

TWENTY YEARS OF ISL Y YEARS OF ISLAMIC BANKING IN INDONESIA AMIC BANKING IN INDONESIA A BIBLIOSHINY APPLICATION

by Lina Marlina

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TWENTY YEARS **OF** ISLAMIC BANKING IN INDONESIA: A BIBLIOSHINY APPLICATION

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Abstract

This study aims to determine the development of Islamic banking research trends in Indonesia published by leading journals on the theme of Islamic economics and finance. The data analyzed consisted of 500 indexed research publications. The data is then processed and analyzed using the R Bibliometric application to find out the bibliometric map of the development of the role of Islamic banking. The results showed that the number of publications on the development of the role of Islamic banking research in Islamic economics and finance has increased significantly. Then, the most popular writer are Sukmana R, Ascarya, and Ismal R. Last but not least, the newest trend topics are about governance, sharia issue and social role of Islamic banks.

Keywords: Islamic Banking, Indonesia, Biblioshiny, R

INTRODUCTION

The Islamic banking industry has a strategic role in the economic development of the people, contributes to economic transformation and is value added and inclusive (Apriyanti, 2017). In Indonesia, the pioneer of the establishment of an Islamic bank is Bank Muamalat Indonesia (BMI) which was founded in 1991 (Suryani, 2012). According to the 2018 Global Islamic Finance Report, the Islamic finance industry in Indonesia was ranked sixth after Malaysia, Iran, Saudi Arabia, UAE and Kuwait. The index value of Indonesia's Islamic finance industry in 2018 was 24.13 on a scale of 100 and was ranked sixth in the world (GIFR, 2018).

The development of Islamic banking in Indonesia is increasing every year, even though the Islamic financial market is a new element in Indonesia (Alamsyah, 2010). This development is marked by the increasing number of Islamic financial institutions, Islamic insurance, Islamic mutual funds and other Islamic financial institutions. Based on the Insurance Statistics data published by the Financial Services Authority (OJK, 2020), it is stated that the number of Islamic banks has reached 14 Islamic Commercial Banks, 20 Sharia Business Units and 164 Sharia Rural Banks.

The development of Islamic banking in Indonesia is supported by the issuance of Law no. 21 of 2008 concerning Islamic Banking (Hasan, 2011). With this Law, the development of the Islamic banking industry in Indonesia has a strong enough foundation, so as to encourage the growth of Islamic banking and increase competition (Apriyanti, 2017). Competition in Islamic banking in Indonesia has been further strengthened by the enactment of the Asean Economic Community (AEC) in 2016 for the banking industry. This is both an opportunity and a challenge for the Islamic banking industry in Indonesia.

There are 500 published scientific research papers which are the object of research both nationally and internationally within the time frame of this paper, namely January 2021. The paper that is the object of this research is a paper that discusses Islamic banking in Indonesia in Islamic economic and financial research. Research with this theme is interesting to do considering that Islamic banking has now begun to be widely used as scientific research to produce ideas and innovations that can answer problems in Islamic economic and financial research.

LITERATURE REVIEW

Sharia banking is everything concerning Islamic banks and sharia business units, including institution business activities, methods and processes for carrying out their business activities (Law No. 21 of 2008). Sharia banks are banks that carry out their business activities based on sharia principles. Sharia principles are principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia (Indonesian Banking Booklet 2016). The Islamic banking industry has general characteristics inherent in the banking industry, namely an industry that is heavily regulated and an industry based on trust. The Islamic banking system in Indonesia is implemented with a profit-sharing principle system, prioritizing the value of togetherness, ukhuwah, and avoiding speculative elements in each transaction (Alamsyah, 2010).

Islamic banks are financial service providers that operate based on Islamic ethics and value systems, especially those that are free from interest (usury), free from non-productive speculative such as gambling (maysir), free from unclear and doubtful things (gharar), have the principle of justice and only finance business that is lawful (Munawir, 2005). The first Islamic bank in Indonesia is Bank Muamalat which was founded by the Indonesian Ulema Council (MUI) on November 1, 1991. Then, based on OJK 2020 data, it is stated that until now the number of BUS in 2020 is 14, UUS is 20, and BPRS is 164 .

In Law No. 21 of 2008 concerning Sharia Banking specifically regulates Islamic banking, both from the institutional side and from the aspect of business activities. There are several new legal institutions in Law no. 21 of 2008, among others, concerns the spin-off of UUS voluntarily or compulsorily. Then, recently there was a policy of merging a state-owned sharia bank consisting of Bank BRI Syariah, Bank BNI Syariah and Bank Mandiri Syariah. The plan for the merger was ratified with the signing of the Condition Merger Agreement (CMA) for the three Islamic banks which was carried out on October 12, 2020. This merger plan will be implemented no later than 2021. The policy is carried out with the aim of increasing the market share of Islamic banking in Indonesia.

METHODOLOGY

Bibliometric mapping is a research topic in the bibliometric field (Borner et al., 2003). Two bibliometric aspects that can be distinguished are the construction of the bibliometric map and the graphical representation of the map. In the bibliometric literature, the greatest concern has been with the construction of bibliometric maps. Research related to the effect of differences on size similarity (Ahlgren et al., 2003), and they were tested by different mapping techniques (Boyack et al., 2005).

The graphical representation of the bibliometric received less attention. Although there are some researchers who seriously study problems related to graphic representation (Chen, 2003). Most of the articles published in the bibliometric literature rely on simple graphical representations provided by computer programs. This study uses publication data in the form of papers sourced from various scientific journals and other sources with the theme of research on Islamic banking applications in Islamic economic and financial research. From the search results, 500 articles were published.

The application of bibliometric methods in Islamic economic and finance research can be found in research conducted by Antonio et al., (2020), Rusydiana et al., (2020), Paltrinieri et al., (2019), Rusydiana and Assalafiyah (2020), Hassan et al., (2020) and Rusydiana et al., (2021). For example, Antonio et al., (2020) conducted a mapping related to Halal Value Chain research. Meanwhile, Rusydiana et al., (2021) examined research with mathematical models and their application in the fields of Islamic economics and finance.

