Islamic Banking Adoption Indexed Biblioshiny Research Dimension

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Abstract. Bibliometric analysis with biblioshiny analyzes metadata of keywords, author, publisher, title, abstract. The number of metadata on the topic of 'Islamic bank adoption' using dimension.id received 151 articles from 1988 to 2022. The method used was descriptive with bibliometric analysis of the biblioshiny program. The trend of this research topic in 2020, the Journal of Islamic Marketing is the journal with the most citations. The writers who are prolific in researching are Jamshidi and Suhartanto. The results of the thematic maps show that mobile banking, internet banking, and perceived usefulness are very influential. Because most of them have researched this topic. The trend of articles discussing the adoption of Islamic banking also continues to increase along with the development of Islamic banks. Productive writers can provide an overview of innovation so that it can help other parties as a reference for developing it again for the future.

Keywords: Islamic Banking Adoption, Biblioshany.

1. Introduction

The primary mission of the Islamic banking system is to achieve social and economic improvement in various communities through the provision of diverse Islamic-based financial services [1]. One of the most distinctive characteristics of Islamic finance is the avoidance of interest in all of its financial dealings. The essence of Islamic finance is that it strictly adheres to the rules of Sharia (Islamic law) in its day-to-day operations [2]. The fact that demographic and social-economic moderators may have direct and indirect moderating effects on the adoption of Islamic banking underscores the significance of these factors in the provision of Islamic banking products and services [3]. The term "Islamic banking scheme" refers to a banking system that strives for social and economic advancement by incorporating principles of right and wrong as well as ethics into everyday financial and transactional activities [4]. The intention to adopt Islamic banking is significantly influenced by the positive interaction between attitude and the pricing of conventional bank products [5]. As there were differences in adoption intentions between Muslims and non-Muslims, as well as between Muslims who were fervent and those who were not [6]. Consumers lack a general understanding of the Islamic banking system's features and advantages [7]. Two distinct and imagination models that influence how Islamic mobile banking is adoption. Female Muslims, on the other hand, prefer social and utilitarian orientations, while male Muslims value status and values [8]. Intention to implement mobile Islamic banking, perceived usefulness and selfexpression have a significant impact on men's intentions because men are more task-driven and seek personality, value, and status. While females have discovered a lack of IT knowledge and trust, perceived credibility has a significant impact on their intentions [9]. Existing customers' intentions to adopt Islamic mobile banking services are influenced by perceived usefulness and risk [10].

2. Research Methods

This study analyzes the metadata using the RStudio-biblioshiny bibliometric program. The first step is to operate the biblioshiny program through RStudio by writing biblioshiny(). since its inception until now. In addition, it is anticipated that the scientific community's interest in the journal will continue or even grow over the coming years due to the large number of publications and citations received, as well as the research themes identified and their evolution in the main database [11]. Previous researchers who have used biblioshiny by Putri at al. by utilizing keyword terms in the database search category [12] filtering technique using dimensions indexed metadata [13]Other metadata modifications can also be used so that multiple publications are used [14]. The literature is primarily categorized as innovation, innovation efficiency, and green innovation due to the evolution of innovation behaviors and research context [15]. By combining text codification and bibliometric methods of co-citation analysis, this study takes a novel approach [16]. utilized the scientific databases of ISI Web of Science (WoS) and the VOS Viewer software [17]. Conducted a bibliometric analysis as well as a co-citation and bibliographic coupling analysis [18]. bibliometric analysis was done to explain how the front-end of innovation's knowledge structure has changed over time [19]. cocitation-based four bibliometric analyses, network visualization using co-occurrence data, multi-dimensional scaling, and hierarchical cluster analysis [20]

Based on these articles, the researchers obtained data as initial findings to analyze the literature by filtering metadata which will then be analyzed using the biblioshiny program.

| Table | 1. | Research | data |
|-------|----|----------|------|
|-------|----|----------|------|

| Information | Results | |
|---------------------|---|--|
| Keywords | Islamic banking adoption (Islamic or banking or adoption) | |
| Time span | 1988 -2022 | |
| Number of articles | 151 | |
| Metadata collection | Dimension | |

3. Results

Sources of metadata stored in dimension format from articles related to Islamic banking adoption are then included in the biblioshiny program. The biblioshiny results describe various desired trends based on the literature.

3.1 Description and quote

Figure 1. shows the research trend of Islamic banking adoption based on the number of articles published annually from 1988-2022, there are as many as 151 articles. Research related to Islamic banking adoption continues to increase from 2010 to the present. The trend is the peak of research in 2020. Figure 2. shows a graph of the number of studies that use metadata. Islamic in the first place, then banking in the second, then adoption in the third.

