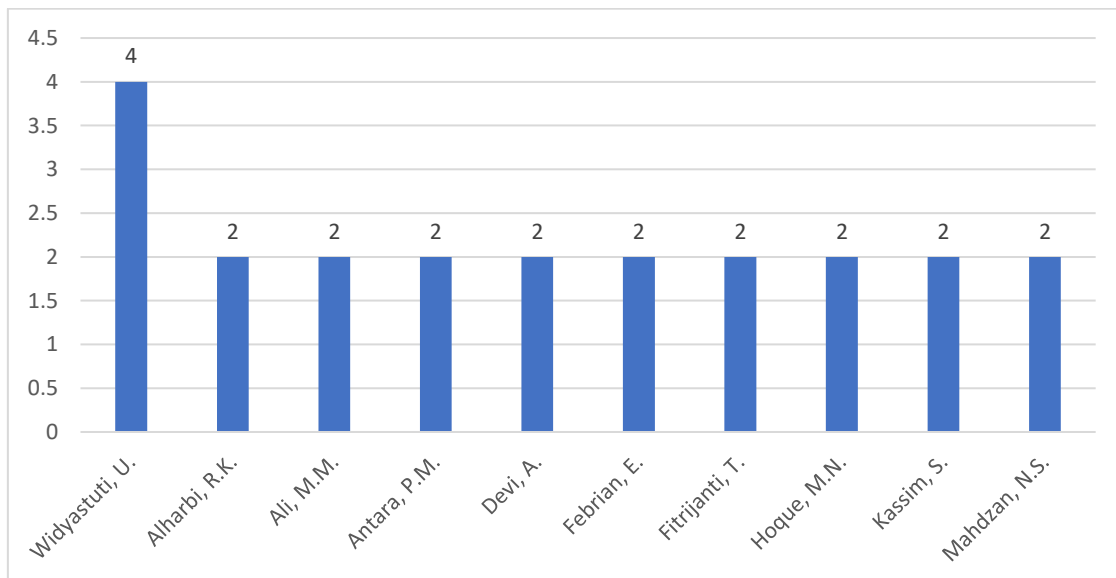
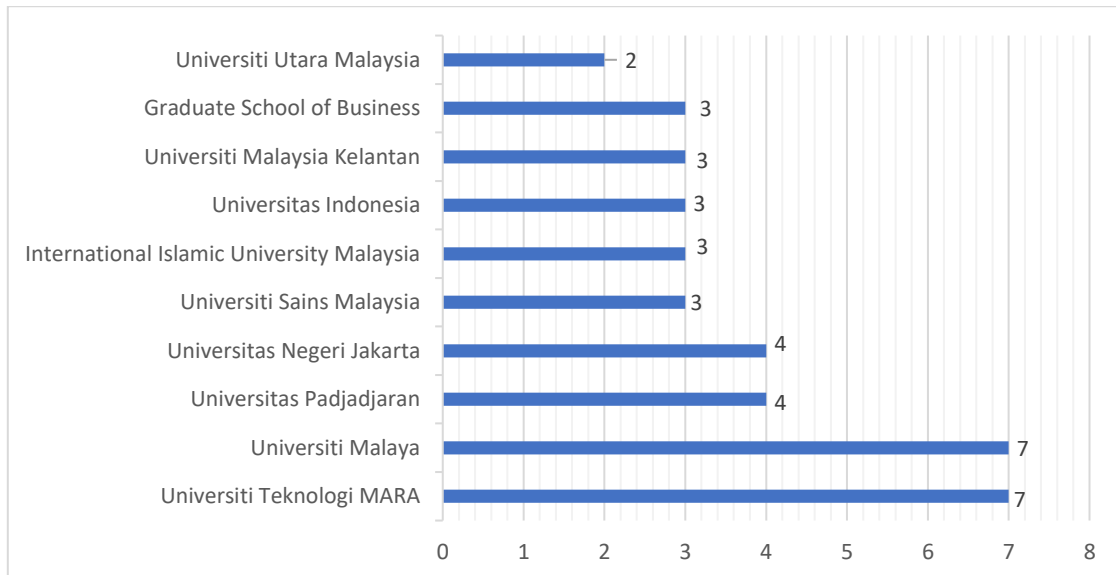


Figure 4 shows the number of publications affiliated with different universities or institutions. Universiti Teknologi MARA and Universiti Malaya have the highest number of publications, each with seven. Four universities have four publications, while six other institutions have two

or three publications each. The number of publications is a valuable metric for measuring the productivity of universities and institutions.