RESULT AND DISCUSSIONS

Source

The following is a table showing a collection of documents used in research with the theme Islamic Banking in Indonesia in Islamic economic and financial research. The number of documents used is 500 which are divided into 5 types of documents, including journal articles (438 documents), book chapters (10 documents), monographs (2 documents), preprint / preprint design (12 documents) and proceedings. / proceeding (38 documents).

Table 1: Document Types

No	Document Types	Number of Articles
1	Journal article	438
2	Book chapter	10
3	Monograph	2
4	Preprint	12
5	Proceeding	38
	TOTAL	500

Based on the results of the grouping of document types above, the type of document that is most widely used as a research subject is a document in the form of a journal article with a percentage of 87.6% or as much as 438 documents. Meanwhile, the least documents used were in the form of a monograph by 0.4% or as many as 2 documents. This shows that the references used in this study are quite valid because most of them come from documents in the form of scientific articles.

Average Citation per Year

Furthermore, research is also carried out based on the average citations / citations in papers related to the theme of Islamic Banking in economic research and Islamic finance, both on average annually and per article. The time span of the research carried out under this theme was published for 20 years from 2002 to 2021. From the following table, it is known that the most published papers related to the theme of Islamic Banking in Islamic economic and financial research in Indonesia were mostly published in 2019 with a total number of publication of 110 documents. However, this does not rule out that in 2020 there could be an increase in the number of studies conducted from the previous year.

Then, based on the average total citation for each article the highest occurred in 2002 with an average of 121.00 citations. Meanwhile, for the average annual citation, the study with the highest citation occurred in 2002 at 6.37. This shows that the papers published in 2002 were cited more than any other year in the theme of Islamic Banking.

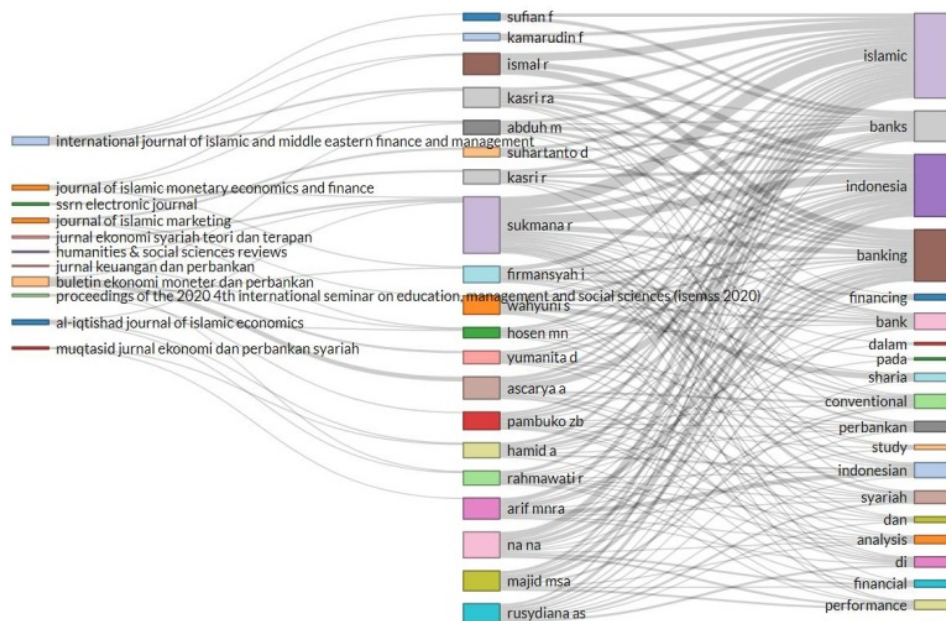
Table 2: Total Citations

Year	N	Mean TC per Article	Mean TC per Year	Citable Years
2002	1	121.00	6.37	19
2003	2	4.50	0.25	18

2004	0	0.00	0.00	17
2005	1	0.00	0.00	16
2006	1	0.00	0.00	15
2007	3	4.00	0.29	14
2008	5	0.40	0.03	13
2009	8	2.88	0.24	12
2010	8	2.88	0.26	11
2011	6	1.33	0.13	10
2012	18	6.06	0.67	9
2013	22	2.95	0.37	8
2014	25	1.32	0.19	7
2015	25	3.52	0.59	6
2016	54	2.19	0.44	5
2017	71	2.03	0.51	4
2018	71	0.87	0.29	3
2019	110	0.77	0.39	2
2020	67	0.49	0.49	1
2021	2	0.00		0
Total	500			

Three Fields Plot

Figure 1: Three Fields Plot



The Three Fields Plot above is a picture consisting of 3 elements in it, namely, the name of the publication journal, a list of authors' names and the themes / topics used. The three elements are connected by a gray plot which is related to one another. Starting from the name of the journal, then each journal shows the author who often contributes to its publication, then each writer shows the topic they often use for research carried out with the theme of Islamic banking in Islamic economic and financial research. The size of the rectangle illustrates the large quantity of publications associated with each of these elements.

From the picture above, it is known that in the first element, there are 11 journals indexed in the Three Fields Plot that publish the Islamic banking theme paper. The top journal that publishes the highest number of papers on the theme of Islamic banking in Islamic economic and financial research in Indonesia is the monetary and banking economic bulletin which is depicted with a light orange rectangle connected to the authors Ascarya A and Yumanita D.

Next, go to the second element in the middle of the image, which shows the author's name. Where there are several authors who are linked with previous journals. In addition, the author will also be associated with topic keywords that are often used on the right of the image. Where in this study there were 20 top researchers enrolled in this plot. The size of the rectangle indicates the respective quantity of research publications from each author. As for this research, the authors mostly publish the theme of Islamic banking in Islamic economic and financial research, namely Sukmana R and Na Na which are depicted by purple and pink rectangles.

Finally, the third element that describes the research topic which is on the right side of the picture. Each topic is connected with writers who write a lot on related topics. From the results of the image, there are 19 listed keyword topics. Of all the topics that appear, the words Islamic, Indonesia and banking are words that often appear marked with a rectangle in light purple, dark purple and brown colors. This illustrates that the words Islamic, Indonesia and banking are closely related to research on the theme of Islamic banking in Islamic economic and financial research in Indonesia.

