

Shariah Product Research and Trends: A Bibliometric Analysis from 1997 to 2021

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Abstract

Background: The multitude studies that focus on the developing sharia products issue is very beneficial for its development in terms of sharia economics science on one side, and the development of the Islamic finance and banking industry on the other side. So, there is no reason of justification for Islamic finance practitioners not to develop products and services with sharia character by using the academic studies results as the main source of reference.

Materials and Methods: This paper aims to present an analysis of the literatures in detail with respect to the theme of Islamic products that have been published in international journals ranging from 1997 to 2021, determining the intellectual structure of Islamic products field and its maturity as an academic study field. By using a quantitative methodology for literature study, i.e., bibliometric analysis, the pertinent papers were obtained from the Scopus database retrieved on Tuesday, 05 October 2021, 3 pm. The total is 463 papers identified and studied for bibliometric analysis.

Results: This study identified a significant increase in scientific research on the main theme of Islamic products in recent years, along with a greater collaboration and international research. Several countries dominate this study, such as Malaysia and Indonesia, while institutional and individual research results are more evenly disseminated. It is also discovered the authors or institutions dominating the product sharia literatures. The epistemological orientation implies that the published literature is mostly theoretical and descriptive. This paper contributes an important contribution. First, it presents the intellectual structure of sharia products as a discipline of study in the field of Islamic economics and finance. Second, it influences the maturity of the current field, based on its epistemological orientation, concluding that the study of Islamic products is increasingly mature, with product development theory continued by empirical testing and validation resulting in the increased consensus in study field.

Keywords: Sharia Products, Trends, Scientific Studies, Bibliometric Analysis

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I. Introduction

Along with the Islamic finance development and banking industries both globally and nationally, subsequently, the development sharia products studies also develop. The study of Islamic products is left behind if it compared to the study of Islamic banking institutionally, the study of sharia products is left behind away. One of them is because Islamic banking practitioners are more interested in using conventional banking product duplication strategies by modifying and adopting (Faizi, 2021). The product modification and the adoption strategies may be appropriate for the new financial industries, but those are irrelevant and unstrategic in the long-term interests. Thus, designing a new product with sharia character in accordance with the value base being defended is an urgent need and is non-negotiable. Accordingly, the Islamic banking is no longer perceived as negative or even the same as conventional banking (Rosly, 2010).

The development of sharia products is one of the important matter in the financial and banking industry that is implemented on the sharia principles. DiVanna (2006) said that the products of the Islamic banking industry have so far only converted the names of conventional products into product names with sharia characteristics. As an outcome, a rapid development in Islamic banking industries brings about serious problems in terms of the limited number of products and services that comply with sharia principles and regulations at once meeting the real needs of customers (Rice & Mahmoud, 2001). Therefore, sharia products with limited number finds its own challenge for sharia banking industries development in the future, considering that product

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developments in the conventional financial industry have been going relatively well and tend to be successful in responding to the rapidly changing needs of contemporary clients.

The low quality of Islamic products in Islamic banking will implicitly cause customers to be reluctant to use them and will not be able to compete, not only in marketing sector of the Islamic banking industries but also for conventional banking. Therefore, a growth of sharia products must be different from the development of conventional banking products, especially in complying with sharia principles (Al-Salem, 2009). The financial and banking institutions need to develop new products to reach various market confluence ends such as transferring risk, providing liquidity in the economy, and generating income from credit and equity.

The Islamic finance and banking institutions need to follow the same way to develop products based on the above classification. If conventional financial institutions use principles based on the customer interests and needs, Islamic financial institutions and banking need to find alternative ways to develop products that meet customer needs and simultaneously, related to an Islamic value and principles because of interest or "riba" is prohibited in Islamic law (Noman, 2002, Rosly, 2010). Thus, the Islamic finance and banking institutions must think more creatively in advancing products that are in line with sharia principles and the needs of modern banking so that the products and services offered are also feasible in the market.

Chiu et al., (2013) explained that Islamic banking products must be promoted as a new way for the conventional banking ones, instead of imitating conventional banking products that are already available and offered in the market. The choice of strategy in this something important cannot be abandoned from the business environment that is always changing rapidly, dan demands for new things also always get a fast response from customers. So, it is necessary for Islamic banking institutions to make various efforts in creating new products so that the existence and competitiveness of the sharia industry is maintained. However, referring to studies (Metawa et al., 1998) and (Asif & Anjum, 2012) it is known that the Islamic banking products tend to be more expensive, limited, and not in accordance with the real needs of customers. In fact, Islamic products mainly available in the market do not attract the attention of customers because their products are no different from the products offered by conventional banking. Whereas, the main key to the existence of sharia products is that they are interesting, new, innovative and in accord with market demands and consumer needs, in addition to of course they must comply with sharia principles (Ackermann & Jacobs, 2008).

Starting from the current sharia-based business environment, the development of sharia banking products is not only crucial and useful, but also plays a great role in maintaining customer loyalty as well as being the most effective and efficient means of competing in facing challenges in terms of the Islamic banking environments and services. The Islamic financial institutions generally, and Islamic banking particularly, that fall behind in the product development process will automatically be abandoned by customers and will be powerless in dealing with an intense market competition (Crawford, 2011).

The development of sharia products cannot be abandones from the reality of sharia banking which has gone into the high, tight and challenging competition, as well as products with low quality will be rejected by the market. This market competition forces the Islamic banking institutions to provide various products that can fulfill all customer needs in order to protect and enhance the reputation of financial institutions associated with their image and big name. The Islamic banking institutions getting fail to offer high quality products will surely be ignored by customers and the market at the same time. It is in this context that Joseph DiVanna and Antoine Sreih explicitly say: "*Islamic bank must demonstrate a superior service quality and higher level of performance to grow a customer relationship from a single point of entry, like opening of bank account, into a durable, profitable, multifaceted relationship.*" (DiVanna, dan Sreih, 2009: 73).

Starting to be splendor of studies that focus on the issue of developing sharia products, it is very beneficial for sharia economics development in one side and the development of the Islamic finance and banking industry in the other side. So, there is no reason of justification for Islamic finance practitioners not to develop products and services with sharia disposition by using the results of academic studies as the main source of reference.

Thus, this paper is a result of research on sharia products using bibliometric analysis published by the Scopus database involving the research questions as follows:

RQ1. What are the contemporary trends and effect of publications in the study of Islamic products?

RQ2. Which countries, institutions, and authors are the most productive and influential in the study of Islamic products?

RQ3. What is the most common theme of sharia product among researchers?

RQ4. Which article is the most influential on the study of Islamic products?

The bibliometric method has an eminency in terms of objectivity and quantification. Thus, it can avoid certain subjective biases and provide validation of what experts in the field might intuitively conclude (Fauzan & Jahja, 2021). Bibliometric analysis can help pinpoint the work of popular authors on the study of Islamic

products and the networks as well as relationships between these authors. This study can also show the language used, affiliation, country, author, citation analysis, co-occurrence of citations, and citation patterns in Islamic product research publications.

This paper is divided into four parts namely an introduction, literature review, methodology, findings and several interpretations and a various study considerations and subjects elaborated to answer the research questions. This study has a purpose to acquire a more profound understanding of sharia products. This study will also assist researchers to put forward several recommendations for the future research by examining the publication of the Scopus database concerning sharia products.

II. Literature Review

Most of studies in Islamic finance and banking sectors are concerning about basic principles and values of sharia and the related topics, such as operational risk, liquidity risk and the others. Meanwhile, studies concerned to the development of sharia products are very limited. Whereas the success of the operationalization of the sharia industry lies in its products development. The more innovative products displayed, the more services will be offered, the greater the opportunities and occasions to win business competition, and vice versa. Therefore, it is important to conduct a literature review to map the extent to which the study of Islamic products has been carried out, by whom as well as where its position compared to the theme of the study of Islamic economics and finance globally.

Ab. Manan & Kamaluddin, (2010), conducted a study on the phases of developing sharia products in Islamic banking in Malaysia. *Maqasid al-Sharia* [main goals of sharia] is an approach used to assess the practice of developing sharia products. The result is that most of the sharia products offered imitate the products offered by conventional banking. As the result, the perception which has been constructed is that the Islamic banking is no different from the conventional one. Therefore, the development of sharia products should use sharia or muamalat contracts existing in the Islamic law [*fiqh*] treasures by considering the sharia main goals or *maqasid al-syariah*.

