



# International Islamic Multidisciplinary Conference

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## Exploring The Map of Collaboration Between Islamic Banks, Fintechs and SMEs: A Bibliometric Analysis

Tika Kartika<sup>1</sup>

<sup>1</sup>Department of Sharia Economics, Faculty Of Islamic Studies Ibn Khaldun University, Bogor, Indonesia. (Email: tikakartika@uika-bogor.ac.id)

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### ABSTRACT

This study aims to map and visualize the development, conceptual structure, and theme evolution of research articles on Islamic banking, fintech, and SMEs (from now on referred to as IB, F, and SMEs). Method To conduct the review, we analyzed 288 journal articles from Scopus research publications, with 683 authors. We use bibliometric analysis to examine the literature and transmit the material gathered to compare the present state of the subject and suggest future research and policy. Six significant research themes namely banking, Islamism, financial system, financial crisis, and financial services determine the pattern in knowledge development among IB, F, and SMEs. The next group of themes is linkage with the macroeconomics field (e.g government approach, capital market, policy making) and social aspect (such as corporate social responsibility and environmental economics). The results of the intellectual framework reveal that the themes of IB, F, and SMEs have developed over time as interdisciplinary fields. 10 countries produce the most related topics, however, the 10 most influential authors are based on the H-index and citations come from the UK and Malaysia only. More collaboration between international authors is needed to improve the dissemination of knowledge. While SMEs do not appear in the Word cloud, research that links them with IB and F is recommended to be carried out in the future. Novelty The pattern in knowledge development and intellectual framework of IB, F, and SMEs fields

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### ARTICLE INFO

**Keywords:**

*Islamic Banks, Fintechs, SMEs, Collaboration, Bibliometric Analysis*

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### INTRODUCTION

Fintech has become much more prevalent and has an impact on the banking industry in Indonesia, notably Islamic banking. Fintech's technology capabilities allow it to offer better financial services than Islamic institutions. Digitalization has led to a rise in fintech, which makes information faster, cheaper, and more accessible than traditional means. Fintech could have an impact on banks and other financial institutions already in place, particularly with the creation of new business models. By the end of this century, more than one-third of bank loans will come from fintech companies. According to research, fintech disrupts Islamic banking, as evidenced by its ability to capture the millennial consumer segment and high return on assets. Positively, the two can work together by pooling their resources for lending, transaction services, and product promotion (Zuhroh, 2021).



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Financial inclusion is an issue that the government and other stakeholders are promoting. One of the main targets of financial inclusion is SMEs. Some indicators of financial inclusion are access, usage, and quality. SMEs, Small & Medium Enterprises) are one of the backbones of the economy in Indonesia. The findings revealed that Islamic banking in Indonesia is still not ideal for providing credit to SMEs. Islamic banking may improve access to SMEs in a variety of methods, such as growing the Financial Technology (Fintech) System, expanding Islamic banking agents, and strengthening engagement with MSME stakeholders (Ahyar, 2019).

According to a report on Islamic fintech research trends, FinTech can be integrated into Islamic finance to help unbanked SMEs. FinTech's use in Islamic finance will assist the government in achieving the Sustainable Development Goals (SDGs) for a sustainable nation, as well as in boosting financial inclusion and combating financial crises like COVID-19. The primary barriers to the growth of fintech in Islamic finance, however, are a lack of regulatory frameworks and financial knowledge (Alshater et al., 2022).

Given this context, it's critical to understand how these three significant economic actors collaborate to build mutually advantageous relationships. This study aims to map and visualize research articles' development, concept development structure, and theme evolution on IB, F, and SMEs.

## LITERATURE REVIEW

### The Role of SMEs

Small and medium enterprises (SMEs) play an important role in the development and growth of the world economy. SMEs' contribution to economic and social conditions is not matched by the availability of bank financing facilities necessary for their growth and business sustainability. Bank financing in the UK in July 2017 was 17% for SMEs and 83% for large corporations. In Asian countries, SMEs accounted for 18.7% of total financing. After the global financial crisis, banks tend to avoid financing SMEs due to high-risk (ADB, 2019) (Lu et al., 2020).

The contribution of SMEs to GDP and job creation in developed and developing countries is substantial. In developing countries, SMEs contribute 45% of employment and 33% of GDP. In developed countries, SMEs contribute almost 64% of GDP and 62% of employment. The majority of enterprises in MENA are SMEs, which are estimated to number 19–23 million in both the formal and informal sectors and constitute 80%–90% of total businesses in most MENA countries. (IFC, 2021).