25 Most Cited Articles

Table 3: Most Cited Articles

NO	TITLE	SOURCE	CITED*	C/Y
1	Islamic banking and economic growth: The Indonesian experience	Abduh & Omar (2012)	284	35.5
2	An analysis of Islamic banking performance: Maqashid index implementation in Indonesia and Indonesia	Antonio, et al. (2012)	206	25.8
3	Anthropological and accounting knowledge in Islamic banking and finance: Rethinking critical accounts	Maurer (2002)	192	10.7
4	The disclosure of Islamic values-annual report: The analysis of BMI annual report	Harahap (2003)	158	9.3
5	A comparative study of financial performance of Islamic banks and conventional banks in Indonesia	Norhayati (2011)	87	9.7

6	22 Estimating the profitability of Islamic banking: Evidence from Bank Muamalat Indonesia	Asutay & Izhar (2007)	85	6.5
7	63 Assessment of liquidity management in Islamic banking industry	Ismal (2010)	78	7.8
8	33 Bank margin determination: A comparison between Islamic and conventional banks in Indonesia	Hutapea & Kasri (2010)	71	7.1
9	Determinants of CAR in Indonesian Islamic commercial banks	Abusharba et al. (2013)	69	9.9
10	74 Bank efficiency and NPF in the Indonesian Islamic banks	Havidz & Setiawan (2015)	68	13.6
11	38 The development of Islamic financing scheme for SMEs in a developing country: The Indonesian case	Huda (2012)	65	8.1
12	17 Does financial performance of Islamic banking is better? Panel data estimation	Setyawati et al. (2017)	59	19.7
13	22 Islamic banking service quality and withdrawal risk: The Indonesian experience	Abduh (2011)	56	6.2
14	40 Analysis of Islamic bank's financing and economic growth: Case study Iran and Indonesia	Yazdan (2012)	56	7.0
15	70 Shariah disclosures in Malaysian and Indonesian Islamic banks	Abdullah et al. (2013)	56	8.0
16	48 The influence of service quality toward customer satisfaction of Islamic sharia bank	Ramdhani et al. (2011)	50	5.6
17	2 Islamic banking and economic growth in GCC & East Asia countries	Yusof & Bahlous (2013)	50	7.1
18	5 Loyalty intention towards Islamic bank: The role of religiosity, image and trust	Suhartanto et al. (2018)	49	24.5
19	14 Islamic banking consumer behavior in Indonesia: A qualitative approach	Karim & Affif (2005)	46	3.1
20	23 Market structure and Islamic banking performance in Indonesia: An error correction model	Maghfuriyah et al. (2019)	45	22.5
21	39 Strengthening and improving the liquidity management in Islamic banking	Ismal (2010)	42	4.2
22	Between piety and prudence: State Syariah and the regulation of Islamic banking in Indonesia	Lindsey (2012)	41	5.1
23	15 Who patronizes Islamic banks in Indonesia	Abduh & Omar (2010)	40	4.0
24	The corporate governance efficiency and Islamic bank performance: An Indonesian evidence	Kusuma (2016)	38	9.5
25	Islamic banking in Indonesia: Lessons learned	Ismal (2011)	36	4.0

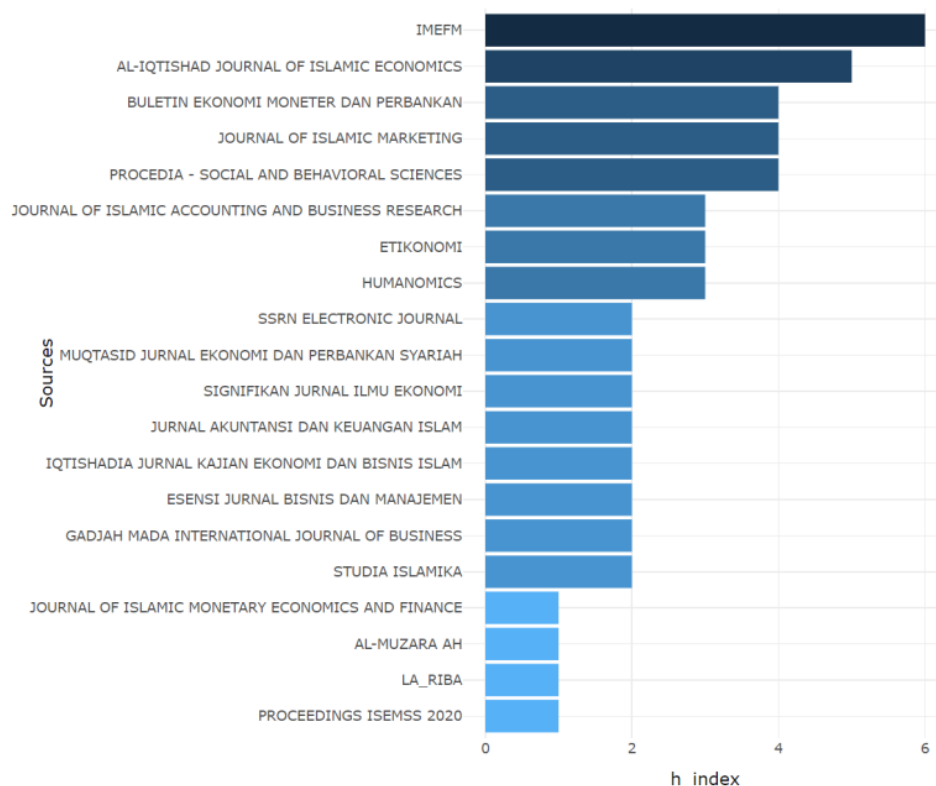
*Data based on Google Scholar on January13, 2021

In addition, this study classifies several studies based on papers that are widely cited / quoted with an average per year the paper is cited. Based on the table above, the research paper with the theme of Islamic banking which is widely quoted is "Islamic banking and economic

growth: The Indonesian experience" with a total of 284 citations. In addition, there are the second most widely cited papers in research with this theme, namely "An analysis of Islamic banking performance: Maqashid index implementation in Indonesia and Jordan" with 206 citations.