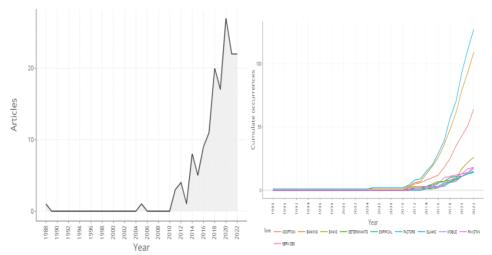


Fig.1. Trends in Islamic Banking Adoption.

Fig. 2. Trends Related to Islamic Banking Adoption.

3.2 Element analysis

Figure 3. shows a Three-Field Plot that visualizes the top ten out of three elements, consisting of cited journals, authors, and abstracts. The size of the square of each element is based on the number of related elements. The right element comes from an abstract that describes the most quoted words, the word Islamic in the first position, then the word banking in the second position. The left element is the name of the journal that publishes articles related to Islamic banking adoption. The middle element is the writer who connects the two elements.

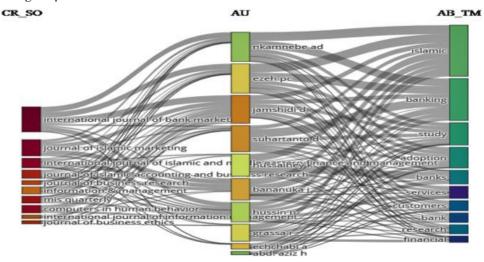


Fig. 3. Ten visualizations of the three elements; journals, authors and abstracts.

3.3 Most journals publish Islamic banking adoption

Figure 4. Shows the top ten journals that publish the most Islamic banking adoption. The top ranking is occupied by the Journal Of Islamic Marketing by publishing as many as 24 articles. Furthermore, in second place the Journal Of Islamic Accounting And Business Research published 8 articles.

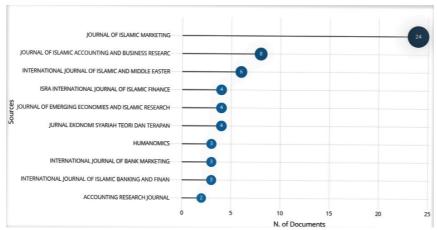


Fig. 4. The ten most journals publish Islamic banking adoption.

3.4 The most prolific writer

Figure 5. Shows the ten most prolific writers who write related to Islamic banking adoption. Jamshidi and Suhartanto are the most prolific writers with 4 articles each. Figure 6. Shows the ten authors with the most total citations. First Jamshidi with 89 total citations then Xue with 88 total citations.

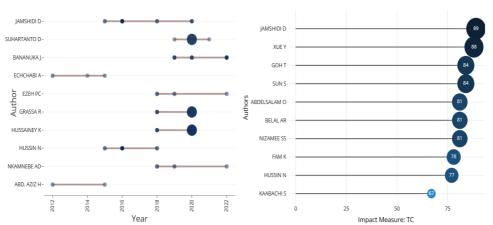


Fig. 5. Top ten contributing authors

Fig. 6. Top ten cited authors

3.5 Influential article

Table 2. Shows the top ten articles that are widely quoted and cited in the field of Islamic banking adoption.

Table 2. Ten most cited articles

| Writer | Year | Title | Journal | Doi | TC | TC |
|--------------|------|--|---|---------------------------------------|----|-------|
| Jamshidi D | 2016 | Forecasting Patronage | Journal of Islamic | 10.1108/ | 45 | 6.429 |
| Jamsmui D | 2010 | Factors Of Islamic Credit Card As A New E-Commerce Banking Service | Marketing | JIMA-07- 2014- 0050 | 43 | 0.429 |
| Hussin N | 2016 | Forecasting Patronage Factors Of Islamic Credit Card As A New E-Commerce Banking Service | Journal of Islamic Marketing | 10.1108/ JIMA-07- 2014- 0050 | 45 | 6.429 |
| Grassa R | 2018 | Corporate Governance And Islamic Banks' Products And Services Disclosure | Accounting Research Journal | 10.1108/ ARJ-09- 2016- 0109 | 21 | 4,200 |
| Hussaney K | 2018 | Corporate Governance And Islamic Banks' Products And Services Disclosure | Accounting Research Journal | 10.1108/ ARJ-09- 2016- 0109 | 21 | 4,200 |
| Jamshidi D | 2015 | ISLAMIC BANKING SERVICES ADOPTION AS A NEW BANKING RESTRUCTURE | Humanomics | 10.1108/ H-07- 2013- 0042 | 18 | 2,250 |
| Grassa R | 2020 | Do Ownership Structures Affect Risk Disclosure In Islamic Banks? International Evidence | Journal of Financial Reporting and Accounting | 10.1108/ JFRA-02- 2020- 0036 | 18 | 6,000 |
| Hussaney K | 2020 | Do Ownership Structures Affect Risk Disclosure In Islamic Banks? International Evidence | Journal of Financial Reporting and Accounting | 10.1108/ JFRA-02- 2020- 0036 | 18 | 6,000 |
| Bananuka J | 2019 | Determinants Of The Intention To Adopt Islamic Banking In A Non-Islamic Developing Country | Isra International Journal Of Islamic Finance | 10.1108/ IJIF-04- 2018- 0040 | 18 | 4,500 |
| Hussin N | 2015 | Islamic Banking Services Adoption As A New Banking Restructure | Humanomics | 10.1108/ H-07- 2013- 0042 | 18 | 2,250 |
| Suhartanto D | 2020 | Mobile Banking Adoption In Islamic Banks | Journal of Islamic Marketing | 10.1108/ JIMA-05- 2019- 0096 | 16 | 5,333 |