### Islamic Banking and Fintech to SMEs

Based on Sharia Banking Statistics in October 2019 (OJK, 2019; Islam et al., 2021), Islamic bank financing is still dominated by consumptive rather than productive financing. SMEs support the economy in Indonesia. Efforts to increase the productivity and quality of SMEs require a lot of capital accumulation so that SMEs can grow large. It takes willingness and encouragement from Islamic banks if they want to make SMEs a priority for financing. Islamic banks need partners who can be used as economic drivers for SMEs. Islamic banks cannot play a

single role in fulfilling capital needs in the form of financing. Currently, Islamic financial instruments have grown with various products. One of them is financial technology (fintech), which already exists with a variety of products. Investment activities through Islamic fintech are one of the economic activities that can push the growth of the real sector (Islam et al., 2021)

The issue surrounding SMEs is the lack of funding and their low access to banking services. Financial inclusion is a way to get proper access to financial and sustainable services needed by vulnerable groups, such as vulnerable communities and low-income communities. The emergence of Islamic banks does not necessarily solve the problems of SMEs. The existence of FinTech is expected to be able to provide solutions to capital problems and financial trials faced by SMEs for business continuity (Budiarti & Jannah, 2022).

The synergy between Islamic banks and Islamic fintech is a great opportunity for the development of MSMEs in Indonesia. This is due to the gap in capital support between the two entities. The benefits of this synergy include increased public choice of financing, increased productivity and competitiveness, product innovation, and improved financial education. However, the challenges include regulatory support, the availability of competent human resources, internet network infrastructure, and community outreach. In addition, the Islamic banking industry still dominates, as do other financial institutions(Haris et al., 2020).

## RESEARCH METHODOLOGY

This study's methodology combines bibliometric analysis with an in-depth literature review(Kraus et al., 2021; P. et al., 2023) to provide a holistic picture of current collaboration between IB, F, and SMEs.

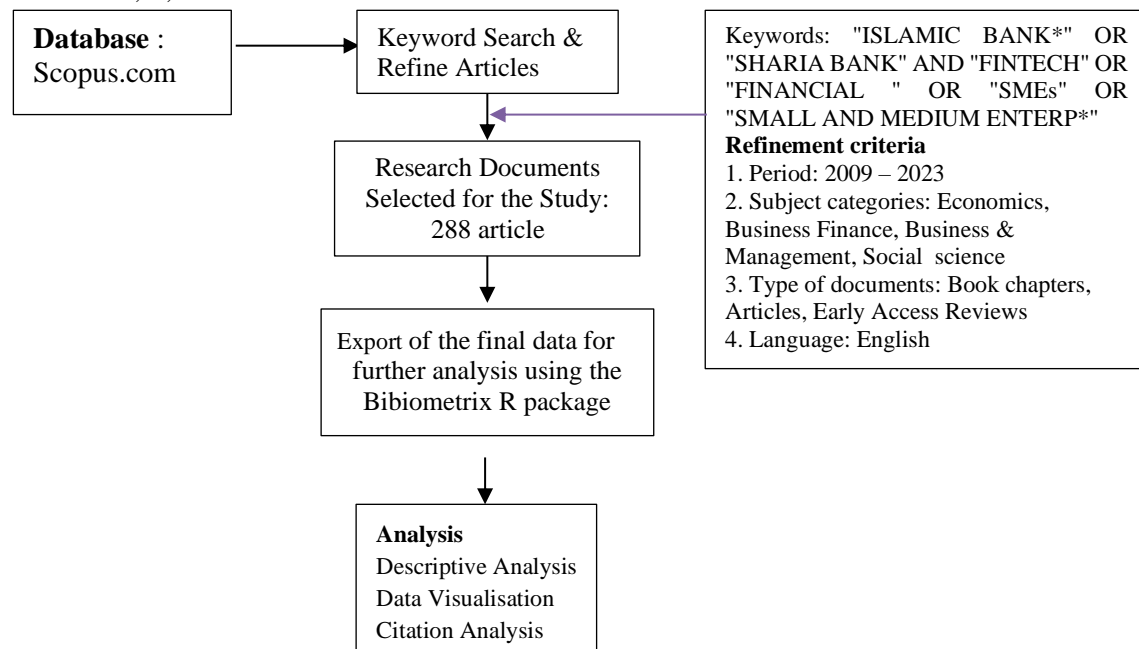


Figure 1. Research Design



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Based on similarities identified during the descriptive analysis of existing structures and conceptualizations, we suggest a framework consisting of first-level concepts, second-level themes, and aggregate measures. We use bibliometric analysis to analyze the literature and personally transmit the retrieved literature to compare the current state of the subject and propose future policies and research (Donthu et al., 2021; Thomas, 2022).