The same study was also carried out by Wahab et al., (2007), and supported by Noman (2002) that the advancement of new sharia products must be in accordance with sharia principles and values that have been decided by the sharia supervisory board consisting of financial and sharia experts and professionals. Thus, the future of Islamic finance and banking industry will depend entirely on the product and service development practices formulated and prepared today.

Abdul Aris et al., (2013) did a study of the implementation of sharia products in Islamic banking in Malaysia by using a legislation or regulation approach. The study sample is a sharia housing financing product run conducted by six Islamic banks in Malaysia. The three Islamic banks are Islam Malaysia Berhad Bank, Maybank Islamic Berhad and Standard Chartered Saadiq Berhad using the *al-Bay Bithaman Ajil* contract. While the other three Islamic banks are RHB Islamic Bank Berhad, HSBC Amanah Malaysia Berhad and Kuwait Finance House (Malaysia) Berhad with *Musyarakah Mutanaqisah* contracts. The findings of the study show that the housing financing products under the same sharia contract or agreement (*al-Bay Bithaman Ajil* and *Musyarakah Mutanaqisah*) have different names, financing models, agreed benefits, repayment period, and takaful protection. Besides, this study illustrates that the government's support through regulations and legislation is important to ensure the implementation of sharia product development that is in accordance with customer needs and the country's economic interests.

Ahmed (2014), conducted a study of the methods used by Islamic banking practitioners in developing sharia products by using the perspective of sharia law. The results confirm that the most part of Islamic products proposed by Islamic banking using old Islamic contracts in *muamalat fiqh* by eliminating the prohibited elements prevailing in the conventional products. In addition, the position of sharia supervisory institutions do an important job to ensure the "sharianess" of products offered by Islamic banking.

Yolanda (2014), carried out a study on the development of sharia products in regard to the support of regulations and legislation in Indonesia. The results of the study demonstrate that the development of sharia products is dealt with the problem of harmonization of positive and Islamic laws at the implementation level. As the result, the products developed by Islamic banking are not able to display the differentiating aspects from conventional products. Legislation is one of the obstacles to the development of products with sharia characteristics in the Islamic banking.

Abdulazeem Abozaid (2019), conducted a study on Islamic banking congruity and financial products using Islamic law. The sharia principles used as the justification for the practice of sharia products do not only comply the legal provisions and conditions in fiqh, but also consider the common good or *maslahah*. Good practices that do not contradict with Islamic law are maintained and taken into consideration in the developing sharia products flows. Thus, an Islamic law flexibility is compatible with Islamic finance and banking process.

Indriati (2011) carried out a study about factors that may influence an innovation of Islamic banking products in Indonesia. Its involved 31 respondents of Islamic banking practitioners with technical interviews and

surveys. The findings confirmed that human resources, the culture in corporation, policy strategies, ownership structure and factors from external like National Sharia Council fatwa, Bank Indonesia regulations, market share and competition among the Islamic banking peers have a major influence on the practice of developing and innovating the sharia products in Indonesia.

Zaini et al., (2019) undertook research in regarding to Islamic banking prospect in Indonesia that focus on the strategy of developing sharia products. Their study confirms that the availability of qualified human resources is a serious problem compared to government support, internal company policies, and others. Qualifications and competencies in the Islamic finance and banking are quite different from the conventional ones and therefore become a big challenge which results in the slow development of sharia products.

Faizi (2021) conducted research on the development model of sharia products in Indonesia. His findings confirm that the development of sharia products has begun to be carried out well in spite of there are still deficiencies due to the limited number of human resources in Islamic finance sectors and support from the government and regulators which need to be increased more.

III. Method

3.1 Bibliometric analysis

Quantitative studies on bibliography have different terms in the literature, namely, bibliometrics, saintometrics, and infometrics. The term of "bibliometrics" is a mathematical and statistical techniques application for books and other communication media (Pritchard, 1969). Another definition explains that science which is concerned with application development of quantitative measures and indicators for science and technology, formed on bibliographic information (Ahmi & Mohamad, 2019). The word "Scientometric" refers to all quantitative features of science, communication about science, and the term of science policy (Hood & Wilson, 2001). However, many scientometrics cannot be distinguished from bibliometrics due to direct and tangible output of science and technology into the public domain is through academic papers. Therefore, "infometrics" is already identified as the most common of all terms, including the non-scholar community which information is being produced, communicated, and used. (Almind & Ingwersen, 1997).

Although the three terms have overlapping meanings, they are not identical. Deciding which term to use is a decision handed to each researcher (Hood & Wilson, 2001). Therefore, for this study purpose, the word "bibliometric" is used due to there are many literatures is obtainable for its implementation, scientific databases uses and sharia products disposition is studied more by social sciences, rather than scientific literature.

3.1 Data source and collecting

Using the Scopus database downloaded on Tuesday, 05 October 2021, 3 pm. A search query ((**TITLE-ABS-KEY** ("sharia AND product")) on article titles, abstracts, and keywords is used to find pertinent articles published in various language in regard to study on sharia products. Arrangement of this research uses a search on article titles, abstract and keywords, because the topic of the study can be seen from these three things, although in other studies the title of the article is the focus for finding relevant articles, because the title of the article is the first part of the text which readers view (Annesley, 2010; Jamali & Nikzad, 2011).

The search strategy for relevant article is shown in Figure 1. All documents become an object for bibliometric analysis. To help analyze this research, the following applications were used: Microsoft Excel is used to calculate the percentage and frequency for each publication and to create a corresponding graphic representation; VOSviewer (version 1.6.17) for creating and visualizing bibliometric networks; and Harzing's Publish or Perish that was used to determine citation metrics.

