

# BIBLIOMETRIC ANALYSIS AND SYSTEMATIC LITERATURE REVIEW OF SHARIA COMPLIANCE RESEARCH

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## **Abstract**

This research aims to determine the map of research development and systematically explore articles about sharia compliance using bibliographic studies and Systematic Literature Reviews (SLR). Research data was obtained through the Scopus database. The study was conducted over a 10-year period from 2013 to 2023, looking for keys to sharia compliance by searching publications and discarding applications on the Scopus website. A total of 93 research papers were obtained. The data obtained was analyzed via PRISMA to obtain accurate data. SSS implementation steps occur in three phases: identification, validation, and feasibility. The SSS process selected 63 articles from 29 identified articles, and the selected articles were analyzed further. Based on the mapping visualization results using VOSviewer, the sharia compliance study was divided into 21 clusters based on keywords and 10 clusters based on the author's words. Thanks to the Publish or Perish application, the highest score was achieved in 2022 with the number of publications reaching 20 journal articles. Rating agencies and professional journals now publish academic publications on sharia compliance. The institution that publishes many related journals is the Journal of Islamic Marketing. In addition, Mr. Rabbani and Mr. Mustafa Raza are the most productive research authors in the field of Sharia compliance from 2013 to 2023.



**Keywords:** *sharia compliance; bibliometrics; vosviewer; systematic literature review*

### Abstrak

Penelitian ini bertujuan untuk mengetahui peta pengembangan penelitian dan menggali secara sistematis artikel tentang kepatuhan syariah dengan menggunakan studi bibliografi dan sistematika literatur review (SLR). Data penelitian diperoleh melalui database Scopus. Studi tersebut dilakukan selama periode 10 tahun dari tahun 2013 hingga 2023, mencari kunci kepatuhan syariah dengan mencari publikasi dan membuang aplikasi di situs Scopus. Sebanyak 93 makalah penelitian diperoleh. Data yang diperoleh dianalisis melalui PRISMA untuk mendapatkan data yang akurat. Langkah-langkah penerapan SSS terjadi dalam tiga fase: identifikasi, validasi, dan kelayakan. Proses SSS memilih 63 artikel dari 29 artikel yang teridentifikasi, dan artikel terpilih dianalisis lebih lanjut. Berdasarkan hasil visualisasi pemetaan menggunakan VOSviewer, kajian kepatuhan syariah dibagi menjadi 21 cluster berdasarkan kata kunci dan 10 cluster berdasarkan kata penulis. Berkat aplikasi Publish or Perish, nilai tertinggi diraih pada tahun 2022 dengan jumlah publikasi mencapai 20 artikel jurnal. Lembaga penerbit dan jurnal profesional kini menerbitkan publikasi akademis tentang kepatuhan syariah. Lembaga yang banyak menerbitkan jurnal terkait adalah Journal of Islamic Marketing. Selain itu, Bapak Rabbani dan Bapak Mustafa Raza merupakan penulis penelitian paling produktif di bidang kepatuhan Syariah dari tahun 2013 hingga 2023.

**Kata kunci:** *kepatuhan syariah; bibliometrika; VOSviewer; tinjauan pustaka sistematis*

## A. Introduction

Sharia Microfinance Institutions (LKMS) are identical to BMT (Baitul Maal wat Tamwil) using Cooperative Legal Entities. The existence of Sharia Microfinance Institutions as an alternative companion for members and the community to develop existing businesses, whether start-up businesses or developing existing business products to make them even bigger. Procurement of capital or materials can choose Sharia Microfinance Institutions as providers of funds and materials to realize existing businesses.<sup>1</sup>

In fact, BMT is an intermediary institution in financial services, so its

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<sup>1</sup> Eny Latifah and Zahara Fika, "Peran Dewan Pengawas Syariah Dengan Pendekatan S Haria Compliance Pada Lembaga Keuangan Mikro Syariah ( Studi Kasus Pada USPPS BMT Sunan Drajat )" 1, no. 1 (2022): 25–38.

supervision is under the OJK. The Cooperatives Department is not optimal in supervision, as is the OJK. First, juridically, the legality of the BMT that has been running so far is issued by the Cooperatives Service. Meanwhile, from the product aspect developed by BMT, it is like duplicating Islamic banks. So that the institutional essence under a cooperative becomes normal, because of the human resources it has and its operations, BMT is as if it were a sharia bank, not a derivative of a cooperative. This condition is something that is less favorable. Second, from the liquidity aspect, BMT control is monopolistically controlled by share owners (stock holders) and managers. There is operational ambivalence in BMT liquidity control which is different from cooperatives. If consistently, BMT due to its legality is issued by the Cooperative Service, then BMT customers are members who have the right to control and must be informed about the capital and liquidity flows running at BMT through the Annual Member Meeting (RAT). This problem is increasing, because many sharia institutions have developed under the Cooperative Service, namely Sharia Cooperatives or Kopontren which consistently implement the basics of cooperatives according to sharia principles.<sup>2</sup>

The policy regarding the development of the Baitul Maal Wat Tamwil (BMT) Sharia Microfinance Institution (LKMS) has an important position for improving the standard of living and economy of the community. Seeing its strategic position, it is hoped that BMT will be able to become the main supporting pillar of the national economic resilience system. BMT as a Sharia Microfinance Institution has a fairly large role in helping small and medium businesses. The presence of BMT is considered capable of overcoming capital problems experienced by small and micro traders who cannot access banking. This institution is expected to play a role in stimulating productive small businesses and freeing the community from the bondage of loan sharks.<sup>3</sup>

BMT in its operations must strictly comply with sharia provisions. Sharia principles must be applied to contracts used in sharia banks. The sharia principles in question are the principles of Islamic law in banking activities based on facts issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). The party that oversees the implementation of sharia principles in BMT is DPS whose role is to oversee and ensure that sharia banks operate in accordance with sharia principles. Thus, the role of DPS is very important because it ensures that there is no sharia compliance in BMT. However, in reality, in BMT operations there are still deviations from sharia

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<sup>2</sup> Ainin Ainiyah, "Kepatuhan Syariah (Syariah Compliance) Akad Mudharabah Di BMT BIM," *Jurnal Ekonomi Syariah* 6, no. 5 (2019).