According to (P. et al., 2023) A well-executed bibliometric study can advance a field by providing scholars with a (1)comprehensive overview, (2) identifying knowledge gaps, (3)generating original research questions, and (4)articulating their intended contributions.

## RESULT AND DISCUSSION

The first stage of bibliometric analysis is descriptive performance analysis. This performance analysis reveals the contribution of research constituents to a particular subject. Some of the performance metrics measured are joint citations, country collaboration, citations per publication, and the impact of the work of authors who will answer Research Question No. 1 (RQ1).

Table 1. Result

Main Information	Data
Timespan	2009:2023
Sources (Journals, Books, etc)	124
Documents	288
Annual Growth Rate %	32.05
Document Average Age	4.24
Average citations per doc	19.26
References	15130
<b>Document Contents</b>	
Keywords Plus (ID)	95
Author's Keywords (DE)	727
<b>AUTHORS</b>	
Authors	682
Authors of single-authored docs	31
<b>Authors Collaboration</b>	
Single-authored docs	39
Co-Authors per Doc	2.85
International co-authorships %	37.5
<b>Document Types</b>	
article	288

Table 1 provides an overview of the bibliometric data structure of the 288 documents.



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Selected through a set of systematic search queries on the Scopus.com database. These documents were published in 124 sources with an average citation score of 19.8 and a collaboration index of 2.85, indicating substantial research in the period. collaboration index of 2.85, indicating substantial past research with collaboration among researchers. Co-authorship with overseas researchers is 37.5%. The growth in the number of research projects per year is high, at 32.05% per year.

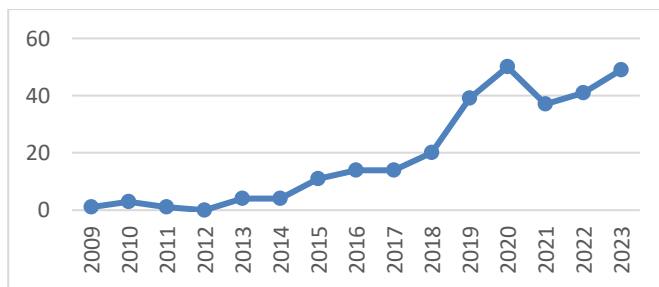


Figure 2. Annual Scientific Production

Research productivity over the period 2009–2023 shows an increasing trend (Figure 2). The number of studies jumped sharply from 2018 to 2019 due to the rapid development of digital technology in finance and banking. In 2018 (Mutiasari, 2020) there was a phenomenon that showed digitalization had an impact on all sectors, including the banking industry. Data shows that customer savings increased from 24% in 2014 to 36% in 2018. Similarly, mobile banking users grew from 28% in 2014 to 30% in 2018. From the beginning of 2020 to the end of 2021, the number of researchers decreased due to the COVID-19 outbreak. Then, in 2022-2023, the interest of scholars in research in this field increased again.

Table 2 contains information about countries and the number of articles produced based on the origin of the first author. However, 37.5% of articles are the result of collaboration between countries, also known as international co-authorship. For example, between Malaysia and the UK or Bangladesh and Saudi Arabia. Collaboration research results involve more data and produce a more diverse analysis. Research by (Aysan et al., 2018; Deluca et al., 2014; Gómez et al., 2022; Hamidi & Salahudin, 2021; Hassan et al., 2022; Husseini et al., 2019; Pooley, 2020; Silalahi et al., 2020; Tanev & Sandstrom, 2020) are examples of research on IB, F, and SMEs, which is an international co-authorship.