Figure 4. The number of publications affiliated with various universities

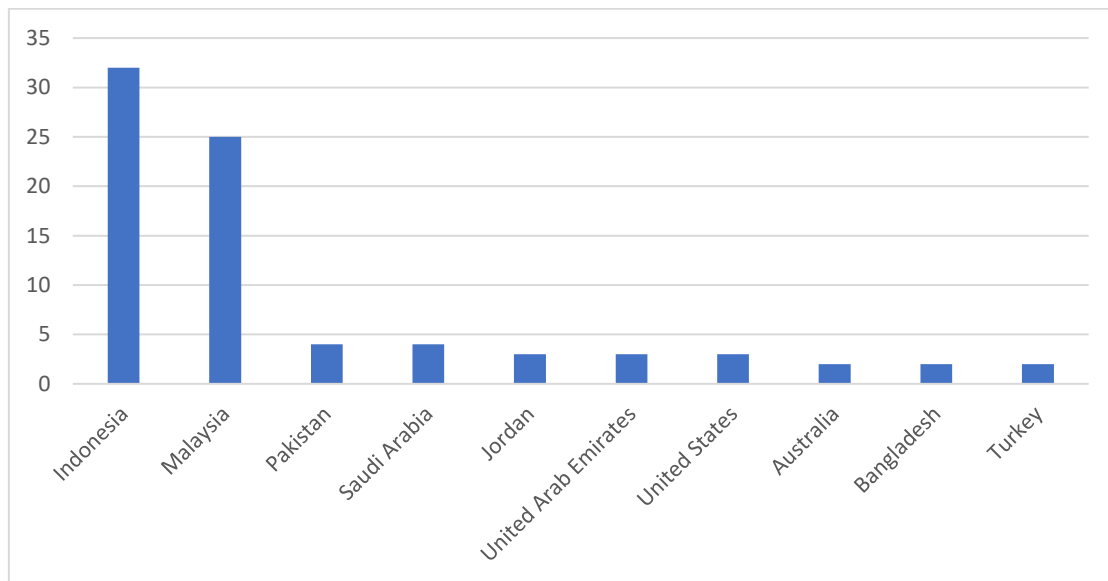


The data in Figure 5 shows the number of publications by country, with Indonesia having the highest number of publications at 32, followed by Malaysia with 25. Four other countries have between 2 two and four publications each.

We can analyze the regional trends within Asia, as most of the countries in this dataset are located there. From the data provided, we can see that Indonesia and Malaysia have the highest number of publications in this group, followed by Pakistan, Saudi Arabia, and Jordan. This suggests that these countries have relatively strong research capabilities and investments in research and development.

It is also worth noting that the United Arab Emirates, a country in the Middle East, has three publications in this dataset, which could suggest a growing interest in research and development in that region.

Figure 5. The most relevant countries



The provided data in Table 2 shows the Bradford Law ranking of the top 10 journals in Islamic and Middle Eastern finance, business research, marketing, economics, and related areas. Bradford's law states that journals on a specific subject can be divided into three zones, each containing a certain number of articles. The first zone includes core journals that publish the most articles on a topic. The second zone contains journals that publish fewer articles, and the third zone includes journals that publish only a few articles on the topic.

In this dataset, the first zone contains the top 4 journals, which have published 6, 4, 4, and 4 articles, respectively. The second zone includes journals that have published two articles each, and the third zone includes journals that have published only 1 article each.

Table 2. Source based on Bradford's law

Source	Rank	Freq	cumFreq	Zone
International Journal of Islamic And Middle Eastern Finance And Management	1	39	39	Zone 1
Journal of Islamic Accounting And Business Research	2	4	10	Zone 1
Journal of Islamic Marketing	3	4	14	Zone 1
Journal of Islamic Monetary Economics And Finance	4	4	18	Zone 1
Quality - Access To Success	5	3	21	Zone 1
Cogent Economics And Finance	6	2	23	Zone 1

International Journal of Professional Business Review	7	2	25	Zone 1
International Journal of Social Economics	8	2	27	Zone 1
Isra International Journal of Islamic Finance	9	2	29	Zone 2
Lecture Notes In Networks And Systems	10	2	31	Zone 2

This analysis shows that a few core journals in the field of Islamic and Middle Eastern finance and related areas publish most of the articles. Therefore, these journals will likely be the most prestigious and influential field. Meanwhile, most journals publish only a few articles on the subject, indicating that there are only a few niche areas or subfields within this larger field.