Source Impact

Figure2: Source Impact

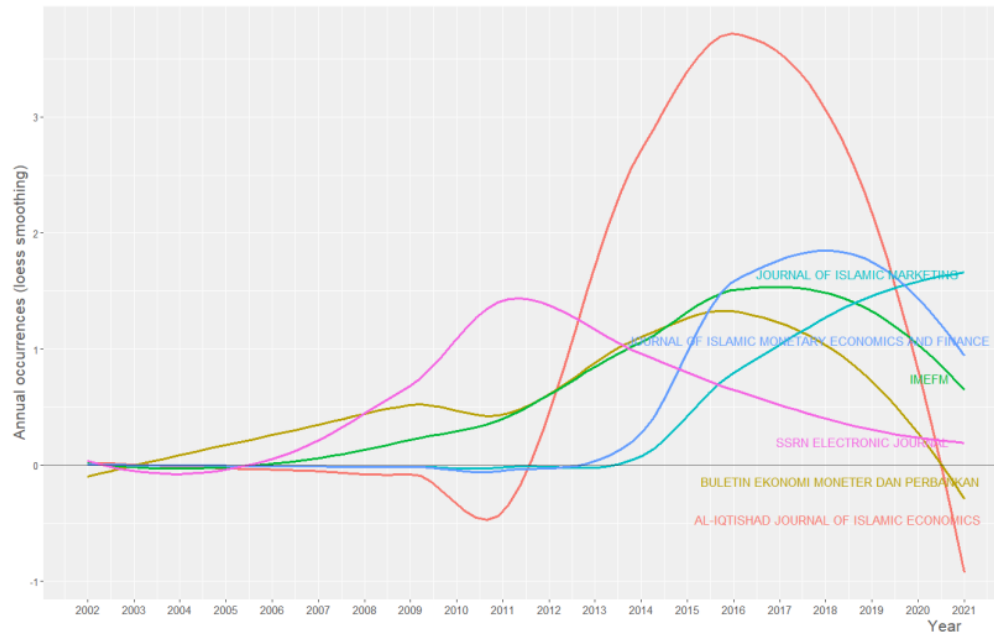


Journal calculations are not only made based on the quantity produced or its relevance. However, this research is also conducted based on the impact of each journal that publishes a paper with the theme of Islamic banking by calculating the journal's h-index which is depicted in a blue bar chart. In addition to showing the h-Index value obtained, the diagram above also illustrates the impact produced by the journal through the blue color shown. The darker the blue on the diagram, the greater the impact the journal will have.

From the data above, it shows that the IMEFM journal occupies the top position with an h-Index of 6 marked in dark blue. Whereas in the second position is occupied by the Al-Iqtishad Journal of Islamic Economics with an h-Index value of 5. The journals with h-Index 1 have 4 journals marked with bright blue on the diagram, which indicates the low impact of the journal.

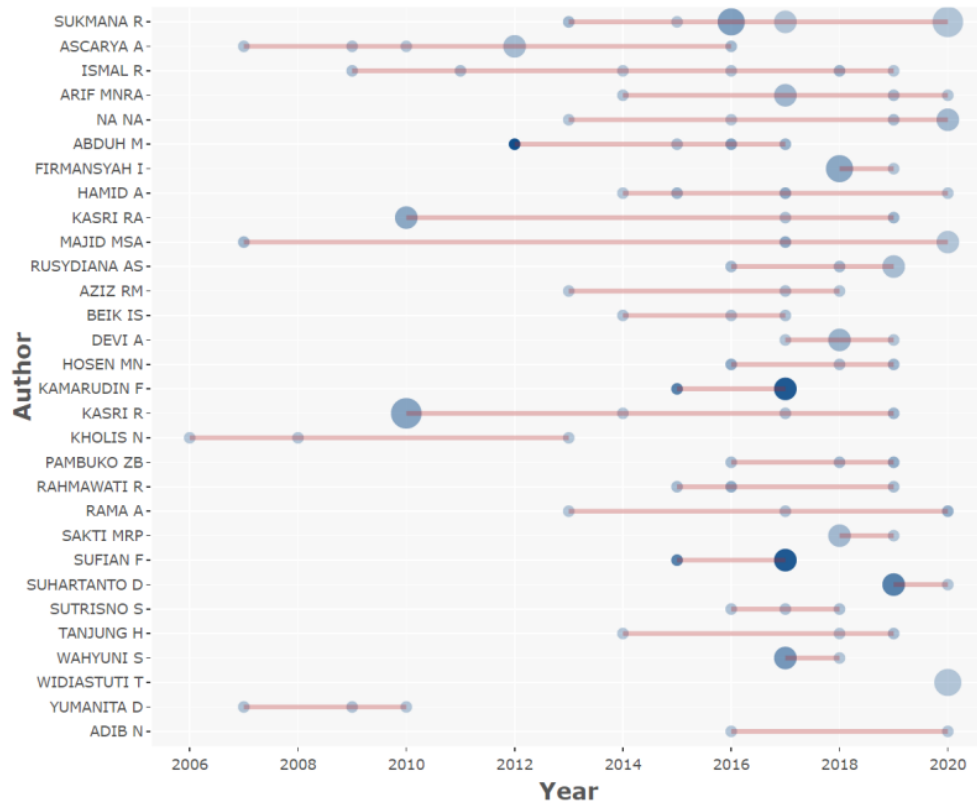
Source Growth

Figure 3: Source Growth



This research also discusses the development of journals which are the sources of research on the theme of Islamic banking in Islamic economic and financial research. The curve above shows the development of the annual occurrence of each journal from 2002 to 2021. Where the curve illustrates that research with the theme of Islamic banking in Islamic economic and financial research tends to fluctuate in its publication. From the curve above, it also shows that several journals have begun to experience development since 2012 and continue to increase even though in several years they have decreased, such as the Journal of Islamic Marketing, SSRN Electronic Journal and the Journal of Islamic Monetary Economics and Finance. Meanwhile, other papers that have experienced a drastic decline in 2021 at 0 are the Al-Iqtihad Journal of Islamic Economics and the Bulletin of Monetary Economics and Banking.