Table 2. Country Name and Number of Articles Produced

Country	Article	Country	Article
Australia	6	Pakistan	26
Bahrain	8	Palestina	3
Bangladesh	11	Qatar	2



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		Saudi	
China	1	Arabia	18
Egypt	6	Somalia	2
		South	
India	2	Africa	1
Indonesia	77	Tanzania	3
Italia	6	Tunisia	3
		Turkey	14
Jordania	5	UAE	8
Kuwait	1	UK	24
Malaysia	45	USA	5
Nigeria	3	Yaman	4
Oman	3	Yunani	1

Figure 3 shows the 10 countries that have the highest production of article titles. These countries are dominated by countries with a Muslim majority population, but in 4th and 9th place appear the UK and Australia, which are Muslim minority countries. According to Ghozali et al. (2021), Islamic economics was first implemented in England after the crisis that hit Europe and then also had an impact on the British economy. One of the things(Ghazali et al., 2021) that Britain then did was, in 1982, establish Dar Al-Maal Al-Islami (DMI) in London and mobilize investment funds for Luxembourg investment companies and Luxembourg takaful companies. Still, in the same year, the Central Bank of England, better known as the Bank of England (BOE), permitted Al-Baraka Bank to operate in England. In the field of Islamic economics education, Loughborough University became the first Western university to recognize and adopt a Master's level Islamic banking and finance learning system in 1995. The next breakthrough was the establishment of the Islamic Bank of Britain in 2004. Britain then made a breakthrough by issuing sukuk in England amounting to 200 million pounds sterling in the same year. This is a glimpse that can explain the development of Islamic economics in England.

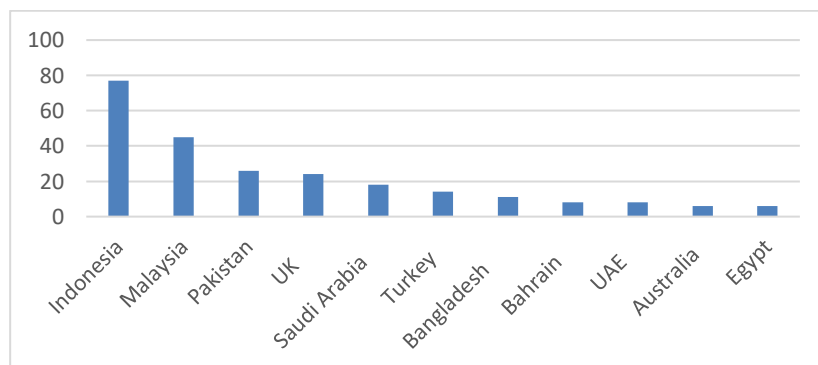


Figure 3. Top-ten Productive Country

10 countries produce the most related topics, including the top three, namely Indonesia, Malaysia, and Pakistan. However, the 10 most influential authors based on the H-index and number of citations come from the UK and Malaysia only. This is in line with (Sharma et al., 2023) that the world of IB and finance is a type of “small-world network” where a few authors and journals dominate the network and play a central role in the dissemination of knowledge. Figure 4 presents the top ten journals with the highest production of articles related to topics, namely Bank and Bank System, Journal of Islamic Monetary Economics, and ISRA International Journal of Islamic Finance. Bank and Bank System is a general journal in Ukraine (not an Islamic journal), while other journals do carry the Islamic name. It is quite an interesting phenomenon that general economics journals can also be productive in publishing journals in the IB, F, and SME fields.