<sup>3</sup> Rozalinda, "Peran Baitul Mal Wa Amwil Tagwa Muhammadiyah Dalam Membebaskan Masyarakat Dar Derntenir Di Kota Padang," *Jurnal Penelitian Sosial Keagamaan* 7, no. 2 (2013).

principles in its operations. It is suspected that some BMTs still use the interest system even though the terms used in their contracts are in Arabic. Many contracts are proven to be very close and almost the same as contracts in conventional financial institutions and the difference is only in terms of terms. As society considers, there is no difference between BMT and conventional financial institutions because in practice they are the same. Some of them refuse to use BMT services because they are not fully sharia.<sup>4</sup>

The growth of sharia financial institutions in Indonesia always experiences a significant increase every year. In the 2014 sharia banking outlook, a 13.9% growth in the number of sharia banking users was recorded. The number of workers in sharia banking was 42,026 people (up 33.2%). Of course, this growth does not include sharia microfinance institutions such as Baitul Mal wa Tamwil, Sharia Financial Services Cooperative and Sharia Financial Services Unit. From the data on these workers, it cannot be denied that all of them have adequate resource capabilities in terms of practical implementation of the Islamic economic system.<sup>5</sup>

Compliance with sharia principles (sharia compliance) is an absolute requirement that must be implemented by financial institutions that implement sharia principles. It is clear that implementing Sharia Compliance is the *raison d'etre* for this institution. Compliance with sharia principles is the fulfillment of all sharia principles in all activities carried out as a manifestation of the characteristics of the institution itself, including in this case BMT. <sup>6</sup> A lot of scientific research regarding sharia compliance has been studied from time to time based on searches on the Scopus scientific study site on sharia compliance over a period of 10 years, from 2013 to 2023. There were 92 studies studying sharia compliance. This shows that sharia compliance is of great interest to the public. The aim of this research is to map research topics around sharia compliance using: VOSviewer bibliometric studies to analyze and study maps of literature developments in publications

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<sup>4</sup> Ahmad Sapudin, Mukhamad Najib, and Setiadi Djohar, “*Strategi Pengembangan Lembaga Keuangan Mikro Syariah ( Studi Kasus Pada BMT Tawfin Jakarta ) Development Strategy of Islamic Microfinance Institution ( Case Study at BMT Tawfin Jakarta )* Sapudin A , Najib M , Djohar S Pengembangan Lembaga Mikro Syariah 1 Pendahuluan Krisis Ekonomi Yang Melanda Indonesia Dimulai Pada Akhir 1997 Hingga Akhir Tahun 1998 , Berdampak Pada Terganggunya Stabilitas Bangsa Secara Mikro Dan Makro . Pada Saat Itu Pendanaan Dari Perbankan . Salah Satu Lembaga Keuangan Mikro Syariah yang Menyediakan Salah Satu BMT yang Beroperasi di Wilayah Jakarta Yaitu BMT Tawfin , Yang Berbadan Berdiri Dan Mulai Beroperasi Mulai Tahun 2012 Dan Mengalami Kondisi Pasang Surut Dalam” 5, no. 1 (2017).

<sup>5</sup> Sapudin, Najib, and Djohar.

<sup>6</sup> Zainul Anwar, “*Analisis Syariah Compliance Pebiayaan Murabahah BMT Mitra Sekabupaten Jepara,*” University Research Colloquium 1, no. 1 (2016).

in a scientific field by creating metadata network maps.<sup>7</sup>

Bibliometric analysis is a useful approach in identifying the direction and attention of research that is developing in a particular field by utilizing bibliographic data.<sup>8</sup> Through bibliometric analysis, we can identify the most cited publications, networks between authors and publications, as well as research trends and trending research topics.<sup>9</sup>

The difference between this research and previous research is that this research explains and maps all research topics around sharia compliance, so that future researchers can find out the gaps in research around sharia compliance. The implication and contribution of this research is that there is a mapping of research topics regarding sharia compliance which are often or rarely researched by researchers, so that they can become a reference for future researchers.

## B. Research Method

This research uses quantitative descriptive methods based on bibliometric investigations. This research uses a method in the form of bibliometric analysis, namely a research method that uses bibliographic data to analyze research trends and patterns in a scientific discipline.<sup>10</sup> In bibliometric research on sharia compliance, researchers used secondary metadata obtained from Scopus searches in the Publish or Perish application. The technique used to search for data in this research is by collecting metadata with the keyword sharia compliance. The addition of the word compliance after the word sharia is intended so that search results in the publish or perish application do not mix up sharia keywords in the field of cosmology.<sup>11</sup>

After collecting sharia compliance metadata, researchers used a bibliometric analysis tool, namely VOSviewer, to visualize research patterns and trends in these publications.<sup>12</sup> This tool can help researchers identify main research topics in the field of sharia compliance, as well as trends and developments in sharia compliance research in sharia microfinance institutions. The limitations of the published articles used in this research are only those published in Open Access or can be accessed in terms of author,

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<sup>7</sup> saipul azis, “Tren Dan Fokus Penelitian Inflasi Global:” 5, No. 1 (2023).

<sup>8</sup> Asna Istya Marwantika, “Journal of Da’wah” 1 (2022): 24–41.

<sup>9</sup> Elisa Christiana, “Analisis Bibliometrik Publikasi Ilmiah Bidang Digital Asset Management Berbasis Data Scopus 2011-2020” 1, no. September (2021): 259–80.

<sup>10</sup> Salsabila Shafa, “Diterima: 9 Juli, Disetujui: 16 Agustus, Dipublikasikan: 10 September” 2, no. September (2022): 71–86.

<sup>11</sup> saipul azis, “Tren Dan Fokus Penelitian Inflasi Global:”

<sup>12</sup> Zayyin Abdul Quddus, “Global Komunika” 5, no. 2 (2022): 74–85.

publisher, abstract, key words, year of publication and pdf.<sup>13</sup>

Data collection for published articles was carried out from 2013 to 2023. The search technique was using the keyword "sharia compliance" based on the title words category. Then the article data that meets these criteria is downloaded using the RIS (Research Information Systems) format, then imported into Mendeley software to store reference data and retrieve metadata in the article document. Next, the RIS data is processed and analyzed using the VOSViewer (Visualization of Similarities) algorithm software. This is to find out bibliometric maps and trends in scientific publications regarding sharia compliance in sharia microfinance institutions over a period of 10 years. Then this study also uses the Systematic Literature Review (SLR) analysis method. SLR is one of the most widely adopted literature study methods, where an extensive literature survey is carried out to determine the current state of a research topic.<sup>14</sup>

This research data was obtained through the Scopus database. Retrieval of research data on the Scopus database was carried out because the Scopus database is a database that includes various scientific journals, conference proceedings, and global and regional books which are known to only index high quality data through strict content selection and re-evaluation by independent content selection and advisory boards. Scopus.<sup>15</sup> The process of selecting research data samples began by searching for data on the Scopus database which was carried out in early December 2023. Next, the Preferred Reporting Items for Systematic reviews and Meta-Analyses (PRISMA) methodology was carried out.<sup>16</sup>

The PRISMA method is used because this model includes a systematic procedure for extracting literature sources with a review process including identification, screening and eligibility and inclusion.<sup>17</sup>

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<sup>13</sup> Dimas Hawaari and Dan Yunus Winoto, "Pemetaan Bibliometrik Dengan Aplikasi Vosviewer Terhadap Perkembangan Penelitian Bidang Pertanian Di Indonesia" 6, no. 1 (2022): 1–12.