Figure 4: Top-Author's Production Over the Time

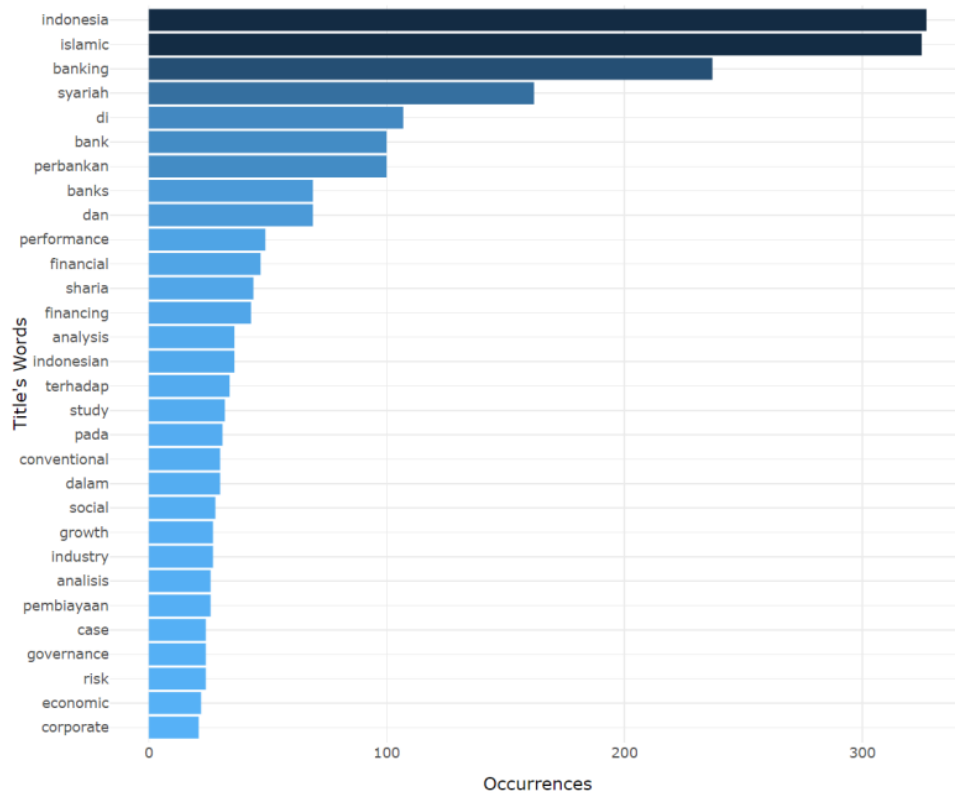


Productivity can not only be measured in journals, but also on the author in particular. The image above shows the production of some of the top authors during the study period, namely from 2006 to 2020 which is shown by a red line since the author published until the last year the author published his paper, besides that the circle in the red line shows the quantity of papers published in accordance with the applicable year.

The research produces data as shown in the picture, where it appears that there are writers who have started writing papers on the theme of Islamic banking for a long time and some have recently written. The writer who has been writing based on data for a long time is Majid MSA, who has been writing since 2007 and continues to write productively until 2020 even though the quantity is not much. In addition, the writer who has a long track record is also occupied by Ismail R, who has written from 2009 to 2019.

Most Relevant Words

Figure 5: Most Relevant Words

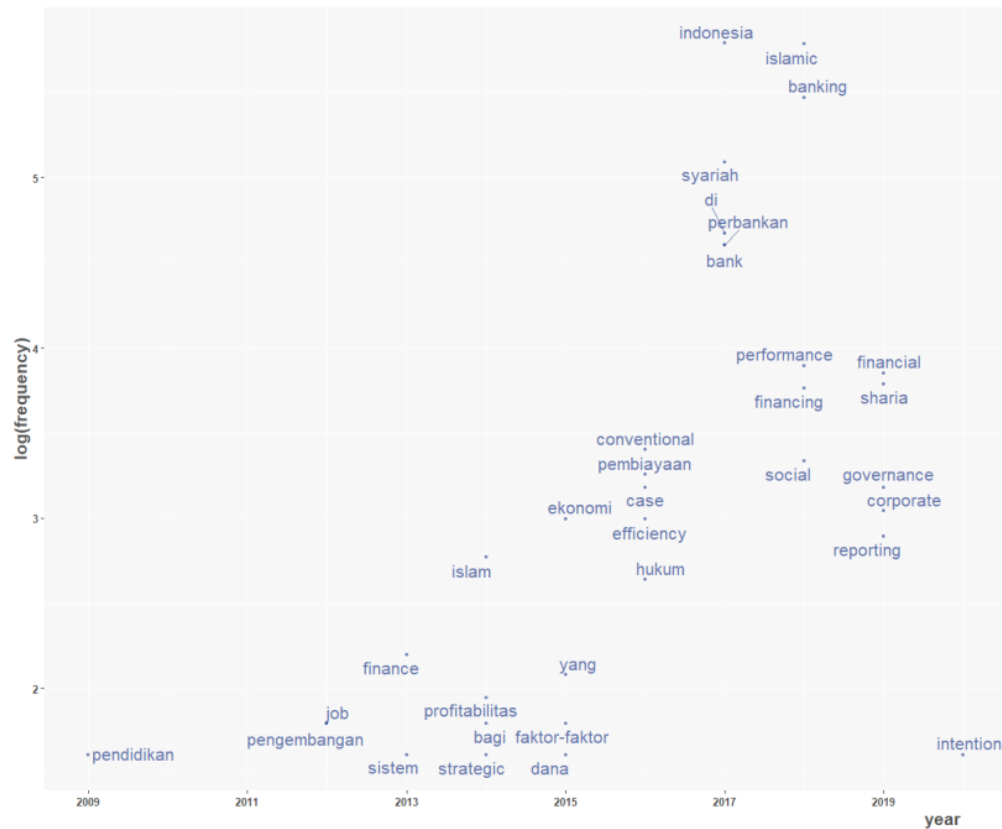


This study also counted the relevant words used in the collection of documents that were the object of the study, where there were several words with a quantity of occurrences ranging from 0 to more than 320 times. The top 30 words listed which are marked with a blue diagram show the comparison of the number of occurrences of each word usage and their relevance to the theme of Islamic banking in Islamic economic and financial research in Indonesia.