Citation Analysis

Analysis of citations shows the relationship between the two documents. However, this analysis has been criticized for negatively influencing article quality evaluations of citations (incorrect citation results), self-citations, and ignoring the time frame given for citations (Barkaoui et al., 2024).

Table 3. Most globally cited documents per year

Author	Total Citation	TC per Year	Normalized TC
Aghajanian A, 1995	45	1.55	2.00
Mahdzan Ns, 2017	39	5.57	3.15
Albaity M, 2019	30	6.00	4.29
Haider Mr, 2017	30	4.29	2.42
Nusrate Aziz M, 2016	20	2.50	1.43
Ahmed H, 2016	17	2.13	1.21
Ali Mm, 2020	16	4.00	2.43
Arfah A, 2020	16	4.00	2.43
Afif Muhamat A, 2011	15	1.15	1.00
Mahdzan Ns, 2017	12	1.71	0.97

Table 3 shows the top 10 most globally cited documents per year, with information on the author, total citations, TC per year, and normalized TC. The normalized TC is calculated by dividing the TC per year by the average TC per year for the field.

The data analysis shows that Mahdzan Ns has two papers in the top 10 list, with the 2017 paper having the highest total citations and normalized TC. Albaity M and Haider Mr are also among the highly cited authors. The TC per year ranges from 1.15 to 6.00, with Albaity M having the highest TC per year. The normalized TC ranges from 0.97 to 4.29, with Albaity M having the highest normalized TC.

Overall, the data suggest that these authors and their papers have made significant contributions to their respective fields, as evidenced by their high citation counts. However, it also highlights the importance of considering both the TC per year and the normalized TC when assessing the impact of scholarly work.

Table 4. Source Impact

Source	H_index	G_index	M_index	TC	NP	PY_Start
International Journal of Islamic And Middle Eastern Finance And Management	5	6	0.385	69	6	2011
Journal of Islamic Marketing	3	4	0.429	57	4	2017
International Journal of Social Economics	2	2	0.250	28	2	2016
Isra International Journal of Islamic Finance	2	2	0.667	14	2	2021
Journal of Islamic Accounting And Business Research	2	4	0.500	17	4	2020
Journal of Islamic Monetary Economics And Finance	2	4	0.400	17	4	2019
Academy of Strategic Management Journal	1	1	0.167	6	1	2018
Accounting	1	1	0.250	10	1	2020

Advanced Science Letters	1	1	0.143	10	1	2017
Advances In Intelligent Systems and Computing	1	1	0.333	1	1	2021

The H-index is a metric representing the number of papers an author has published that have been cited at least h times. Similarly, the G-index is calculated based on the total number of citations the top G articles receive. The M-index is a variation of the H-index that considers the number of years an author has been active. It is obtained by dividing the H-index by the number of years of activity. In addition, the total citation (Tc), number of papers (Np), and year of publication start (Py_Start) are other factors that can be used to evaluate an author's research output.

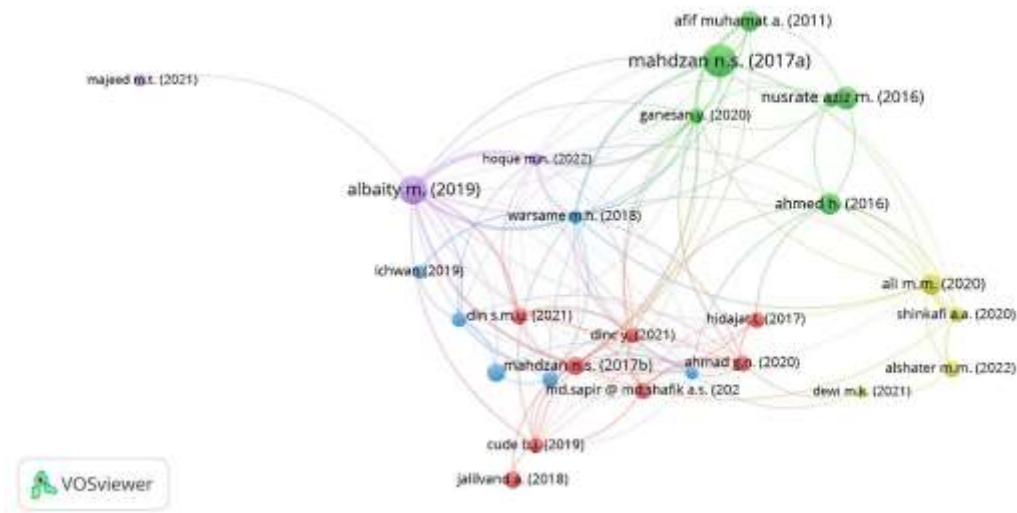
The data in Table 4 suggest that the International Journal of Islamic And Middle Eastern Finance And Management is the most influential source among the listed journals. At the same time, the Journal of Islamic Marketing and the Journal of Islamic Accounting And Business Research are also highly respected sources in their respective fields. In addition, the Isra International Journal of Islamic Finance has a high early citation impact, indicating that its articles are highly cited soon after publication. However, more contextual information, such as each journal's subject area and scope, is needed to draw more definitive conclusions about their relative impact within their fields.