<sup>14</sup> Mustafa Raza Rabbani, "Fintech Innovations, Scope, Challenges, and Implications in Islamic Finance: A Systematic Analysis," *International Journal of Computing and Digital Systems* 13, no. 1 (2022): 579–608, <https://doi.org/10.12785/IJCDS/130147>.

<sup>15</sup> Jeroen Baas et al., "Scopus as a Curated, High-Quality Bibliometric Data Source for Academic Research in Quantitative Science Studies," *Quantitative Science Studies* 1, no. 1 (2020): 377–86, [https://doi.org/10.1162/qss\\_a\\_00019](https://doi.org/10.1162/qss_a_00019).

<sup>16</sup> Naveed Ahmad et al., "Drivers and Barriers of Travel Behaviors during and Post COVID-19 Pandemic: A Systematic Literature Review and Future Agenda," *Journal of Tourism Futures*, 2022, 1–23, <https://doi.org/10.1108/JTF-01-2022-0023>.

<sup>17</sup> Alessandro Liberati et al., "The PRISMA Statement for Reporting Systematic Reviews and Meta-Analyses of Studies That Evaluate Healthcare Interventions: Explanation and Elaboration.," *BMJ (Clinical Research Ed.)* 339 (2009), <https://doi.org/10.1136/bmj.b2700>; Zain ul Abedin Janjua, Gengeshwari Krishnapillai, and Mobashar Rahman, "A Systematic Literature Review of Rural Homestays and Sustainability in Tourism," *SAGE Open* 11, no. 2 (2021),

The identification process is the process of finding synonyms of words, related terms and variations of main keywords.<sup>18</sup> Meanwhile, the screening process is a document screening process according to certain scientific reasons and the final process is eligibility, which is a verification of eligibility where researchers assess the remaining articles from the screening process. This assessment process is carried out by reading the title and abstract of the article.<sup>19</sup> After that, the included data is data that is ready to be processed and analyzed.

## C. Discussion

### Sharia Compliance

Attachment to sharia principles is a form of sharia compliance by sharia financial institutions. Sharia compliance by a Sharia Bank or BMT is the fulfillment of all sharia principles in all activities it carries out. Sharia compliance is one part of a good sharia banking governance system (known as *good corporate governance*). The management of a sharia bank cannot be separated from fulfilling sharia principles, especially in implementing the intermediation function. Operations for collecting and distributing public funds must not be carried out without implementing sharia principles.<sup>20</sup>

Non-compliance with sharia principles can have a negative impact on the condition of the bank or BMT itself because it has the potential to create bank failure or *insolvency* which can result in disruption of the country's financial system. Apart from that, sharia compliance is also an element in assessing the health level of sharia banks which places an obligation on sharia banks to maintain and improve it (Law no 21/2008).<sup>21</sup>

Maintaining the soundness level of a bank or BMT will be directly proportional to maintaining public trust, so that if a bank or BMT is negligent in maintaining its soundness level, including if the bank fails to implement sharia principles, then the public will lose trust in the bank. From the perspective of society, especially users of sharia banking services, sharia compliance is the core of the integrity and credibility of sharia banks. The

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<https://doi.org/10.1177/21582440211007117>; Mahmoud Amer, "Systematic Review of Religiosity and Social Responsibility," *Journal of Business and Socio-Economic Development*, 2023, <https://doi.org/10.1108/jbsed-02-2023-0007>.

<sup>18</sup> Yazid Saleh et al., "A Systematic Literature Review (SLR) on the Development of Sustainable Heritage Cities in Malaysia," *Journal of Regional and City Planning* 32, no. 3 (2021): 290–310, <https://doi.org/10.5614/jpwk.2021.32.3.6>.

<sup>19</sup> Saleh et al.

<sup>20</sup> Silvia Dora Bonita and Aan Zainul Anwar, "Implementasi Syariah Compliance Pada Akad Murabahah Dan Ijarah ( Studi Kasus Pada KSPPS BMT Fastabiq Jepara )," 2017.

<sup>21</sup> Abdullah M Noman, "Imperatives of Financial Innovation for Islamic Banks," *International Journal of Islamic Financial Services* 4, no. 3 (2001): 1–10, <http://www.citeseerx.ist.psu.edu>.

existence of sharia financial institutions, especially sharia banks, is aimed at meeting the needs of the Islamic community for the comprehensive implementation of Islamic teachings (*kaffah*) including in fund distribution activities through sharia banks.<sup>22</sup>

Public trust and confidence in Islamic banks is based and maintained through the implementation of Islamic legal principles which are adapted in the operational rules of the institution. Without compliance with sharia principles, people will lose the privileges they are looking for, which will affect their decision to choose or continue to use the services provided by sharia banks. Non-compliance with sharia principles will have a negative impact on the image of sharia banks and has the potential to be abandoned by potential customers or customers who have used sharia banking services before.<sup>23</sup>

The obligation to apply sharia principles must be carried out thoroughly (*kaffah*) and consistently (*isstiqomah*). Non-compliance with sharia principles is threatened with administrative sanctions imposed on parties who do not implement or obstruct the implementation of sharia principles, both individually and collectively.<sup>24</sup>

### **Bibliometric Analysis**

The bibliometric method is a method of measuring literature using a statistical approach that includes the application of quantitative analysis.<sup>25</sup> Bibliometric analysis is a research method that utilizes a quantitative approach to analyze and measure information contained in scientific publications such as journal articles, conferences/proceedings and books. The main goal is to understand research patterns and developments in a scientific domain, measure the impact of publications, and analyze citation patterns, researcher collaboration, and scientific network structure.<sup>26</sup>

Bibliometric studies are a research method that uses bibliographic and literature analysis to measure and evaluate the impact, productivity, and relationship between scientific works and their authors. This method can be used to observe trends in scientific publications, identify collaborations between researchers, measure the level of influence and citations of a work,

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<sup>22</sup> Luqman Nurhisam, "Kepatuhan Syariah ( Sharia Compliance ) Dalam Industri Keuangan Syariah," *Jurnal Hukum IUS QULA IUSTUM* 23, no. 1 (2016): 77–96.

<sup>23</sup> Bagya Agung and Jasri Bin, "Peranan Dewan Pengawas Syariah Terhadap Praktik Kepatuhan Syariah Dalam Perbankan Syariah Di Indonesia," 2016, 113–29.