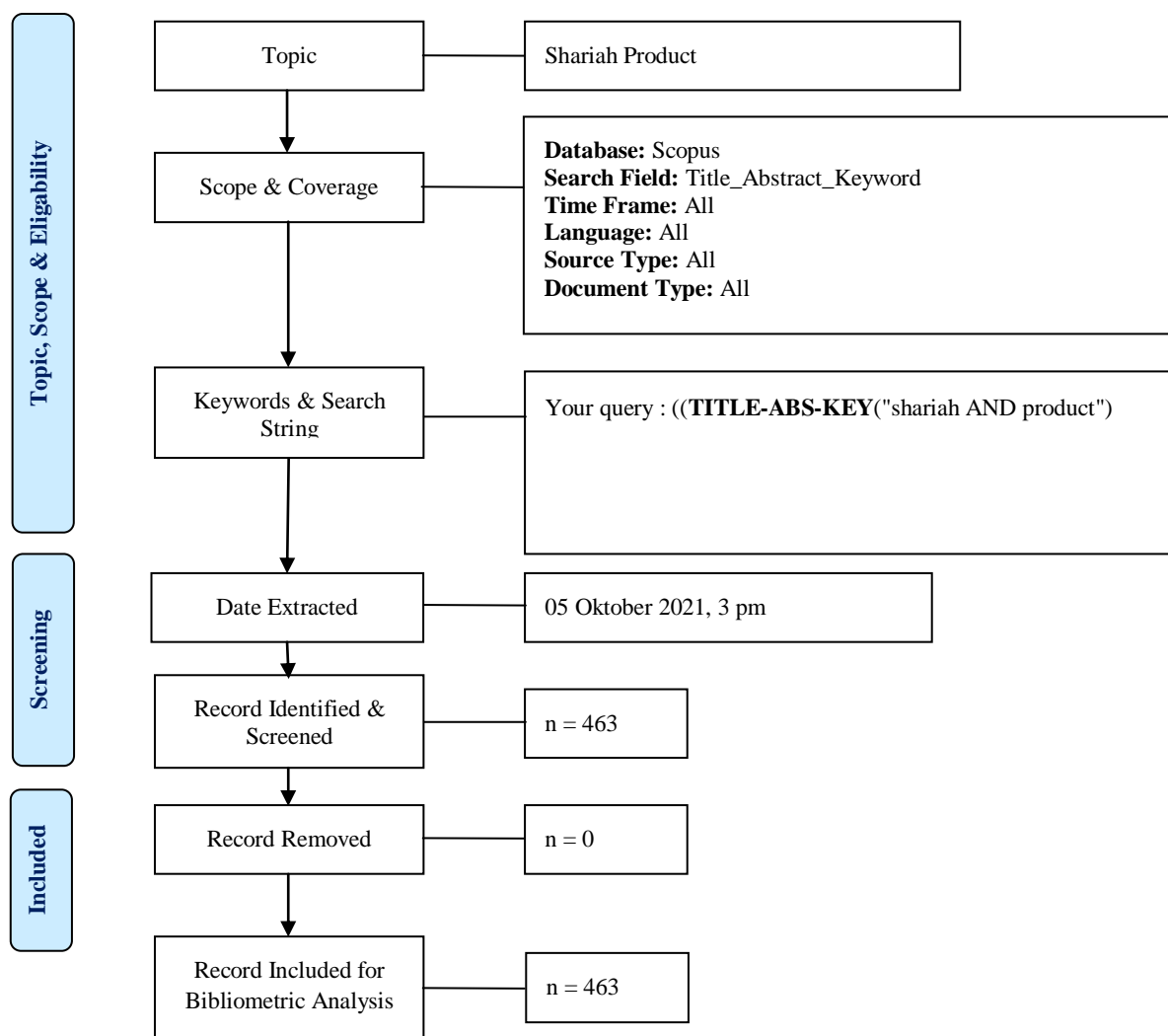


Figure 1. Flow diagram of the search strategy in the Scopus database

Source: Zakaria et al. (2020)

IV. Analysis Results and Findings

This section presents the results that were yielded from bibliometric analysis to answer the questions proposed in the study. First, this study has a purpose to answer the current trends and impact of publications in Islamic products studies. Second, to pinpoint the most productive and influential countries, institutions, and authors in the study of sharia products. Third, to recognize the popular theme in sharia product research. And the fourth, to find out the most influential articles on the study of sharia products.

The analysis for the academical works extracted to draw out to explore process which based on the attributes as follows: the yearly growth of publications, type and source of documents, document language, subject field, analysis of keyword, country-based distribution of publications, authorship analysis, title and abstract analysis and citation analysis authorship analysis, subject and abstract analysis, and citation analysis. The yearly growth data until October 2021 are also shown in the findings, plus its percentage and frequency. For understanding current trends and publications result in sharia product research, we totally use the country, journal, author, and organization-based publications as materials of analysis of trend-publication about Islamic products. The author took bibliographic data which are collected from Scopus database to compute the data in the analysis. The discussion is focus on yearly growth that will demonstrate a publication trend and impact about Islamic products as the pinpoint to show the current trend.

4.I. Publications Trends and impact of sharia products studies

To response the publications trend and impact of sharia products studies, a descriptive analysis is undertaken on the growth of annual publications, the form and source documents, the language used, and the subject area in sharia product research.

4.1.1 An Annual Publication Growth

The detailed statistics of annual publications on sharia products from 1997-2021 are summarized in table 1. The first study carried out on sharia products in accordance with the Scopus database was written by K. Naser, L. Moutinho in 1997 under the title “Strategic Marketing Management: The Case of Islamic banks”, published by the International Journal of Bank Marketing, vol. 15, issue 6, pages 187-203 (Naser & Moutinho, 1997). As demonstrated in the table, the publications largely were in 2020, with 65 documents (14.04%). Table number 1 indicates the amount of Islamic product research publications for documents collected per year. Documents that published in 2013 already received in great measure citations (total number of citations per citation was 475; the average number of citations per publication was 16.96) and documents published in 2021 were cited the least (average number of citations in each publication). The sum of citations is just 17, because as a publication, the time is relatively short. Nevertheless, since 2011, the activity of publishing research on Islamic products has started to increase (Figures 2 and 3).

After the annual growth of documents are identified, the types and sources of documents are also analyzed to clarify the types and sources of documents applied in the field of sharia products.

Tabel 1. Growth of publication per year

Year	TP	% (N=463)	Cum (%)	NCP	TC	C/P	C/CP	h	g
1997	1	0.22	0.22	1	35	35	35	1	1
1999	1	0.22	0.44	1	194	194	194	1	1
2003	1	0.22	0.65	1	112	112	112	1	1
2004	1	0.22	0.87	1	19	19	19	1	1
2005	1	0.22	1.08	1	35	35	35	1	1
2006	2	0.43	1.52	1	45	22.5	45	1	2
2007	5	1.08	2.60	4	76	15.2	19	4	5
2008	3	0.65	3.24	3	291	97	97	3	3
2009	8	1.73	4.97	8	76	9.5	9.5	4	8
2010	9	1.94	6.92	9	190	21.11	21.11	7	9
2011	17	3.67	10.59	16	252	14.82	15.75	9	15
2012	18	3.89	14.47	14	125	6.94	8.93	6	10
2013	28	6.05	20.52	24	475	16.96	19.79	10	21
2014	28	6.05	26.57	21	308	11	14.67	8	17
2015	37	7.99	34.56	27	176	4.76	6.52	7	12
2016	41	8.86	43.42	31	219	5.34	7.06	9	12
2017	57	12.31	55.73	45	251	4.4	5.58	8	13
2018	57	12.31	68.04	33	187	3.28	5.67	8	12
2019	43	9.29	77.33	25	112	2.6	4.48	5	9
2020	65	14.04	91.36	28	85	1.31	3.04	5	6
2021	40	8.64	100.00	8	17	0.43	2.13	2	3
Total	463	100.00							

Notes: TP = total number of publications; NCP = number of cited publications; TC = total citations; C/P = average citations per publication; C/CP = average citations per cited publication; h = h-index; g = g-index