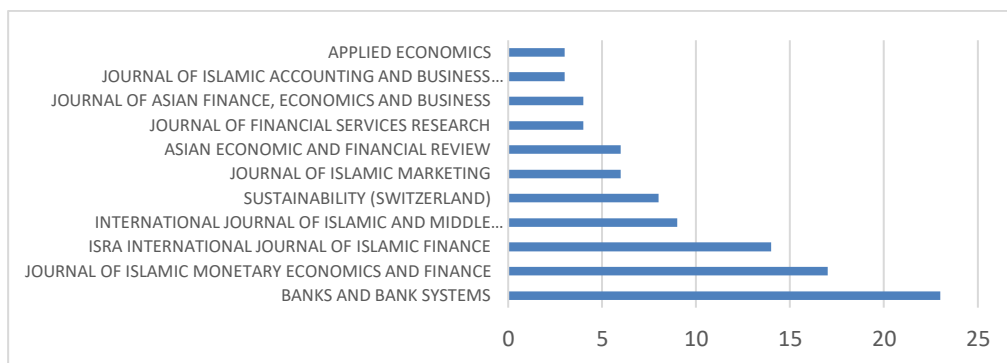


Figure 4. Most Productive Journal

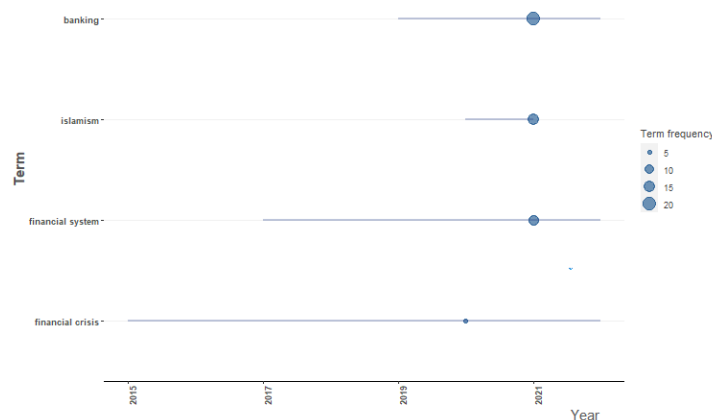


Figure 5. Trend Topics

The trend topic (fig.5) shows the range of years and the size of the nodes illustrates how



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frequently the topic appears in the articles. The topic of banking appeared 20 times during the period 2018 to 2023. Banking researchers (Wang et al., 2023) from 2016 to 2023 modeled bank stability based on key financial indicators, considering four inputs: total assets, total liabilities, operating expenses, and deposits with four outputs, namely total loans, total revenue, and total profit. The researcher found that banks are experiencing turbulent times and operating in a very challenging economic and financial climate. These challenges include low interest rates, intense competition in the pricing of commercial and mortgage loans, and increasing operating costs from 2016 to 2023. These challenges make banking an interesting topic to research.

The topic of Islamism experienced a trend in the period 2020 - 2021 with the number of nodes 10 times. This is in line with the research (Maulina et al., 2023) Islamic finance has grown rapidly globally in recent years. In 2021-2022 S&P Global Ratings estimates that the Islamic finance industry will grow by 10%-20% contributed by the Islamic banking and capital market sectors, although on the other hand, social finance is still lagging. This phenomenon is expected to cause the topic of Islamism to become attractive and trendy during this period.

This financial system topic is expected to remain strong due to issues consistently maintained by the OJK, supported by intermediation, capital adequacy, and liquidity functions. Financial system health versus vulnerabilities and risks that increase the likelihood or potential severity of a financial sector crisis. (OJK & Departement, 2023). Meanwhile, the period between mid-2007 and early 2009, when global financial markets and banking institutions were severely strained, is known as the Global Financial Crisis (GFC). The collapse of the US housing market during the Great Financial Catastrophe (GFC) triggered a global financial catastrophe that spread from the United States to every country on the planet due to global financial system links. Many banks around the world incurred large losses and were forced to seek government aid to stay viable. The main industrialized economies had their deepest recessions since the 1930s Great Depression, resulting in millions of job losses. Furthermore, the recovery from the crisis was much slower than in prior recessions that did not involve a financial crisis (Reserve Bank of Australia, 2009).

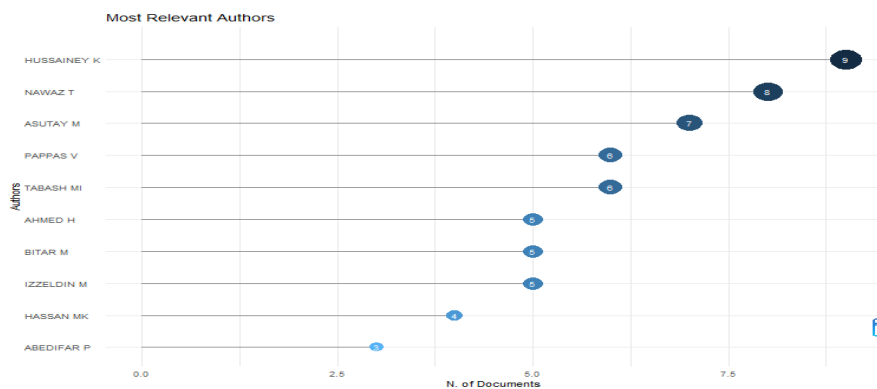


Figure 6. Most Relevant Authors

Authors. Hussainey K., Nawaz T., Asutay M., Pappas V., and Tabash M.I. are the most



prolific authors with the most publications in the field (Figure). Hussaney has nine published articles in this field, while Nawaz follows with eight. Analysis of the authors' h-index also showed that Hussaney K., Nawaz T., and Asutay M. were the most impactful authors (Figure). Their research results are very important. These articles are important from the perspective of future research in this domain.