<sup>24</sup> Siti Rahmi Kasim, "Urgensi Hukum Kepatuhan Syariah Dalam Perbankan Syariah Di Indonesia," *Journal Penelitian Dan Pemikiran Islam* 22 (2018).

<sup>25</sup> Muhaemin Sidiq, "Panduan Analisis Bibliometrik Sederhana," no. June (2019), <https://doi.org/10.13140/RG.2.2.15688.37125>.

<sup>26</sup> Lukmanul Hakim, "Analisis Bibliometrik Penelitian Inkubator Bisnis Pada Publikasi Ilmiah Terindeks Scopus," *Procuratio: Jurnal Ilmiah Manajemen* 8, no. 2 (2020): 176–89.



and analyze network structures in scientific literature.<sup>27</sup> The aim is to analyze and study maps of literature development in publications in a scientific field. And can also analyze simple productivity indicators in research with more sophisticated and multidimensional techniques based on quotes in articles. So that it can identify and map new (multidisciplinary) scientific and technological developments. *VOSviewer* is a software tool for creating, exploring and visualizing metadata network maps. It can be concluded that this device has two main functions.<sup>28</sup>

Create bibliometric maps based on metadata networks. This map can create a network of scientific publications, journals, researchers, institutions, countries, keywords that are available or not yet available. To build this network, bibliographic database files are needed, *such as Web of Science, Scopus, Dimensions, Lens and PubMed Files*. Or from reference management files, *such as RIS, EndNote, RefWorks Files*) by inputting them into *VOSviewer* software. And you can also download data *via API, such as Crossref API, OpenAlex API, Europe PMC API and several others; and visualizing and exploring bibliometric maps*. *VOSviewer* provides three forms of visualization, namely network, overlay and density visualization. The visualization can be enlarged making it possible to explore the bibliometric map in detail and completely, even if it contains thousands of items.<sup>29</sup>

### **Vosviewer**

Visualization of similarities-viewer or commonly known as *VOSviewer* is software used to create maps using network data and describe and explore them.<sup>30</sup> *VOSviewer* functions as a map maker based on a network as well as a network builder of scientific publications themselves (based on articles, researchers, research organizations, countries, keywords and terms), and as a visualizer and map explorer (with network visualization, overlay and density) with the available tools zooming and scrolling that allows the map to be explored in more detail.<sup>31</sup>

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<sup>27</sup> Maksym Dubyna et al., "Mapping the Literature on Financial Behavior: A Bibliometric Analysis Using the *VOSviewer* Program 1 Introduction" 19 (2022), <https://doi.org/10.37394/23207.2022.19.22>.

<sup>28</sup> Nees Jan Van Eck and Ludo Waltman, "Text Mining and Visualization Using *VOSviewer*," 2011, 1–5.

<sup>29</sup> J D Van der Ploeg, J Ye, and L Pan, "Peasants, Time and the Land: The Social Organization of Farming in China," *Journal of Rural Studies*, 2014, <https://www.sciencedirect.com/science/article/pii/S0743016714000904>.

<sup>30</sup> Nees Jan and Van Eck Ludo, "Software Survey: *VOSviewer*, a Computer Program for Bibliometric Mapping," 2010, 523–38, <https://doi.org/10.1007/s11192-009-0146-3>.

<sup>31</sup> Eck and Waltman, "Text Mining and Visualization Using *VOSviewer*."

## Publish Or Perish

This application was introduced in October 2006 and has undergone development and updates to date. Publish or Perish uses Scopus queries to obtain information about citations which are then analyzed and converted into a number of statistics. This application is used with an internet network connection and can be run on Microsoft Windows, MacOS and GNU/Linux systems. The results are available which can be copied to the Windows clipboard (for running into other applications) or saved to various output formats (for future reference or further analysis).<sup>32</sup>

## Systematic Literatur Review (SLR)

Literature review (LR) or library study is a research product that helps advance gradually, by utilizing the results of previous research Literature review (LR) or library study is a research product that helps advance science gradually, by utilizing the results of previous research.<sup>33</sup> Literature review functions as a method for reviewing existing publications or for exploring undiscovered knowledge. This is an important step in expanding the boundaries of research and study, providing information about the frequency of citation of previous works. A literature review allows researchers to filter research that makes a contribution. However, traditional literature review methods are criticized for lack of validity, reliability and bias in research.<sup>34</sup> To overcome the limitations of traditional literature reviews, a new approach emerged called Systematic Literature Review (SLR).<sup>35</sup>

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Systematic literature review (SLR) is a methodology or analytical tool that processes and collects a number of researches to then be identified and

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<sup>32</sup> Dwi Ridho Aulianto, Pawit Yusup, and Yanti Setianti, "Pemanfaatan Aplikasi ' Publish Or Perish ' Sebagai Alat Analisis Sitasi Pada Jurnal Kajian Komunikasi Universitas Padjadjaran," *Informasi Dan Komunikasi* 3, no. July (2019): 873–80.

<sup>33</sup> Guillaume Lame, "Systematic Literature Reviews: An Introduction," *Proceedings of the International Conference on Engineering Design, ICED 2019-Augus*, no. AUGUST (2019): 1633–42, <https://doi.org/10.1017/dsi.2019.169>.

<sup>34</sup> Amer, "Systematic Review of Religiosity and Social Responsibility."

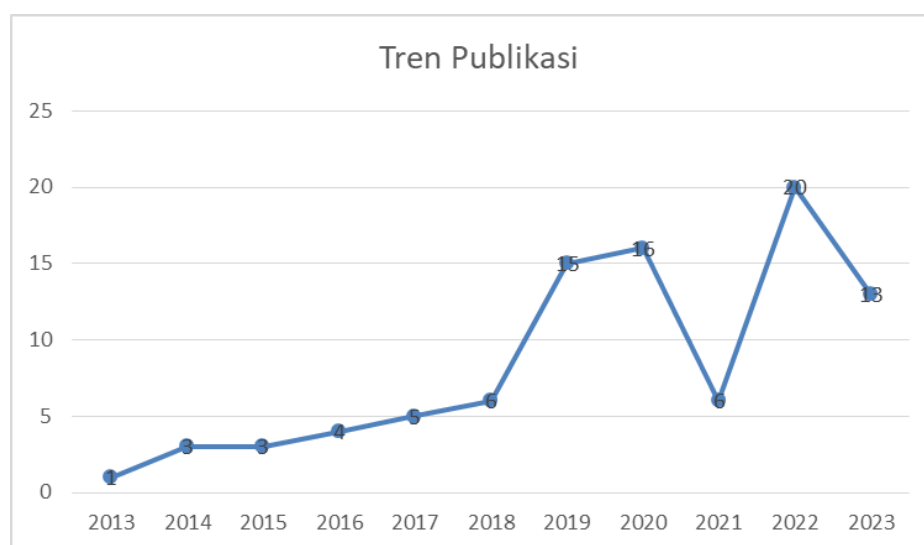
<sup>35</sup> Amer.