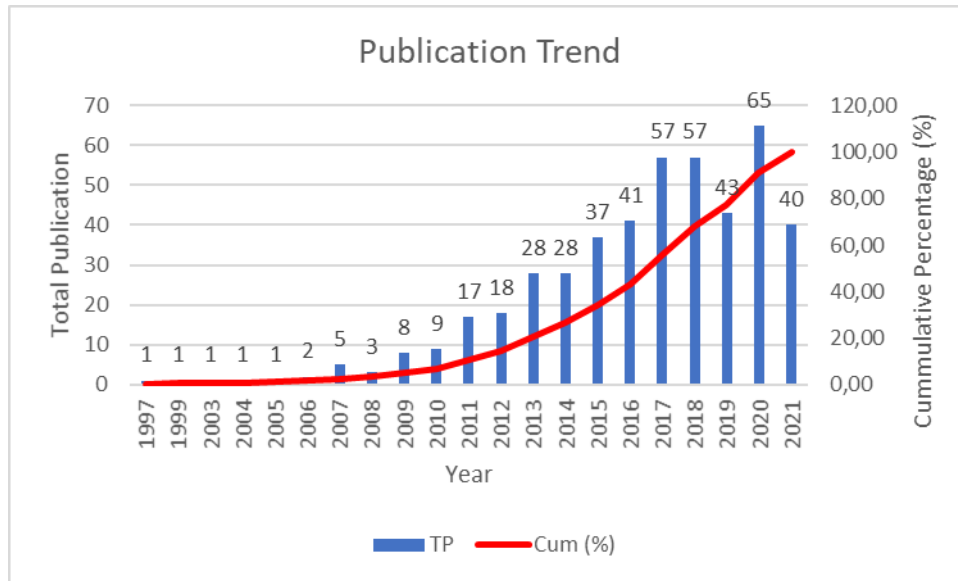


Figure 2. Publication trend by year

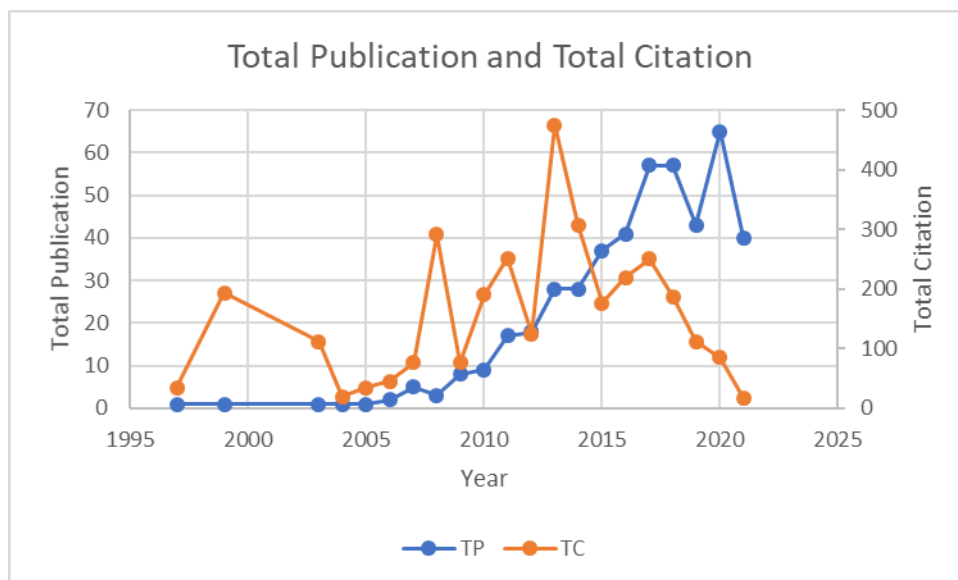


Figure 3. Publication and citation by year

4.1.2 Type and source document

The collected data are going to be examined firstly formed on document type and origin or source. The type of document representing truly its document type in question depends on the document authenticity, i.e., “conference papers, articles, book chapters, etc. Conversely, the source of documents represents the certain source of documents whether journals, conference proceedings, book series, books or trade publications”. The conference paper in the form of document may differ from documents source (Sweileh et al., 2017). For example, papers published at a conference are listed under the document type as a conference paper. Yet, based on the status of publication, the similar paper may be included as full of journal articles, conference proceedings, or book chapter formed on the document sources. The published documents on sharia products have been categorized into six document types as summarized in table 2. As pointed in the table, more than half of entire publications are classified as articles (80.35%) and are followed by conference papers (6.48%), reviews (5.40%), and book chapters (5, 18%), at the same time, other types of documents are approximately less than 5% of the entire publications.

Tabel 2. The Type of Document

Document Type	Frequencies	(N=463)%
Articles	372	80.35
Conference Papers	30	6.48
Review	25	5.40
Book Chapter	24	5.18
Book	7	1.51
Editorial	3	0.65
Erratum	1	0.22
Short Survey	1	0.22
Total	463	100.00

Similarly, the documents in this study are divided into four main sources, namely: journals reflecting the top-level type of source approximately with 404 documents (87.26%) and continued by books with 30 documents (6.48%). The conference proceedings also contributed significantly to 4.75% (22 documents) of whole publications as shown in the Table 3.

Tabel 3. The Source of type

Source Type	Frequency	% (N=463)
Journal	404	87.26
Book	30	6.48
Conference Proceeding	22	4.75
Book Series	7	1.51
	463	100.00

4.1.3 The used language

Pointing out the Table number 4 shows that English language is the foremost language used in journals representing about 98.70% of all journal publications. There is one language of Slovak used in the publication of this sharia product. After finding out the current language trend, the last attributes in recognizing the current trend is the subject field, indicating that in which subject area the Islamic products have been identified.

Tabel 4. Bahasa

Language	Frequency	% (N=463)
English	457	98.70
Arabic	2	0.43
Indonesian	1	0.22
Malay	1	0.22
Russian	1	0.22
Slovak	1	0.22
Total	463	100.00

4.1.4 Subject area

Analysis in this part categorizes the published documents as shown in Table number 5 depends on the subject area. In general, distribution discloses which the sharia products literatures come about in various areas such as “Business, Management and Accounting”, “Economics, Econometrics and Finance”, “Social Sciences”. As defined in table number 5, almost half of the documents analyzed were in Business sector, Management and also Accounting (25.15%) continued by Economics field, Econometrics and Finance (23.04%), and Social Sciences field (18.60%).

After assuring the publications trend and impact for the current in the study of Islamic products, we analyze the most prolific and influential countries, institutions, and authors in the study of Islamic products. The second question put forward in this study was overcome by identifying the country-based publications.

Tabel 5. Subject area

Subject Area	Total Publication	% (N=855)
Business sector, Management, and Accounting	215	25.15
Economics, Econometrics, and Finance	197	23.04
Social Sciences	159	18.60
Arts and Humanities	87	10.18
Computer Science	41	4.80
Engineering	39	4.56
Decision Sciences	18	2.11
Environmental Science	18	2.11
Agricultural and Biological Sciences	14	1.64
Energy	13	1.52
Mathematics	12	1.40
Multidisciplinary	11	1.29
Medicine	6	0.70
Biochemistry, Genetics and Molecular Biology	5	0.58
Materials Science	4	0.47
Physics and Astronomy	4	0.47
Chemical Engineering	3	0.35
Chemistry	3	0.35
Psychology	3	0.35
Pharmacology, Toxicology and Pharmaceutics	2	0.23
Nursing	1	0.12
Total	855	100.00

4.2. The most prolific and influential countries, institutions and writers in the study of shariah product

4.2.1 Publications based on countries

Discussion of this section focuses on analyzing status of collaboration at present and identifying the most important countries in the study of the shariah products. Researchers from 56 countries published numbered of documents compiled from database directed to Scopus that concerning the shariah products. Table number 6 depicts the foremost active countries in contributing to the shariah products publications. Malaysia is ranked 1st with a total publication of 275 documents; Indonesia and Pakistan are in second and third place with their own total publications (33).

After identifying distribution of countries-based publications to answer second question of this research, the arrangement of writing was analyzed.

Tabel 6. Most active countries

Country	Total Publication	% (N=583)
Malaysia	275	47.17
Indonesia	33	5.66
Pakistan	33	5.66
United Kingdom	28	4.80
Australia	27	4.63
Saudi Arabia	25	4.29
United States	22	3.77
India	14	2.40
United Arab Emirates	13	2.23
Bangladesh	10	1.72

Notes: TP = total number of publications;

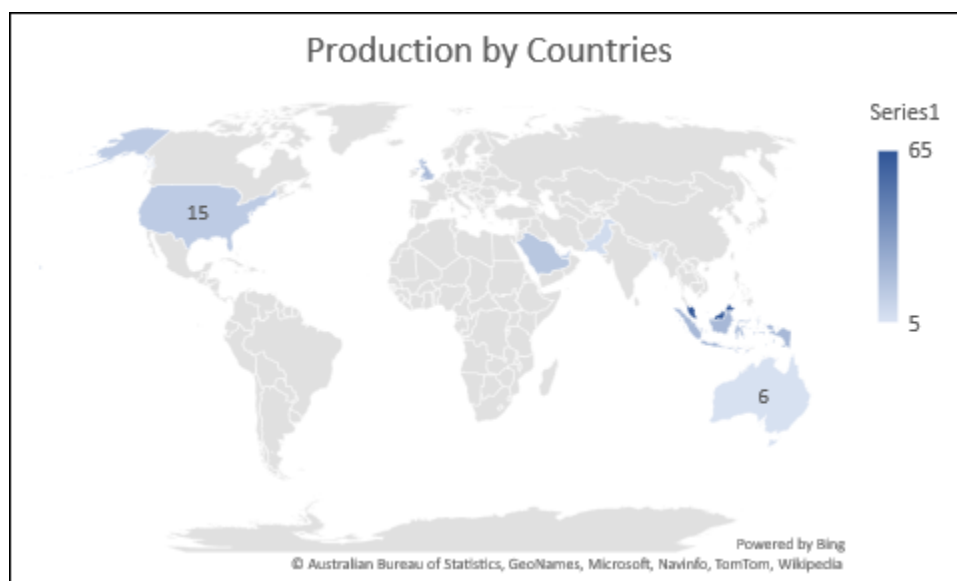


Figure 4. Geographical distribution

4.2.2 Authorship analysis

Discussion in this section focuses on analyzing status of cooperation and identifying the most prolific writers on shariah products. The contemporary research admits the major active researchers publishing the shariah products documents. According to Table number 7, it indicates the most well-known authors with minimal three publications in shariah product fields. Oseni, Umar A affiliated with Istanbul Sabahattin Zaim University, Kucukcekmece, Turkey is one of the most influential writers on shariah product and has published 9 papers on it.