Network Analysis

Our analysis focused on individual documents, and we utilized fractional analysis as our method for bibliographic coupling analysis. Instead of complete counting, we opted for fractional counting to provide a more detailed level of assessment that minimizes the impact of documents with many authors. In addition, this approach allowed for a more precise bibliometric analysis.

The data provided is a bibliometric coupling analysis where documents are the unit of analysis. The total link strength represents the strength of the relationship between the documents based on the number of shared citations.

Figure 6. Bibliometric coupling of documents

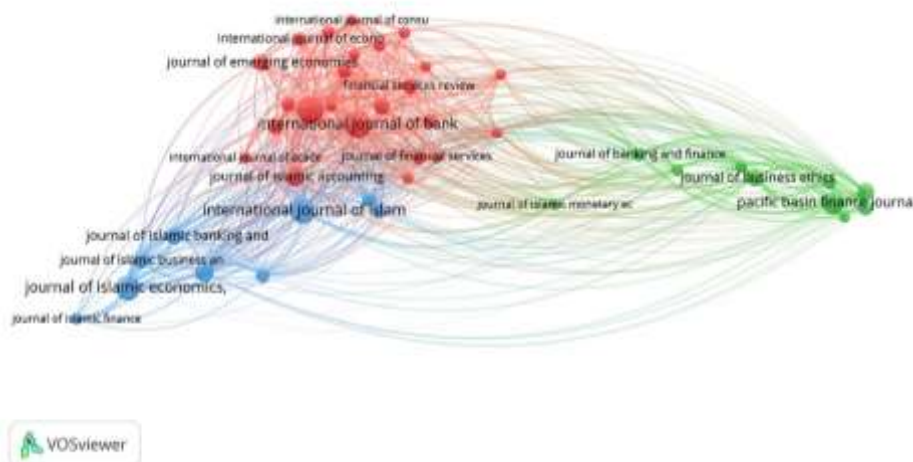


The analysis shows that recent publications have relatively lower total link strength values than older ones. This suggests that the older publications have had more time to accumulate citations and establish themselves as seminal works in their respective fields.

Several highly cited documents, including Albaity's (2019) with 30 citations and Warsame's (2018) with 25 total link strength, suggest they are influential works in their respective fields.

There are also some documents with high citations but relatively low total link strength, such as Dewi's (2021), with only three total link strengths. This could indicate that the citations are spread across different topics or that the author's work is unrelated to other highly cited works. Overall, the data provide insights into the relationships between documents based on their shared citations, highlighting highly influential works and potential areas for further research.