analyzed. This analysis can be carried out either by carrying out critical studies, mapping or appreciating various previous research on the same topic.<sup>36</sup> Therefore, SLR is very efficient in summarizing various literature to help researchers answer research questions determined by SLR researchers' objectives. SLR research is carried out for various purposes, including identifying, reviewing, evaluating, and interpreting all available research on interesting phenomenon topic areas, with certain relevant research questions. SLR is also often needed to determine a research agenda, as part of a dissertation or thesis, and is part of a complete research grant application.<sup>37</sup>

### Mapping The Distribution of Scientific Publications Regarding Sharia Compliance.

There are 92 Scopus journals based on the results of data collection using Microsoft Excel and Mendeley Desktop originating from the Scopus website and Perish/Harzing software during the period 2013 to 2023. The results are as follows:

Figure 1. Table of scientific publication data regarding sharia compliance by year



Source: Processed data, Microsoft Excel 2016

### Mapping Research Topics Around The Keyword Sharia Compliance

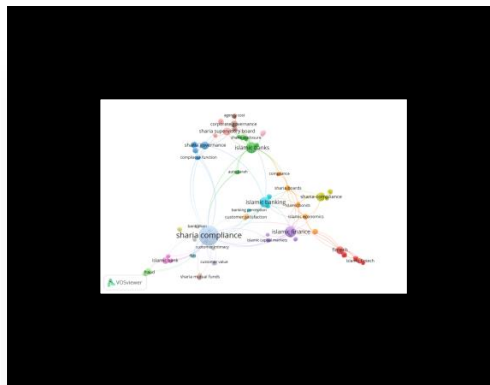
<sup>36</sup> Fauzul Hanif Noor Athief, Darlin Rizki, and Arum Pratwindya, "Performa Bank Wakaf Mikro Selama 2017-2021: Sebuah Studi Literatur Sistematis (Systematic Literature Review)," *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah* 9, no. 2 (2022): 204–21, <https://doi.org/10.19105/iqtishadia.v9i2.6727>.

<sup>37</sup> Evi Triandini et al., "Metode Systematic Literature Review Untuk Identifikasi Platform Dan Metode Pengembangan Sistem Informasi Di Indonesia," *Indonesian Journal of Information Systems* 1, no. 2 (2019): 63, <https://doi.org/10.24002/ijis.v1i2.1916>.

### Using The VOSviewer Bibliometric Analysis

Search results on the Scopus website regarding research articles with the keyword sharia compliance are downloaded in RIS (Research Information Systems) format then input and analyzed using the VOSViewer device. The results are as follows:

Figure 2. Network visualization of a map of research developments around the keyword sharia compliance



Source: Processed data, VOSViewer 2023 software

Based on the results of the analysis, this research is divided into 21 clusters with 109 topics. Following are the results of the analysis:

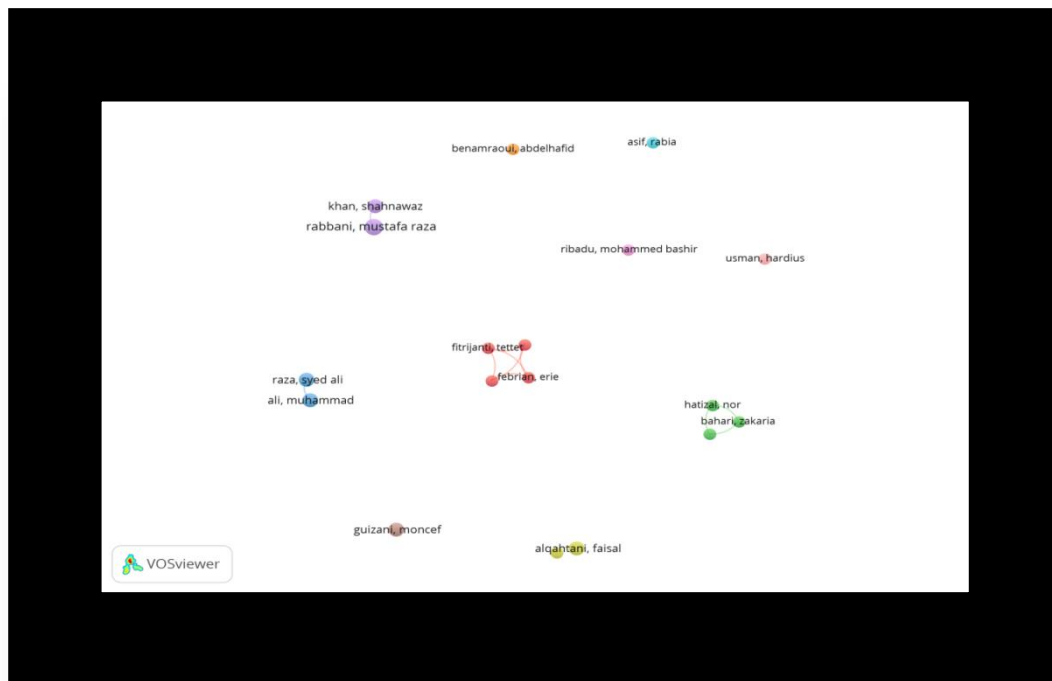
Cluster Number	Items	Keywords
Cluster 1	consists of 11 topics	<i>alternative solutions, digital banking, disruptive technology, financial innovation, financial technology, fintech, islamic fintech, p2p lending, p2p lending platform, peer to business lending, smes.</i>
Cluster 2	consists of 9 topics	<i>auto ijarah, customer intention, data envelopment analysis, economic consequence, financial performance, islamic banks, non compliance risk, sharia disclosure, sharia risk</i>