Totally, there are 160 various authors already contribute more than 463 articles on shariah product. Table number 8 signifies the articles quantity based on writers with their highest number of publications. According to the table, 24.41% of publications were written by solo author while the rest were by co-authors. A lot of studies for research results concerning shariah products involve two (27.65%) or three (26.57%) authors, and four (10.80%) authors in shariah product research. Moreover, the total number of authors publishing articles in shariah products is 8 persons.

Tabel 7. The foremost active authors

Name	Affiliation	Country	ID Scopus	TP	% (N=413)
Oseni, Umar A.	Istanbul Sabahattin Zaim University, Kucukcekmece	Turkey	55274107000	9	2.56
Salman, Syed Ahmed	Lincoln University College, Petaling Jaya	Malaysia	56901963000	6	1.70
Suzuki, Yasushi	Ritsumeikan Asia Pacific University, Beppu	Japan	55724633700	6	1.70
Amin, Hanudin	Universiti Malaysia Sabah, Kinabalu	Malaysia	18633849100	5	1.42
Haque, Ahasanul K.M	International Islamic University Malaysia	Malaysia	46461377600	5	1.42
Hassan, Rusni	International Islamic University Malaysia	Malaysia	55541623500	5	1.42
Kassim, Salina	International Islamic University Malaysia	Malaysia	32667637500	5	1.42
Ali, Mohammad Mahbubi	International Institute of Advanced Islamic Studies	Malaysia	55615193600	4	1.14
Anwer, Zaheer	University of Management and Technology Lahore	Pakistan	57200209482	4	1.14
Ariff, Mohamed	Universiti Malaya	Malaysia	56000543400	4	1.14

Tabel 8. Quantity of author(s) per document

Author Count	Total Publication	% (N=463)	Number of Contributing Authors
1	113	24.41	113
2	128	27.65	256

3	123	26.57	369
4	50	10.80	200
5	28	6.05	140
6	13	2.81	78
7	4	0.86	28
8	2	0.43	16
0	2	0.43	0
Total	463	100.00	1200

Study in this part makes use of VOSviewer to do co-authorship analysis and to further analyzes the collaboration of authors. This explanation is because the trustworthy authors have at least 2 publications and have been cited at least once and calculated using the full count. As a result, found that out of 980 items, not all authors collaborated with each other, but only 116 authors do it. The color linking bar, the size of the circle, font size and the thickness defines the author's relation strength. The connected authors (shown in the identical color) are usually grouped into one. As an example, in the red color cluster, there are Mohd, R, Johan, Z.J, Hussain, M.Z, Kamaruddin, B.H, and Ahmad. That author collaborated quite close and often conduct research jointly (Figure 5). Figure number 5 depicts an authors group (blue) who have collaborated with Mohd, R.

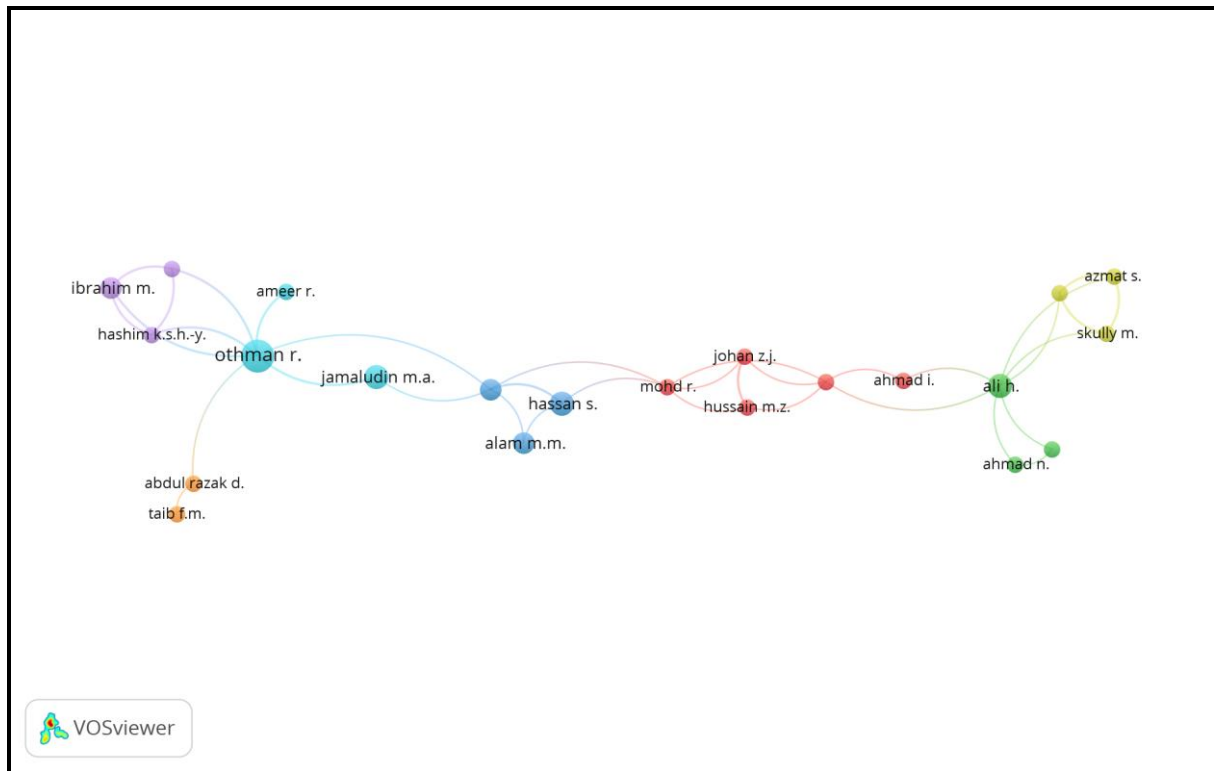


Figure 5. The Network of visualisation map of the co-authorship formed on authors with minimum have two document of an author and one number of citations (full calculating)

Figure number 6 shows a visualization of the author's state/region network. Elucidation in this section only includes states that have at least two publications and cite at least one article. According to the full count strategy, the findings indicates that Malaysia plays a very important role in managing cooperation with other countries. Malaysia collaborates with Indonesia, Pakistan, and Australia, while the United Kingdom cooperates with Tunisia, United Arab Emirates, Malaysia, India, and Saudi Arabia. In the end, the last problem lifted in the second question of the researcch is about the institutions that most actively publish shariah product research, showing that which universities are more responsive to this problem.