3.6 Keyword network

Figure 7. Shows the network between keywords that form several clusters. Islamic banking forms a purple cluster, banking adoption forms a red cluster. Keywords connected by lines can be used as new research so that they are more varied. The magnitude of the diagonal shape describes whether or not the keyword is linked and examined closely with other keywords.

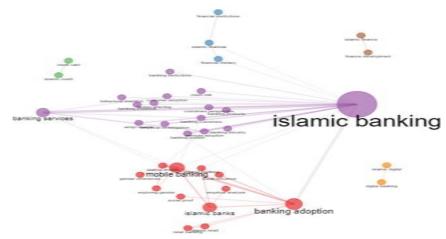


Fig. 7. Network between authors

3.7 Most words

Figure 8. Shows the number of the most used words. The word Islamic has 127 words or 18%, the two banking words have 109 words or 16% then the word adoption is 64 words or 9%. Figure 9. Shows the size of the form of words showing how many or few words are used.



Fig. 8. Number of words used

Fig. .9. Most used words

3.8 Topic group

Figure 10. shows the existence of different concepts or topics, grouping words, there are two forms that represent each group of words. Between words with words there are lines that connect words and do not connect words. Line spacing between words can mean how close the relationship between the words is. There are red and blue colors that represent each cluster.

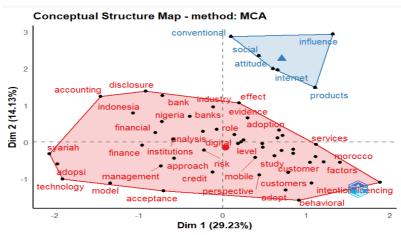


Fig. 10. Conceptual structure

3.9 Theme development

Figure 11. Shows the development of the most popular themes from year to year. From 1988 to 2019 they discussed banking, analysis, Islamic and so on, then from 2020 to 2022 the themes developed into Islamic, management, roles and so on. Each theme contains keywords based on the related topic domain.

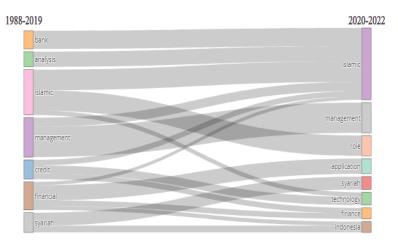


Fig.11. Theme development

3.10 Thematic map

Figure 12. Shows the grouping of algorithms with certain domains, each domain cluster or theme represents certain keywords. The magnitude of the logarithmic form describes the density of the development of the theme. The domain of Islamic banking adoption which has the largest form means that it has a very large development of keyword density.

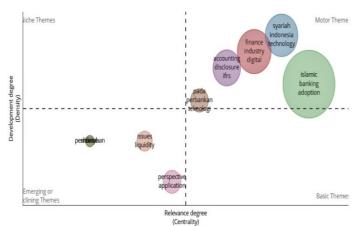


Fig. 12. Thematic map

3.11 Topic trend

Figure 13. Shows the development trend related to Islamic banking adoption from 1988 to 2022. Popular topics in 2022 can be related to the topic of Islamic banking adoption. Collaboration on the topic of technological innovation will support the goal of Islamic banking adoption which will increase the value of social trust.

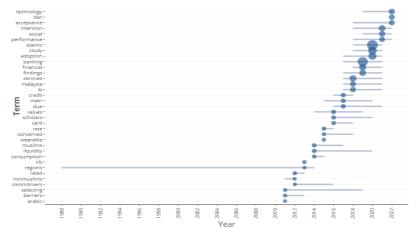


Fig. 13. Trends in the topic of Islamic banking adoption

4. Conclusion

This study analyzes Islamic banking adoption using metadata with the biblioshany program. The results of metadata processing show that the trend of articles discussing Islamic banking adoption continues to increase, and even has the potential to continue to increase along with the development of Islamic banks. Research results from the development of related keywords have the potential to be wider, based on the high number of article citations. Productive writers can provide an overview of innovation so that it can help other parties as a reference to develop it again for the future.

The limitation of this study is the metadata obtained. The actual biblioshany program can display various kinds of results, but its use cannot be maximized. Data that needs to be completed, such as the author's country of origin, abstract keywords.

The next researcher's suggestion is to obtain a more complete source of metadata, then to understand more deeply the biblioshany program so that they can continue to explore the results to be more innovative.

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