Cluster 3	consists of 8 topics	<i>banking, compliance function, internal audit, islam, islamic banking regulation, sharia board, sharia governance, sharia supervision.</i>
Cluster 4	consists of 8 topics	<i>cash holding, cost of equity, customer, financial constraints, internal capital, investment cash flow, islamic corporate finance, sharia compliance.</i>
Cluster 5	consists of 8 topics	<i>islamic capital markets, islamic finance, portofolio optimization, regulations, shariah invesment, social responsibility invesment, speed of adjusment, stock returns</i>
Cluster 6	consists of 8 topics	<i>banking perception, contract agreement, finance, islamic banking, murabahah financing, murabahah financing contract, qualitative analysis, screening and audit.</i>
Cluster 7	consists of 7 topics	<i>compliance, goffman framing, islamic bonds, islamic economics, sharia boards, sukuk, systematic review.</i>
Cluster 8	consists of 8 topics	<i>agency cost, corporate governance, operational risk disclosure, performance islamic bank, shariah board characteristic.</i>
Cluster 9	consists of 5 topics	<i>banking regulation, financial benefits, islamic bank, maqashid al shariah, spiritual benefits</i>
Cluster 10	consists of 5	<i>financial performance, internal sharia</i>

	topics	<i>control, politic of law, sharia banking, sharia supervisory board</i>
Cluster 11	consists of 5 topics	<i>fraud, islamic corporate governance, islamic income ratio, islamic invesment ratio, profit sharing ratio</i>
Cluster 12	consists of 5 topics	<i>diffusion of innovation, invesments, investor demand, profitability analysis, sharia compliance.</i>
Cluster 13	consists of 3 topics	<i>current benefits, laws and regulations, state sukuk.</i>
Cluster 14	consists of 3 topics	<i>customer value, interests, sharia hotels.</i>
Cluster 15	consists of 3 topics	<i>dps, respobility and islamic, supervision</i>
Cluster 16	consists of 3 topics	<i>bmi, customer satisfaction, switching behavior</i>
Cluster 17	consists of 3 topics	<i>islamic principles, retail investors, sharia mutual funds.</i>
Cluster 18	consists of 3 topics	<i>islamic boutique design, islamic work ethic, sharia compliance.</i>
Cluster 19	consists of 2 topics	<i>bank sharia, intellectual capital</i>
Cluster 20	consists of 2 topics	<i>dsn mui, fatwa.</i>
Cluster 21	consists of 2 topics	<i>Customer Intimacy, Perceived Risk.</i>

Source: Processed data, VOSViewer 2023 software

Figure 3. Mapping of Research Topics around sharia



Compliance based on authors using the VOSviewer Bibliometric Analysis:

Source: Processed data, VOSViewer 2023 software

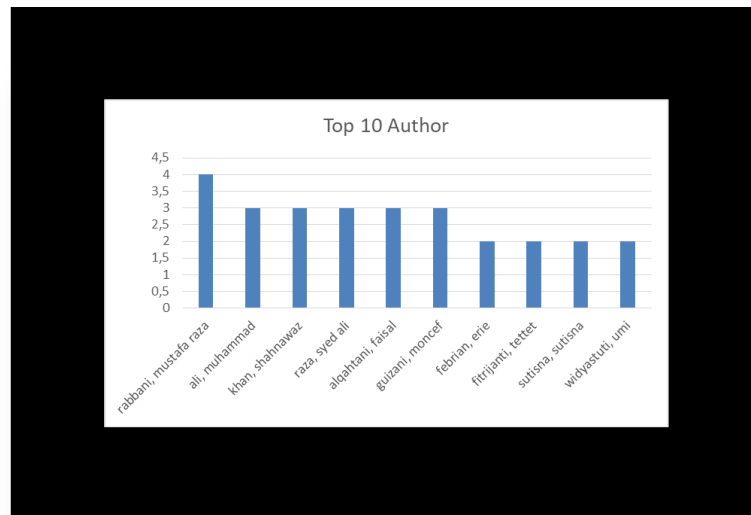
In this sub-chapter, the research subject regarding sharia compliance is based on the author. This research is divided into 10 clusters with 18 items, namely:

Cluster	Items	Authors
First cluster	there are 4 items related to the author	(febrina, erie), (fitrijanti, tetet), (sutisna, sutisna), (widyastuti, umi).
Second cluster	there are 3 research items related to the author	(bahari, zakaria), (doktoralina, caturida), (hatizal, nor)
Third Cluster	there are 2 research items related to the author	(Ali, Muhammad), (Raza, Syed Ali)

<b>Fourth Cluster</b>	there are 2 research items related to the author	(alqahtani, faisal), (noulanouar, zakaria)
<b>Fifth Cluster</b>	there are 2 research items related to the author	(khan, shahnawaz), (rabbani, mustafa raza)
<b>Seventh Cluster</b>	there is 1 research item related to the author	(benamraoui, abdelhafid)
<b>Eighth Cluster</b>	there is 1 research item related to the author	(guizani, moncef)
<b>Ninth Cluster</b>	there is 1 research item related to the author	(ribadu, mohammed bashir).
<b>Tenth Cluster</b>	there is 1 research item related to the author	(Usman, Hardius)

Source: Processed data, VOSViewer 2023 software

Figure 4. Productivity of Sharia Compliance Article Writers at Sharia Microfinance Institutions.



Source: Vosviewr Application Data Processing, 2023



The following is a table of publications from the three authors with the most citations that have been collected. To evaluate the productivity of a writer, indicators can be seen from the number and frequency of research publications they produce. Figure 4 presents the distribution of authors and articles in research publications during the 2013-2023 period. This figure illustrates the level of productive authors from 20 authors in research on sharia compliance during that period (2013-2023). From this picture, it can be seen that Rabbani, Mustafa Raza is ranked first as the most productive writer with a total of 4 journal articles. Meanwhile, second place was occupied by (Ali, Muhammad), (Khan, Shahnawaz), (Raza, Syed Ali), (Alqahtani, Faisal), (Guizani, Moncef) with a total of 3 journal articles. Then ranked by (Febrian, Erie), (Fitrijanti, Tettet), (Sutisna, Sutisna), (Widyastuti, Umi) each of whom published 2 journal articles. Ranking of institutions and journals for publishing scientific publications regarding Sharia Compliance.

Figure Table 5. Ranking of institutions and journals publishing scientific publications regarding Sharia Economic Disputes



Source. Data processed, 2023

In table 5, there are 7 affiliates/institutions that publish the most research articles on Sharia Compliance. The institution that publishes the most related research results is the Journal of Islamic Marketing, with 11 articles. And conversely, the lowest ones are International Journal of Supply Chan Management, International Journal Innovation Creative and Change, which is only 3.