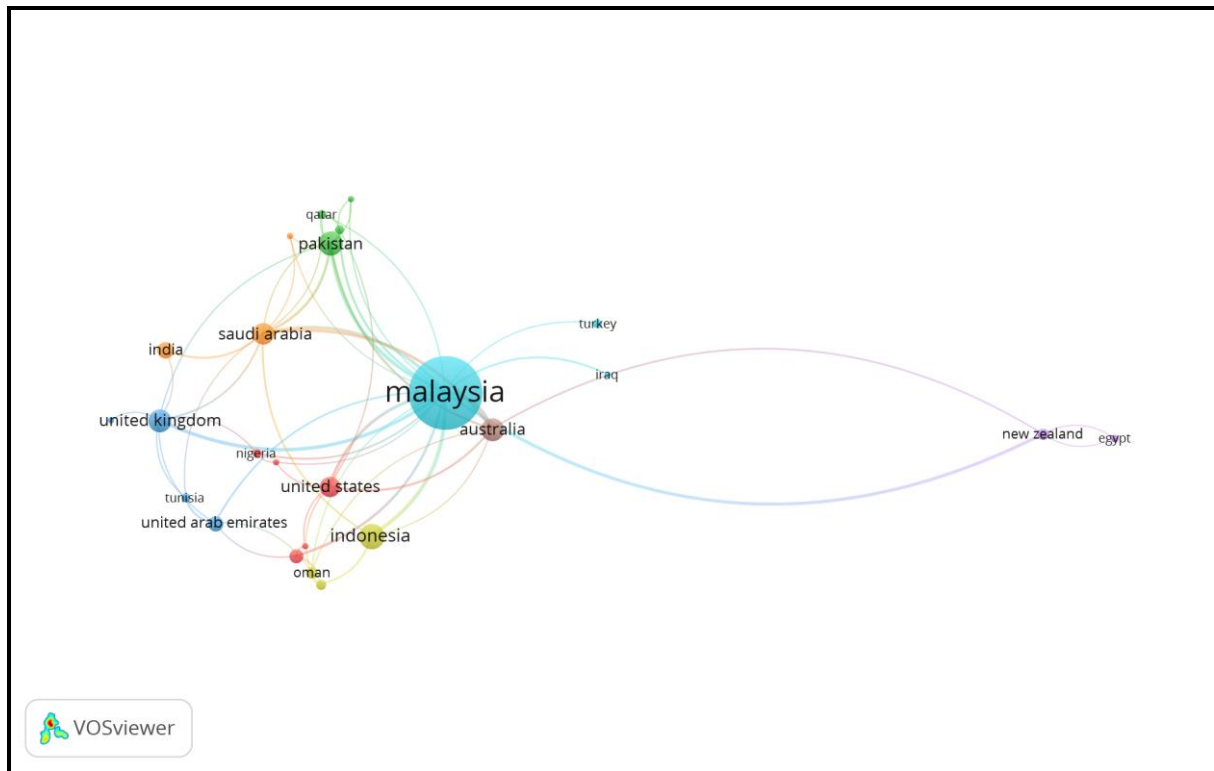


Figure 6. The Network of visualisation map of the co-authorship according to with minimum have one number of citations and two number of documents (full calculating)

4.2.3 The at very active institutions

Discussion of this section focuses on analyzing the collaboration country among authors and identifying the most active institutions in the publication of shariah products. These institutions get also involved in research regarding shariah products, that based on approximately at least published seven publications. Table number 9 shows that International Islamic University Malaysia has the largest number of publications on shariah products. Universiti Teknologi MARA is the second highest university, followed by Universiti Utara Malaysia. Universities in Malaysia dominate publications concerning shariah products.

After answering all the problems concerned the second question of the research, the last question of it on the most prevalent shariah product themes among researchers have been discussed. To overcome those themes initially, keywords have been aimed.

Tabel 9. Most active institutions

Affiliation	Total Publication	% (N=594)	
International Islamic University Malaysia	100	16.84	
Universiti Teknologi MARA	47	7.91	
Universiti Utara Malaysia	42	7.07	
International Centre for Education in Islamic Finance	36	6.06	
Universiti Malaya	21	3.54	
Universiti Kebangsaan Malaysia	20	3.37	
Universiti Sains Malaysia	15	2.53	
Universiti Sains Islam Malaysia	14	2.36	
Universiti Malaysia Sabah	8	1.35	
Universiti Putra Malaysia	7	1.18	

4.3. A general theme of the study of shariah product

4.3.1 The Keywords of analysis

Basic principle for keyword analysis is that the author's keywords get sufficient to reflect the content of the article (Comerio & Strozzi, 2019). When two keywords emerge in an article simultaneously, it shows clearly about a connection of two concepts. To answer the final question of the research, the author utilizes keyword and co-occurrence analysis using VOSviewer software. The author uses VOSviewer to analyze keywords. VOSviewer is a software for creating and visualizing the bibliometric networks, as well as for mapping the keywords provided by each document (Figure 7). Figure 7 explains a visualization of the author's keyword map yielded by VOSviewer showing the strength of the relationships among keywords in color, circle scale, font, and line thickness. The correlated keywords are often grouped in the same color. Based on the explanation, 8 groups in research of the shariah product developed already according to the author's keywords. In particular, the diagram points out the Islamic finance, Islamic banking, Islamic micro finance, halal industry and shariah, with purple color, are closely related and often come up together. As a result of the analysis also provide information that there are 42 items, 8 clusters, 154 links, and 251 total links strengths. The 8 clusters are represented by the colors red, yellow, green, blue, light blue, orange, brown and purple.

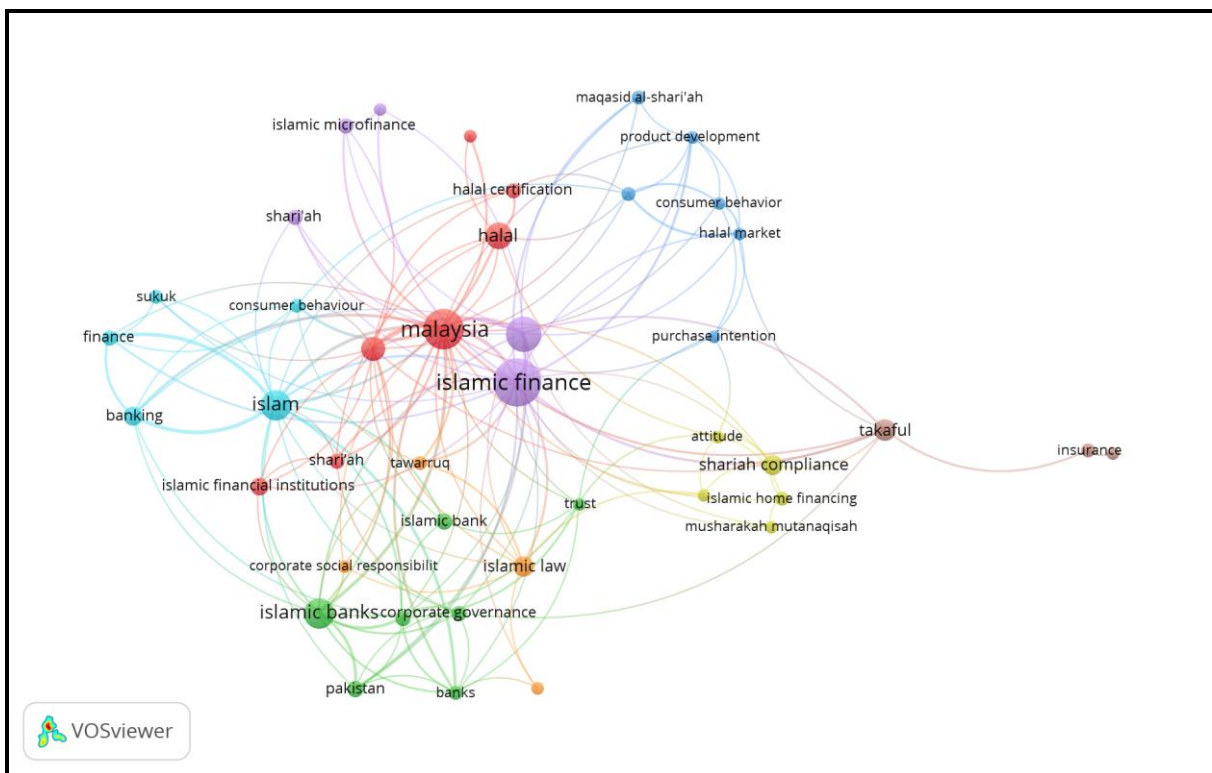


Figure 7. The Network of visualisation map of the author keywords

The research topics that can be used as recommendations for further research can be viewed in Figure 8. The yellow color points new topics related to shariah products. It means that the further research on shariah products can be connected to the variables of trust, Islamic bank, shariah, halal market, marketing, Tawarruq, attitude, halal industry, purchase intention, Islamic home financing, halal certification and shariah compliance.

4.3.2 Analysis of Citations

Table number 11 represents a citation metrics summary for documents accumulated from October 5, 2021, 3 pm. Table 11 provides the total of citations per each year. This citation metric table points that over 24 years (1997–2021), 3280 citations were quoted for 463 published articles, in 136.67 citations/year average.

Tabel 11. Citation Metric

Metric	Data
Publication year	1997-2021
Citation year	24 (1997-2021)
Paper	463
Citation	3280
Citation/year	136.67
Citation /paper	7.08
Author/paper	2.59
h-indeks	27
g-indeks	45

Source: Harzing's Publish or Perish

This research section answers and determines the most influential articles in shariah product research. Therefore, we analyzed a total of 463 articles by means of the entire number of citations per each document. Despite there are a few methods to measure the research publication influence, the citation analysis is the most prevailing (Ding and Cronin, 2011).

Simultaneously, Table 12 shows articles that get mostly cited on the basis of database in Scopus (depends on the total of citations per each document). K. Naser, A. Jamal, K. Al-Khatib (1999) was ranked first in the article entitled “Islamic Banking: A Study of Customer Satisfaction and Preferences in Jordan” (Naser & Jamal, 1999), with citations of 194, and 8.82 citations yearly average, as well as 65 citations per author.