The top word with the highest number of occurrences and most relevant to the research theme is the word Indonesian and Islamic with a total usage of more than 300 times and the most relevant which is shown in dark blue diagrams. This illustrates that the theme of Islamic banking research is closely related to the words Indonesian and Islamic which often appear in research with this theme. Furthermore, in third place is the word banking with a quantity of more than 200 occurrences.

Trend Topics

Figure 6: Trend Topics

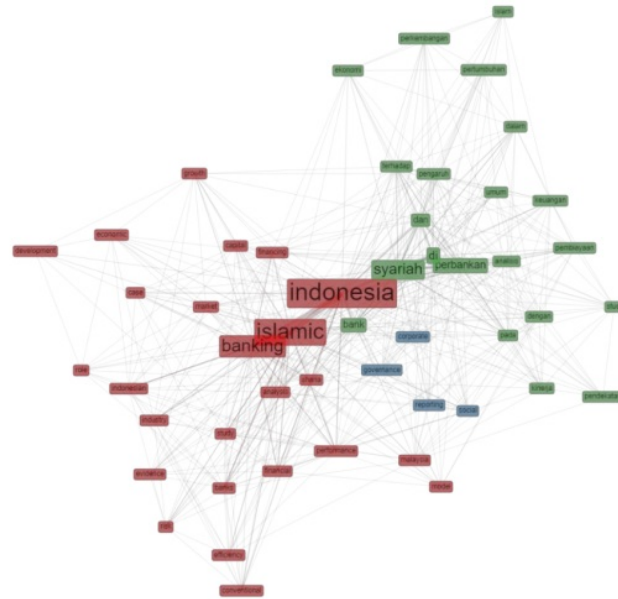


Topic trends are also part of this study, where the picture above shows an overview of the development of the topic from time to time with the division per year. So that it is known what topics have been used for a long time and what topics have been used recently. The emergence of the topic is also adjusted to the frequency of the number of words in the research on the theme of Islamic banking in Islamic economic and financial research. The higher the more the word is used and the more to the right the more recent the word is used. The development of the topic began to experience a significant increase since 2017.

Based on the description of the data above, topics that have been used since 2009 are educational topics, especially those related to the theme of Islamic banking in Islamic economic and financial research. Furthermore, in 2012, job and development topics began to emerge. The topics that were widely used occurred in 17 including Indonesia, sharia, di, banking, banks, and others with different quantities.

The Word Cloud

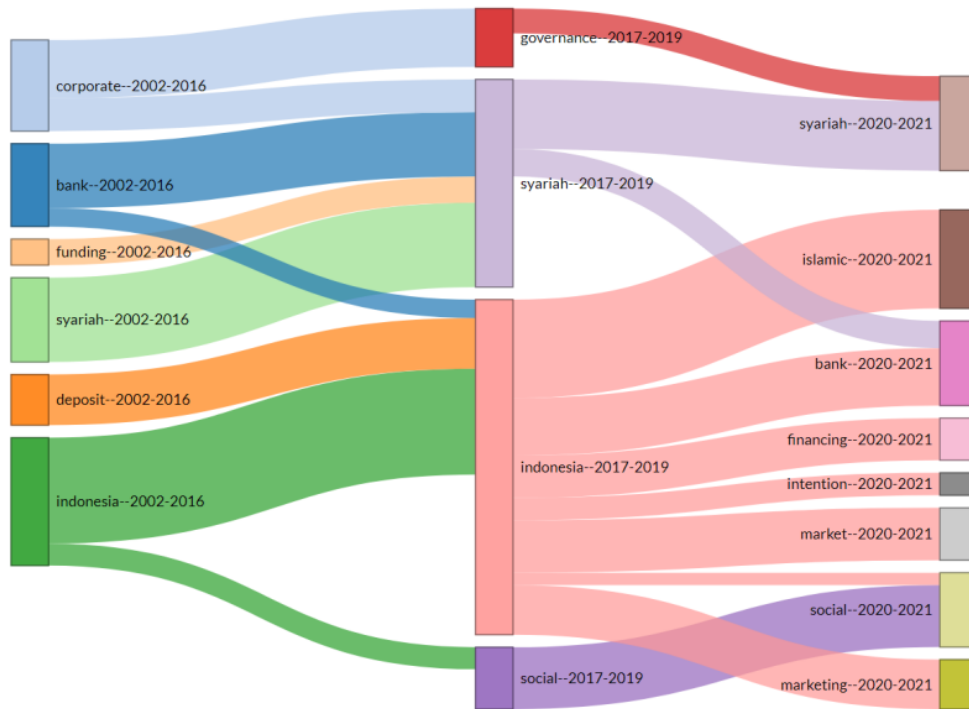
Figure 7:The Word Cloud



The Word Cloud above is a description of the words that often appear in data collections of papers researched on the theme of Islamic banking on Islamic economic and financial research in different forms. The Word cloud displays a picture of words with various sizes according to the quantity of the number of words appearing. In terms of placement, the word cloud tends to be random, but the dominating words are placed in the middle so that they are more visible with their large size. Word Cloud shows the word that often appears in the first place, namely Indonesia. Then in second place there is the word Islamic and the third word is the word banking.