There are several definitions of Sharia Compliance put forward by experts including according to Othman and Owen, Praja, and Irawan as follows:

Number.	Names of Experts	Definition of Sharia Compliance
1	Othman dan Owen	<p><i>Compliance</i> defined by Othman and Owen as <i>the ability to fulfill with Islamic law and operate under the principles of Islamic banking and economy</i>. The above opinion holds that compliance is the ability to comply with Islamic law and operate under the principles of Islamic economics and financial institutions.<sup>38</sup> Some indicators <i>shari'ah compliance</i> (sharia compliance) is <i>run on Islamic law</i> (implementing the principles of Islamic law), <i>provision on Islamic products</i> (in accordance with Islamic products), <i>no interest</i> (does not contain usury), and <i>provision on free interest loans (interest free)</i>.<sup>39</sup></p>
2	Praja	<p>Praja stated the six principles of mu'a- even as follows:<sup>40</sup> (a) the principle of mutual benefit (<i>tabadual-manafi'</i>); (b) the principle of equality; (c) mutual consent (<i>'a tarad in</i>); (d) free from manipulation (<i>'adam al-garar</i>); (e) the principle of al-birr waat-taqwa and (f) the principle of al-musyarakah. In addition to the six principles above, they can be developed into several other principles, namely: (1) free from usury and exploitation (<i>z'ulm</i>); (2) halal and tayyib; (3) not harmful (<i>'adam al-mudarat</i>); (4) prohibition of speculation; and (5) prohibition of hoarding ihtika.</p> <p><sup>41</sup> Meanwhile, some of the bases of</p>

<sup>38</sup> Lynn Owen, "The Multi Dimensionality Of Carter Model To Measure Customer Service Quality (Sq) In Islamic Banking Industry : A Study In Kuwait Finance House" 3, no. 4 (2017).

<sup>39</sup> Rahman El Junusi, "Dan Kepercayaan Bank Syariah," *Al-Tabrir* 12, no. 3 (2012).

<sup>40</sup> Juhaya Raja, *Filsafat Hukum Islam* (Bandung: LPPM Universitas Islam Bandung, 2015).

<sup>41</sup> Priyonggo Suseno dan Bhekti Hendrie Anto Munrokhim Misanam, *Ekonomi Islam* (Jakarta: Raja Grafindo Persada, 2014).

3		Islamic economic policy include the following: (1) the elimination of usury; (2) the institutionalization of zakat; (3) the prohibition of garar and (4) the prohibition of what is forbidden. <sup>42</sup>
	Irawan	Using the AAOIFI standard, it has presented its research study on Sharia Compliance of Indonesian Islamic financial institutions. There are four things that must be considered, namely: 1) Contracts, transactions, 2) agreements made by Islamic Financial Institutions 3) Allocation of profits 4) Payment of losses related to accounts. <sup>43</sup>

### Systematic Literature Review related to Sharia Compliance Mapping

#### Description of Research Data

##### a) *Identification*

In the identification process, an identification process is carried out to find data using related terms and variations of main keywords.<sup>44</sup> In this research, the keyword used to identify data in the Scopus database is "Sharia Compliance". Table In this process Scopus data produces 93 documents.

##### b) *Screening*

The screening process was carried out by removing journals that did not contain author and title data, namely 0 documents, and no abstracts for keywords, namely 1 document. In this process the data produced 92 article documents.

The screening process was carried out by removing journals that did not contain author and title data, namely 0 documents, and no abstracts for keywords, namely 1 document. In this process the data produced 92 article documents

##### c) *Eligibility*

The next process is the eligibility process which is a verification

<sup>42</sup> Muslihun Muslim, *Fiqh Ekonomi* (Mataram: LKIM IAIN Mataram, 2015).

<sup>43</sup> Irawan Handi, *10 Prinsip Kepuasan Pelanggan* (Jakarta: Elex Media Komputindo, 2013).

<sup>44</sup> Saleh et al., "A Systematic Literature Review (SLR) on the Development of Sustainable Heritage Cities in Malaysia."

of the feasibility of the SSS method, where researchers assess the remaining articles from the screening process (Saleh et al., 2021). This assessment process is carried out by reading the title and abstract of the article. In this process there were 63 articles that did not match the research focus, namely those related to sharia compliance. So the total results of this process resulted in the selection of 29 documents.

d) *Included*

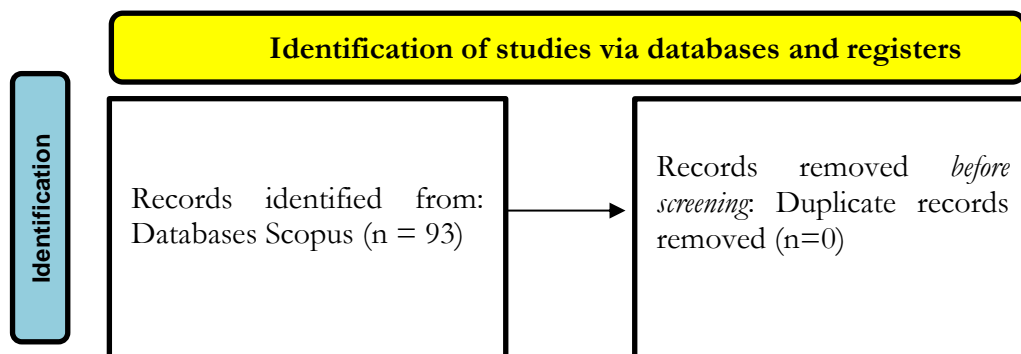
This section shows the final process, where 29 documents that have gone through the identification, screening and eligibility processes are the documents that will be analyzed.

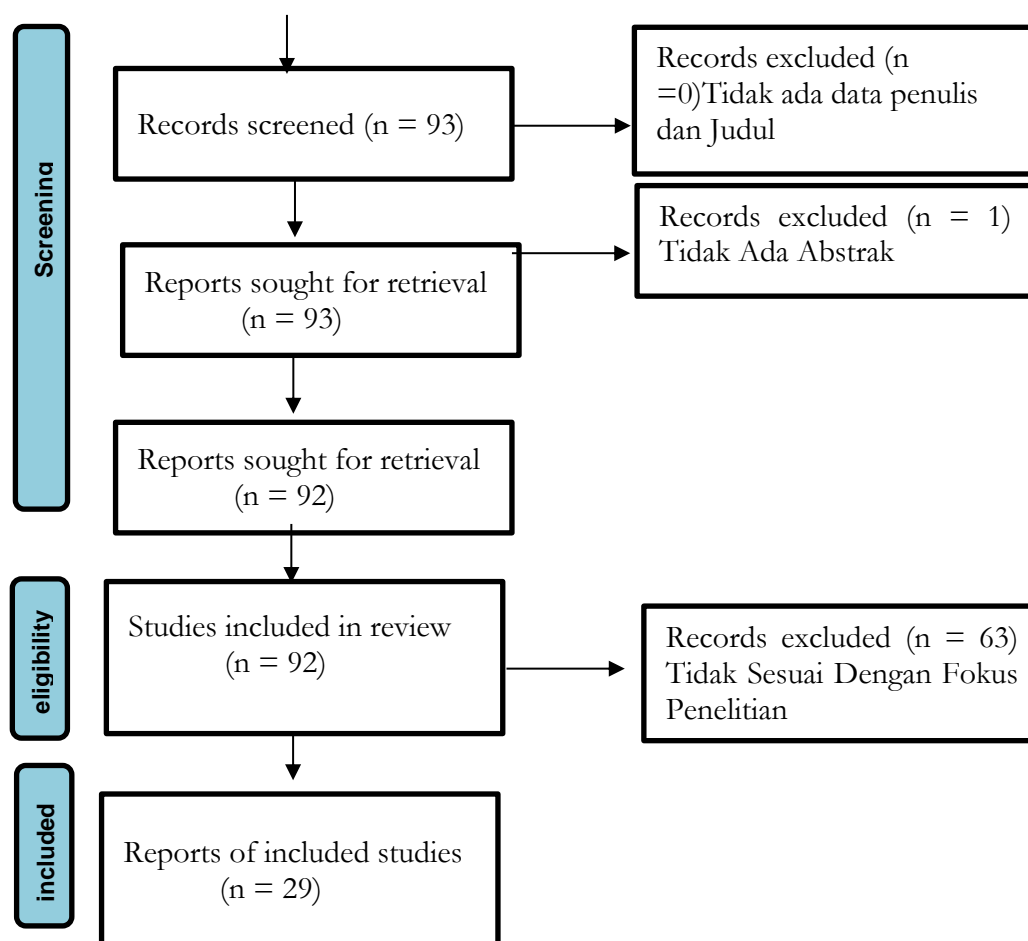
All these processes can be seen in the following table:

Item	Description
Created a set of search	Database used : Scopus
Search criteria	Keyword : “ <i>Sharia Compliance</i> ”
Jurnal Paper Selection	Criteria Inclusion: The type of document that can be included is a research journal  Exclusion Criteria Documents that do not have author data, do not match the research focus, do not have an abstract on keywords, publisher and year of publication

Table Inclusion and Exclusion	
Criteria Inclusion	The type of document that can be included is a research journal
Criteria Exclusion	Exclusion Criteria Documents that do not have author data, do not match the research focus, do not have an abstract on keywords, publisher and year of publication

The Following Is a Flow Diagram of This Research





Source: Processed Data

Articles related to sharia compliance during 2013-2023 are spread across 30 Scopus journals. The most relevant Scopus journal in publishing articles related to Sharia compliance is Analysis of the role and responsibility of Sharia supervisory board (DPS) on Sharia compliance supervision in Islamic banks in Indonesia. During 2013 or 2023, this journal has published 1 journal article related to sharia compliance. Apart from that, there are also several other journals. The journal is presented in the following table:

Tabel Most Relevant Sources

No	Sources	Articles
1.	The impact of sharia compliance on the adjustment to target debt maturity of Malaysian firms	1

2.	Sharia compliance status & investor demand for IPOs: Evidence from Saudi Arabia	1
3.	Underpricing of IPOs in Saudi Arabia and Sharia compliance	1
4.	The Sharia-compliance of financial reporting practices: a case study on waqf	1
5.	The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia)	1
6.	IPO underpricing in the insurance industry and the effect of Sharia compliance: Evidence from Saudi Arabian market	1
7.	The determinants of profitability in Sharia-compliant corporations: evidence from Jordan	1
8.	In-depth analysis of blockchain, cryptocurrency and sharia compliance	1
9.	Free cash flow, agency cost and dividend policy of sharia-compliant and non-sharia-compliant firms	1
10.	Sustainability performance at stake during COVID-19 pandemic? Evidence from Sharia-compliant companies in emerging markets	1
11.	Does Sharia compliance affect financial reporting quality? an evidence from Muslim majority countries	1
12.	Toward the Black Litterman with Shariah-compliant asset pricing model: a case study on the Indonesian stock market during the COVID-19 pandemic	1
13.	Sharia compliance requirements framework for e-commerce systems: An exploratory study	1
14.	The urgency of sharia compliance regulations for Islamic Fintechs: a comparative study of Indonesia, Malaysia and the United Kingdom	1
15.	Assessing sharia compliance medical destination behaviour: A medical tourism perspective	1
16.	E-commerce quality evaluation metrics: A sharia compliance approach	1
17.	Does political connection affect sharia non-compliance risk? Evidence from Indonesian and Malaysian Islamic banks	1
18.	Sharia-Compliance, Internal Capital Allocation and Investment Policy: Evidence from Malaysia	1
19.	Customer Attitude and Intention Toward Sharia-	1

	Compliant Hotels	
20.	Sharia compliance in the islamic banking percepetion in Indonesia	1
21.	Analysis of the role and responsibility of Sharia supervisory board (DPS) on Sharia compliance supervision in Islamic banks in Indonesia	1
22.	Islamic banks Sharia compliance disclosure: an international evidence	1
23.	Do the Characteristics of Internal Audits and Compliance Functions Affect Sharia Compliance?	1
24.	Sharia Compliance, Islamic Corporate Governance, and Fraud: A study of Sharia Banks in Indonesia	1
25.	HALAL INDUSTRY DEVELOPMENT STRATEGIES Muslims Responses and Sharia Compliance In Indonesia	1
26.	The Analysis of Risk and Return Using Sharia Compliance Assets Pricing Model with Profit-Sharing Approach (Mudharabah) in Energy Sector Company in Indonesia	1
27.	Measuring Sharia Compliance Model: Evidence from Islamic Banks in Indonesia	1
28.	Shopping experience towards shariah compliance in islamic boutique design	1
29.	Influence of intellectual capital, shariah compliance disclosure of corporate values	1
30.	Education strategies in engaging business towards syariah compliance in As-Sofa Islamic college	1

Source: Processed Data

#### D. Conclusion

Based on the results of research and analysis regarding the development map of research publications in the field of sharia compliance, the map of sharia compliance research based on keywords, the map of the development of sharia compliance research based on authors with the year 2013-2023 so it can be concluded that the research was carried out within a period of 10 years from 2013 until 2023 by searching for publish or destroy applications on the Scopus website to look for sharia compliance keys. And 93 research articles were obtained. The data obtained was then analyzed via PRISMA to obtain accurate data. The steps to carry out SSS are carried out in three stages, namely identification, screening and eligibility.

From the SSS process, 63 articles out of the 29 identified were selected and the selected articles will be analyzed further and also: The development of research in the field of sharia compliance is time-sensitive in 2013-2023 from the Scopus database with the help of the Publish or perish application, the highest which occurred in 2022, namely with the number publication of 20 research journal articles. Meanwhile, the ranking of institutions and journals for publishing scientific publications regarding Sharia Compliance, the institution that publishes many related journals is the Journal of Islamic Marketing. Furthermore, the most productive productivity of research writers in the field of Sharia Compliance for the period 2013-2023 is Rabbani and Mustafa Raza and research data was obtained through the Scopus database.

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