Table 12. The top 20 cited articles in fraud detection research

No	Authors	Title	Year	Cites	Cites Per Year	Cites Per Author
1	K. Naser, A. Jamal, K. Al-Khatib	Islamic banking: A study of customer satisfaction and preferences in Jordan	1999	194	8.82	65
2	C. Mallin, H. Farag, K. Ow-Yong	Corporate social responsibility and financial performance in Islamic banks	2014	150	21.43	50
3	U. Derigs, S. Marzban	Review and analysis of current Shariah-compliant equity screening practices	2008	139	10.69	70
4	M. Amin, Z. Isa, R. Fontaine	Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia	2013	124	15.5	41
5	K.J. Ringim	Understanding of account holder in conventional bank toward Islamic banking products	2013	119	14.88	119
6	S.A. Rosly, M.A. Abu Bakar	Performance of Islamic and mainstream banks in Malaysia	2003	112	6.22	56
7	F.M. Taib, T. Ramayah, D. Abdul Razak	Factors influencing intention to use diminishing partnership home financing	2008	107	8.23	36
8	N. Alam, M.S. Rajjaque	Shariah-compliant equities: Empirical evaluation of performance in the European market during credit crunch	2010	46	4.18	23
9	S. Azhar Rosly	Shariah parameters reconsidered	2010	46	4.18	46
10	H. Amin	Choice criteria for Islamic home financing: Empirical investigation among Malaysian bank customers	2008	45	3.46	45
11	H.G. Rammal	The importance of Shari'ah supervision in Islamic financial institutions	2006	45	3	45
12	M. Ismail Abdel Mohsin	Financing through cash-waqf: a revitalization to finance different needs	2013	43	5.38	43

13	A. Haleem, M.I. Khan	Towards successful adoption of Halal logistics and its implications for the stakeholders	2017	42	10.5	21
14	H. Farag, C. Mallin, K. Ow-Yong	Corporate governance in Islamic banks: New insights for dual board structure and agency relationships	2018	41	13.67	14
15	G. Newell, A. Osmadi	The development and preliminary performance analysis of Islamic REITs in Malaysia	2009	38	3.17	19
16	M.A. El-Gamal	Mutuality as an antidote to rent-seeking Shariah arbitrage in Islamic finance	2007	38	2.71	38
17	J.Z.K. Khattak, A. Mir, Z. Anwar, H.M. Wahedi, G. Abbas, H.Z.K. Khattak, H. Ismatullah	Concept of Halal food and biotechnology	2011	35	3.5	5
18	A.M. Venardos	Islamic banking and finance in South-East Asia: Its development and future	2005	35	2.19	35
19	K. Naser, L. Moutinho	Strategic marketing management: The case of Islamic banks	1997	35	1.46	18
20	V. Nienhaus	Islamic finance ethics and Shari'ah law in the aftermath of the crisis: Concept and practice of Shari'ah compliant finance	2011	34	3.4	34

It is also created to further explore the publication of common themes based on the title of the source which shows the trend of themes in accordance with the topic of discussion.

4.1. The most influential documents sources on the study of Shariah Products

This research section answers the fourth question (Which one is the most influence of documents sources in the shariah product research?), aiming to specify the most influential sources of documents in the research of shariah product. To answer RQ4, we analyzed a total of 160 document sources (for example: conference proceedings, books, journals, and book series) by means of total amount of publications for each document.

4.4.1 Source Title Publication

A research on shariah products is also published in varied conference proceedings, books, journals, and book series. Table number 13 shows the the most active source titles in publishing articles on shariah products (depends on the total number of articles published per source title). As being able to be noticed based on the table, "Journal of Islamic Accounting and Business Research" is the highest documents source that publishes on shariah products with 29 documents. Emerald is a publisher that publishes the most about sharia products.

Tabel 13. Most active journal

Source Title	Total Publication	% (N=423)	Publisher	Cite Score	SJR 2020	SNIP 2020
Journal Of Islamic Accounting And Business Research	29	6.86	Emerald	1.7	0.303	1.358
International Journal Of Islamic And Middle Eastern Finance And Management	28	6.62	Emerald	2.7	0.487	1.439
Journal Of Islamic Marketing	20	4.73	Emerald	3.7	0.517	1.172
Isra International Journal Of Islamic Finance	15	3.55	Emerald	1.4	0.345	1.202
Al Shajarah	12	2.84	International Islamic University Malaysia	0.2	0.111	0.195
Global Journal Al Thaqafah	11	2.60	Kolej Universiti Islam Sultan Azlan Shah	0.4	0.104	0.151
Qualitative Research In Financial Markets	10	2.36	Emerald	1.8	0.236	0.729
Journal Of King Abdulaziz University Islamic Economics	9	2.13	King Abdulaziz University Scientific Publishing Center	0.8	0.160	0.664
Arab Law Quarterly	8	1.89	Brill	0.3	0.151	1.099
Malaysian Journal Of Consumer And Family Economics	7	1.65	Kuala Lumpur Malaysian Consumer and Family Economics Association	0.2	0.119	0.115
Intellectual Discourse	6	1.42	International Islamic	0.3	0.104	0.307

Finally, to further clarify the general theme, it is made an analysis of titles and abstracts.

4.4.2 Title or Subject and abstract analysis

This research takes VOSviewer to examine the titles or subject and abstracts from the collected documents based on number of occurrences and the number of simultaneous ones. More precisely, this analysis uses a method of the binary calculating or counting in the establishment of a co-occurrence network. With using VOSviewer, a binary calculating or counting method was used, the number of occurrences of nominal phrases in the titles of publication had no significant effect (van Eck & Waltman, 2010). Common noun or noun phrases emerging only once in a publication title are treated similar with noun phrases occurring, for example, 10 times.

Figure number 9 shows a network visualization of “co-occurrence” which is used in the subject or title and abstract fields, where at least 10 terms or words emerge. Of the 10228 terms analyzed in the article title and abstract, 319 comply the threshold, but only 191 terms are relevant (with a default choice of 60% of the most relevant terms). Figure 9 uses “Islamic finance” and “banking” as keywords in the publication of shariah products becoming a primary node from the entire network. The node size indicates the display weight of an item, and the connecting line thickness indicates the strength that has relations between the items. The related words pointed in the same color usually simultaneously emerge. For example, the following image proposed maqasid shariah, usury, sukuk, Islamic financial institutions, and another words or terms marked in red color are closely similar and often simultaneously appear. More exactly, VOSviewer result in three unrelated colors of publication titles, representing three groups of 191 terms.