Thematic Evolution

Figure 8: Thematic Evolution



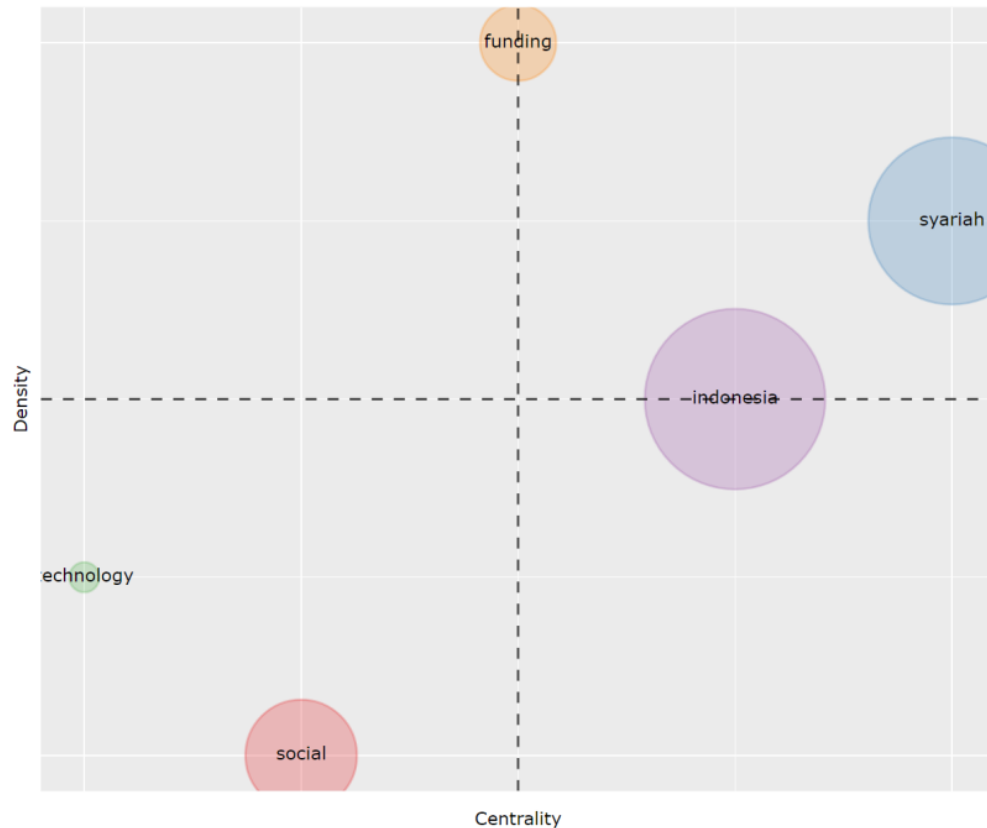
The themes used in papers that are the object of research continue to change, especially from papers that have recently been published when compared to papers that have been published for a long time. The evolution of the theme is shown in the image above. Although the theme of this research is Islamic banking, this data shows several sub-themes that are widely used. The left section shows some of the themes that are widely used from 2002 to 2016, there are 6 listed themes with different sizes depending on the quantity of use of the theme. The theme "Indonesia" took first place, followed by the theme "corporate" and "sharia".

The second part or the middle section shows several themes that are widely used from 2017 to 2019. Some of the themes that emerged during this period were an evolution from the previously used themes and had a connection in their content, for example the theme 'Indonesia' emerged as a form of revolution from the theme. 'bank', 'deposit' and 'Indonesia'. In this section, the theme most widely used is Indonesia.

The third or right part shows the most recently used themes in the period between 2020 and 2021. There are 6 listed themes, of which 2 themes are an evolution from the themes that appeared in the previous period, namely 'Islamic' and 'themes. sharia' which is an extension of several themes as indicated by the colorful grooves.

Thematic Map

Figure 9: Thematic Map



In this study, an analysis of thematic maps was also carried out based on density and centrality which were divided into 4 theme quadrants as shown above. These results were obtained from a semi-automatic algorithm by reviewing the titles of all references to the research object with the addition of relevant keywords other than the author's keywords. So that the results are able to capture deeper variations.

The upper right quadrant is a driving theme characterized by high density and centrality, so it needs to be developed and it is important to be studied in further research. However, in this quadrant no themes were captured. The themes in this quadrant are sharia and Indonesia. Furthermore, the upper left quadrant shows a specific and rare theme but has a high development, which is indicated by high density but low centrality. The theme in this quadrant is funding.

Furthermore, in the lower left quadrant are themes that have been used for a long time but have experienced a downward trend with marked low centrality, but in this quadrant no themes were detected. Finally, the lower right quadrant is a basic theme characterized by high centrality but low density.

1

Conceptual Structure Map



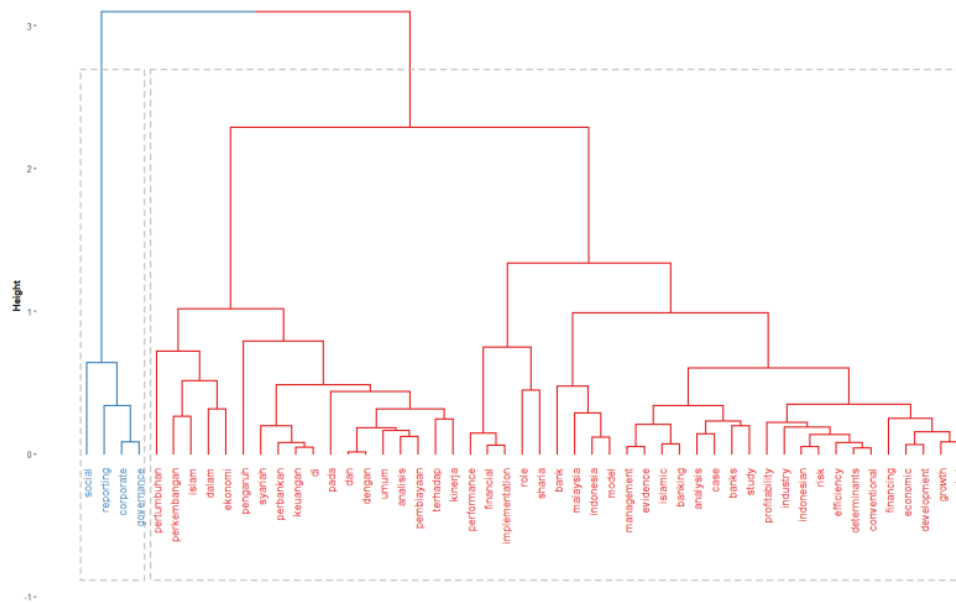
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Topic Dendrogram