Figure 7. Co-citation of journals

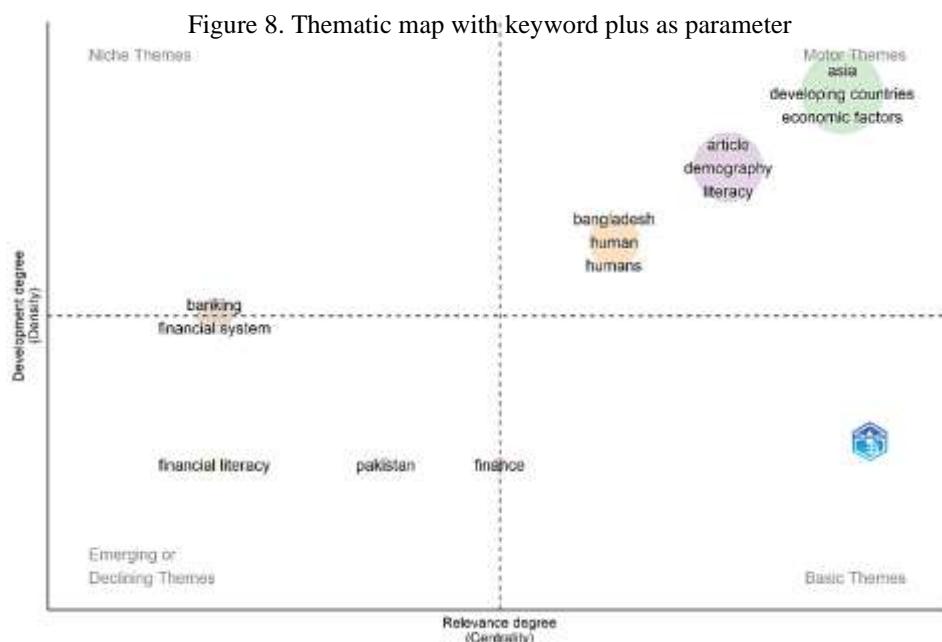


Co-citation analysis is a method used in bibliometrics to analyze the frequency with which two documents are cited together in the bibliography of other documents. By identifying the frequently co-cited documents, researchers can identify essential relationships between publications and gain insights into the structure of a particular research field (van Eck & Waltman, 2010).

The data in Figure 7 shows several sources have high co-citation counts, such as the "International Journal of Bank Marketing" with 55 co-citations and the "Journal of Islamic Marketing" with 53 co-citations. Therefore, these sources may be considered crucial or influential in the field of study being analyzed.

Additionally, some sources have high total link strength, which measures the total strength of the links between a source and all other sources in the analysis. For example, the "International Journal of Bank Marketing" has a total link strength of 40.67, indicating that it is strongly linked to other sources in the analysis.

In R, we used the keyword plus parameter to determine the thematic map. This parameter consists of words or phrases extracted through automated text analysis methods, such as keyword extraction algorithms. It helps us objectively and comprehensively explore research trends and concepts within a particular field. However, Author Keywords may offer a more nuanced and specific perspective based on individual authors' research interests and expertise. Visualization of the thematic map can be seen in Figure 8.



The top keywords for the thematic map are "asia", "article", "bangladesh", "finance", "pakistan", "banking", and "financial literacy". The keyword "asia" appears to be the most significant, with a weight of 20.77, indicating a high frequency and relevance in the articles included in the map. It is followed by "article" with a weight of 14.53, which suggests that the articles in this field may be more focused on research articles.

"Pakistan" and "Bangladesh" have relatively lower weights, indicating that they may not be as prevalent or relevant in the articles within the selected field.

"Finance" has a moderate weight of 1.25, indicating that it is a crucial keyword but not as much as "asia" or "article". "Banking" and "financial literacy" have lower weights, indicating less prevalence in the selected articles.

Based on the data cluster thematic map provided, the research theme appears to be related to finance and banking in the Asian region, with a particular focus on Pakistan and Bangladesh. In addition, the most frequently occurring keyword in the articles is "Asia," which indicates that this is the overarching topic of the literature.

The most prominent subtopics are within the theme of finance and banking in Asia, Pakistan, and Bangladesh. Furthermore, these two countries have the highest occurrence of keywords after "Asia," indicating that they are the most researched topics within this field.

Interestingly, while "financial literacy" is a subtopic related to finance and banking, it appears to have a lower occurrence in the literature than the other keywords. This suggests that this subtopic may not be as heavily researched as others within Asia's finance and banking theme.

Overall, this analysis indicates that the literature in this field primarily focuses on the broader topic of finance and banking in Asia, with a specific emphasis on Pakistan and Bangladesh. However, the results also suggest that researchers may want to explore the subtopic of financial literacy more thoroughly, as it appears to have a lower occurrence in the literature.

CONCLUSION

In conclusion, the provided data presents a diverse collection of 77 documents from 54 sources between 1988 and 2023. The data suggests a healthy and growing collection of articles, with

an annual growth rate of 6.12% and an average document age of 4.35 years. The international co-authorship percentage is 14.29%, indicating some level of international collaboration. The data on publications from different universities, countries, and authors suggest that certain countries and institutions have a relatively robust research capability and investment in research and development. Additionally, the Bradford Law ranking of the top 10 journals in the field of Islamic and Middle Eastern finance and related areas shows that only a few core journals publish the majority of the articles. The top 10 globally cited documents per year show that Mahdzan Ns has two papers on the list and that Albaity M has the highest TC per year. To maximize the impact of research in the field of Islamic financial literacy, future studies could focus on bridging the gap between research findings and their practical implementation. This can involve collaborating with industry stakeholders, policymakers, and financial institutions to ensure that research outcomes are translated into actionable strategies and policies that benefit society.

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