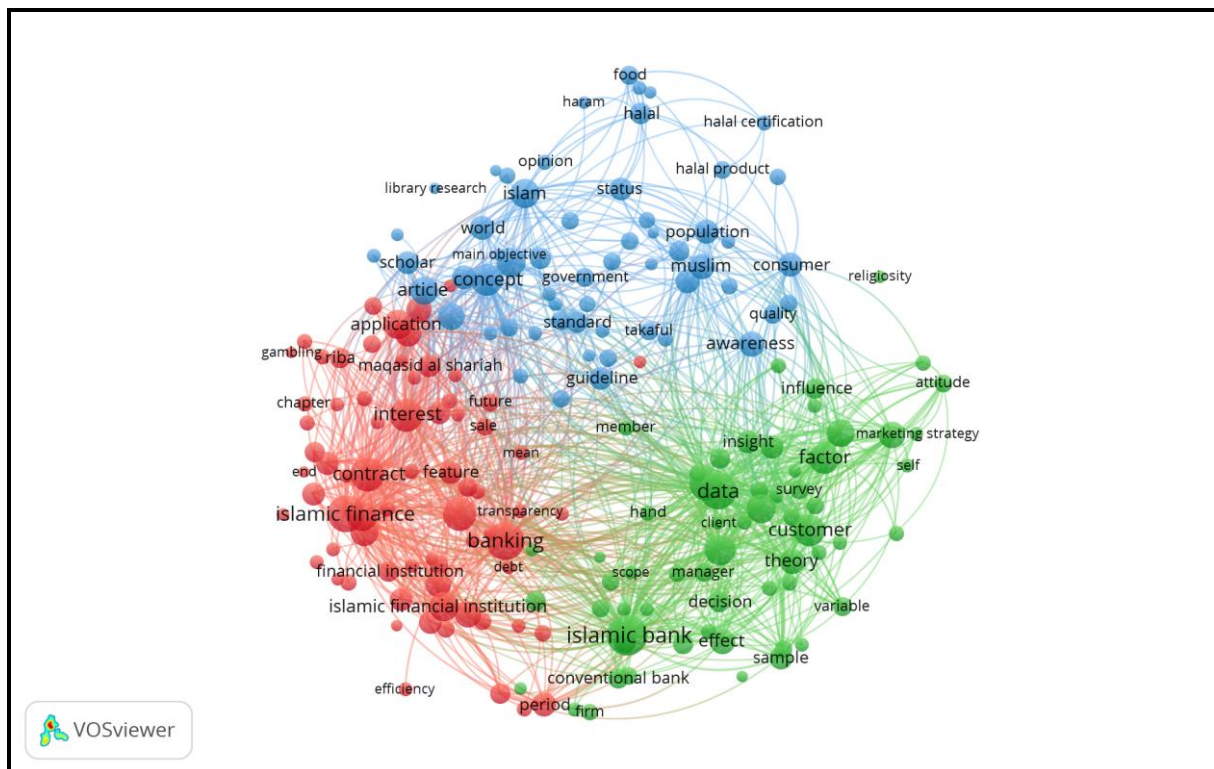


Figure 9. VOSviewer visualisation of a term co-occurrence network based on title and abstract fields

This article also analyzes co-occurrence related to document title (Figure number 10). These findings overcome various research perspectives on shariah products, focusing on the certain research groups. Of the 1268 document titles, 16 meet the threshold (with a default choice of 60% of the most relevant document titles). The results of the VOSviewer analysis yields four clusters, represented by the colors red, yellow, green, and blue, from a minimum of 10 occurrence numbers used. For example, Cluster 1 includes Islamic finance, case studies, and Islamic home financing. Cluster 2 consists of Islamic banking, application, review. Cluster 3 covers Islamic perspective, Pakistan. And cluster 4, Islamic bank, case.

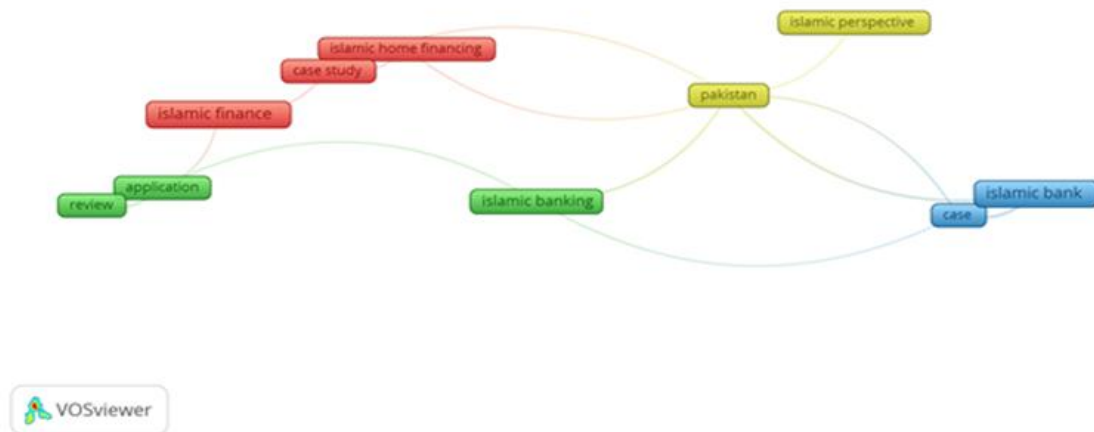


Figure 10. VOSviewer visualisation about a term co-occurrence network formed on title fields

V. Conclusions

The first question of this research is concerning the identification of the contemporary trends in the field of shariah products. Thus, for the sake of fulfilling the main goal, namely, to explore research trends concerning shariah products, it is made a bibliometric analysis. Making use of bibliometric analysis may be able to examine research productivity and publications in certain areas of research (Moed et al., 2001). Based on a Gu's research (2004), information acquired belonging to the bibliometric data can evaluate the study field performance and help the related research institutions to manage several policies about fund allocation, and to contrast scientific inputs and outputs. Besides, the bibliometric research findings may be able to explain more the factors supporting the contribution of research in the study field and guide researchers to carry out influential research (Akhavan et al., 2016).

Thus, this research focuses on the publication of shariah products accumulated from the database originated from Scopus. This study uses a search query determined to discover 463 documents from a predefined database. Primary keywords applied to search for relevant documents are "sharia and product" and their equivalents. Research on shariah products (according to documents accumulated from the Scopus database) was started by K. Naser, L. Moutinho (1997) under the title "Strategic Marketing Management: The Case of Islamic banks". Since then, until 2010, the number of publications increased slightly. Starting in 2011 till now, number of publications on shariah products has been increasing. The trend of the publication of shariah products is linearly increasing. It means that the topic of shariah products is still interesting for researchers.

Compared to other document types, more than 50% of documents are published in the form articles. However, for the most part of the publications is published in English and come from the 56 identified countries. Among the countries, Malaysia and Indonesia are the highest with the most contributions for the publication of shariah products. Research concerning shariah products is usually produced in publications in the business, management, and accounting; social sciences; economics, econometrics, and finance fields. The research on shariah products is focus on social sciences.

Regarding second question of the research, namely, to obtain the publications impact in the shariah products sector, it is used a citation matrix. Importance of the publishing of sharia products can clarify from the citation metrics discussed in the study. As a results of 24 years of publication in the field of Islamic products (1997-2021), with more than 3280 citations from 463 articles have been published. Generally, documents of Islamic product accumulated from the database originated from Scopus were cited 136.67 times per year, 7.08 citations per paper and 2.59 authors per paper, and have reached a h-index of 27, and a g-index of 45. The authors who published research on sharia products mostly is Oseni, Umar A. affiliated with Istanbul Sabahattin Zaim University, Kucukcekmece, Turkey.

To answer the third research question concerning the theme of shariah product, which is the most common among researchers, as the main points of this sector and in order to see the results of keyword analysis, title analysis and summary generated by VOSviewer. For example, when we looked at Table 10, the keywords "Islamic Finance", "Malaysia", "Islamic Banking", "Islam", and "Islamic Banks" were among the 20 most popular keywords we identified in the document set. Meanwhile, the most cited article was "Islamic Banking: A Study of Customer Satisfaction and Preferences in Jordan" written by K. Naser, A. Jamal, K. Al-Khatib (1999).

Finally, to response the fourth research question focus on the subject or title of the most influential sources in the publication of shariah products, we analyzed 160 source documents. The results of the analysis found that the "Journal of Islamic Accounting and Business Research" is defined as the origin or source of the document publishing the most research on shariah products. The publisher that mostly publishes is Emerald

It needs also to be noted that there is no 100 % ideal search query. Therefore, the incorrect positive and negative results should be noticed (Sweileh et al., 2017). The contemporary study relied exclusively on the database in Scopus as the primary source of the documents. Nevertheless, Scopus as a part of the most complete databases that stores all academic research, but not cover all the published sources (Ahmi & Mohamad, 2019). Additionally, databases, such as Web of Science, Google Scholar, Dimensions, and the others, can be used in the further research. Integrating all these databases can assist to add interesting and valuable results. Despite these limitations, research at the present adds to knowledge by providing the latest trend of research on shariah products. This research also gives a contribution by putting in the bibliometric method to enlarge knowledge on shariah product literature.

Even though analysis of bibliometric has a typical characteristic, this research also has some limitations, that need to be overcome to make the reader understand about these writings clearly and to strengthen the future research. The results of certain keywords, namely shariah products according to the document title, abstract, and keywords. Thus, search query result for other fields (like author and source) are not included in this analysis. The main goal is that the most of academic studies use titles, abstracts, and keywords as relevant document search queries. Perhaps, some of researchers also focus on terms of searching on author or source. As a result, their research may not be explicitly related to their ends. Thus, it is required to filter data (screening and cleaning) before doing analysis of data. The research in the future can be expanded to that matter.

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