Figure 11: Topic Dendrogram

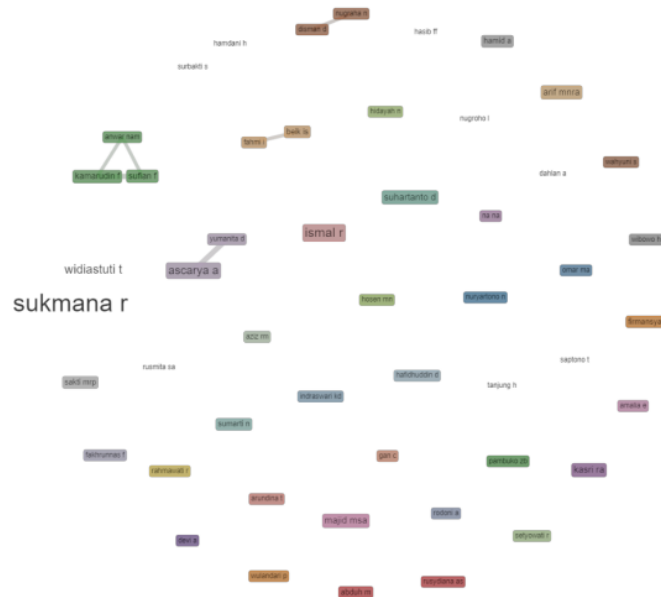


Next is a dendrogram tree diagram showing the most widely used topics and their relation to other topics as well as a classification of these topics depicted in different colors. The representation of the dendrogram diagram is often used in various contexts, for example in the hierarchy of grouping, this diagram describes the distribution of relationships between elements in groups resulting from software analysis. This grouping is also structured in such a way by considering the height of the coordination line between topics and between clusters.

This diagram shows there are 2 classifications of topics, namely topics in red and topics in blue, this shows that the relationship between topics in the deep blue classification and topics in red classification. Each of them is further divided into several clusters, each cluster is further divided into several sub-clusters, and so on until the topic used, several topics are part of one cluster, indicating that there is a relationship between the two in research papers on the theme of Islamic banking in recent years.

Collaboration Network

Figure 12: Collaboration Network



Next is the collaboration network, or a collaboration network between the authors of Islamic banking themed papers. In the picture above, you can see that several authors' names are displayed and some have a connection and some are not. The relationship between the authors is shown by clusters of color equations and lines between one name and another. The size of each square also indicates the quantity of papers published on this theme.

The data above shows the existence of collaboration between many author clusters, but in this study there is one largest cluster. The largest cluster in white shows the cooperation between Sukmana R and Widiastuti. The authors who are not related and indexed in the data above show that there is no collaboration between the author and other authors in making papers related to the theme of Islamic banking.

Findings

Based on the overall results of the research conducted, it shows that the majority of research themes for Islamic banks in Indonesia focus on the performance or performance of Islamic banks. This can be seen from several results showing that the word performance is the word most widely used after Indonesian bank, and sharia. The performance of Islamic banks is closely related and depends on the level of efficiency of Islamic banks (Kusuma and Ayumardani 2016). Therefore, research in Indonesia with the theme of Islamic bank efficiency is often studied at the same time with the performance of Islamic banks.

This study also found that research on Islamic banks with case studies in Indonesia is due to several reasons. First, Islamic banks in Indonesia have a large market potential along with the Muslim population which is more than 85 percent (Surhanto et al., 2018). Second, Indonesia became one of the first countries to make efforts to reform its financial system to be integrated into a single regulation in managing conventional and Islamic banks (dual banking system). Third, Indonesia has a strong system and good growth potential for Islamic financial institutions among countries with an integrated Islamic financial system. Fourth, the development of assets and the number of Islamic bank offices in Indonesia has experienced rapid development, but Indonesia's growth for a decade has been relatively low at just over 5%.

In addition, this study illustrates that the performance of Islamic banks in Indonesia is relatively unsatisfactory. Islamic banking assets in Indonesia are still very small, only reaching 5% of national banking assets (Anwar et al., 2020). The performance of Islamic banks in Indonesia is influenced by several factors, both internal and external (Kusuma and Ayumardani 2016, Setyawati et al. 2017). Internal factors that can affect the performance of Islamic banks are the efficiency of Islamic bank corporate governance, company size, capital strength, and Non-Performing Financing (NPF). External factors consist of the value of economic growth (GDP), the rate of inflation, and the economic crisis. Although the performance of Islamic banking in Indonesia was not good during the crisis, Islamic banks were able to survive compared to conventional banks (Setyawati et al., 2017). The stability of Islamic banks occurs because so far Islamic banks have a strong commitment to the real sector, especially micro, small and medium enterprises (UMKM).

This research also shows that it is necessary to make improvements in Islamic banking in Indonesia and make this a priority for regulators. The development of Islamic banking is able to encourage economic growth both in the short and long term and plays a role in crisis resilience (Setyawati et al. 2017, Anwar et al. 2020). Improvement efforts to optimize the role of Islamic banks in the Indonesian economy can be carried out by increasing the current asset ratio, the number of Islamic banks, and the quality of Islamic banks (Maghfuriyah et al. 2019). This includes further improvement steps in the Islamic financial infrastructure and improvement of the human capital quality of Islamic banks in the future. In addition, conducive legal regulatory arrangements will also support the development of the Islamic banking industry in the long term. The increase in the quantity of existing Islamic banking must be accompanied by good company management capabilities. Currently, poor management of Islamic bank financing portfolios still occurs (Havidz and Setiawan 2015). This is due to the negligence of bank managers in monitoring the management of the financing portfolio and inadequate allocation of resources to carry out intensive financing monitoring. Therefore, it is very important to specifically pursue and recruit potential human resources with Islamic banking and finance skills (Surhartanto et al. 2018). These efforts are also carried out with the aim of reducing training costs in order to create a skilled workforce. Another main thing that needs to be the focus of development for Islamic banking is research and application of the latest technology to improve its products and services considering that currently entering industry 4.0 where technology has become a very important need for society.M).

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CONCLUSIONS

The research was conducted to determine the development of research on Islamic Banking in Indonesia in Islamic economic and financial research during the period 2002 to 2021. Of the 500 documents used in this study, it shows that research with the theme of Islamic Banking has increased every year. The author who often conducts research on this theme are Sukmana R, Ascarya and Ismal R, during the research period. Meanwhile, the keywords that are often used in this research are Indonesian and Islamic. Last but not least, the newest trend topics are about governance, sharia issue and social role of Islamic banking in Indonesia. So that research with the theme of Islamic Banking is increasingly developing and is inseparable from research on Islamic economics and finance. Therefore, research with this theme needs to be continuously developed considering the growing development of the Islamic finance industry in Indonesia.

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