Figure 7. Three Field Plot

Three field plots illustrate the relationship between three fields using Sankey Plots. The explanation is that the size of each section is equivalent to the value of the node (Riehmman et al., 2015). The authors are on the left side of the Sankey Plot, the keywords are in the middle row, and the literature sources selected for analysis are on the right.

Table 3. Resume of three field plot

No	Author	Keyword	Source of Article
1	Hussaney K	Banking	Banks And Bank Systems
2	Nawaz T	Islamism	Journal Of Islamic Monetary Economics And Finance
3	Asutay M	financial system	Isra International Journal Of Islamic Finance
4	Pappas V	financial crisis	International Journal Of Islamic Banking And Middle Eastern Finance And Management
5	Tabash Mi	financial service	Sustainability (Switzerland)
6	Ahmed H	developing world	Journal Of Islamic Marketing
7	Bitar M	financial market	Asian Economic And Financial Review

8	Izzeldin M	Pakistan	Journal Of Financial Services Research
9	Hassan Mk	performance assistant	Journal Of Asian Finance, Economics And Business
10	Abedifar P	policy making	Journal Of Islamic Accounting And Business Research

Each of the ten items depicts the most prolific author: Hussainey K, Nawaz T, Asutay M, Pappas V, Tabash Mi, Ahmed H, Bitar M, Izzeldin M, Hassan Mk, and Abedifar P. Ten prominent keywords such as *Banking, Islamism, financial system, financial crisis, financial service, developing world, financial market, Pakistan, performance assistant, dan policy making*. As well as ten journals that are productive in issuing related topics, namely: *Banks And Bank Systems, Journal Of Islamic Monetary Economics And Finance, Isra International Journal Of Islamic Finance, International Journal Of Islamic And Middle Eastern Finance And Management, Sustainability (Switzerland), Journal Of Islamic Marketing, Asian Economic And Financial Review, Journal Of Financial Services Research, Journal Of Asian Finance Economics And Business, and Journal Of Islamic Accounting And Business Research*.

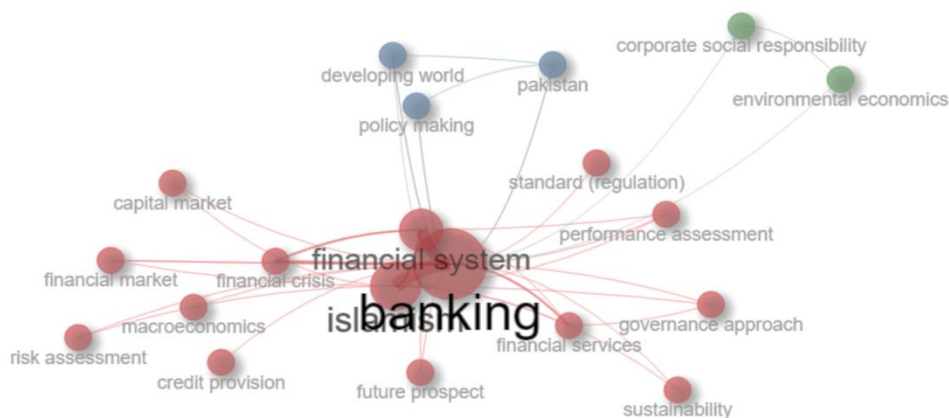


Figure 8. Co-word Net

Co-occurrence networks are developed using author keywords in the abstracts of research papers. In this network, we can learn more about the frequency of occurrence of keywords from research articles. Figure (8) presents the co-occurrence network of IB, F, and SME keywords. The size of the mesh links represents the frequency of each keyword, the thickness of the links illustrates the number of times a pair of keywords co-occurs in the research articles, the large links

close to the center of the network indicate the ‘hotspots’ of research in this field (van Eck & Waltman, 2014). In general, the figure shows that IB, F, and SMEs are related to five main dimension groups, including banks, Islamism, financial systems, financial services, and financial crisis. This topic has been a trending topic in recent years.



Figure 9. Word cloud

An analysis of the frequency of keywords used in the article showed that the term ‘banking’ appeared 20 times, followed by the words ‘Islamism’, ‘financial system’, ‘financial crisis’, ‘financial services’, ‘emerging markets’, ‘Pakistan’, ‘performance assessment’, and ‘policy-making’. The word cloud shown in Figure 12 is a visual representation of the frequency of words in the document as indicated by word size. It can be used as a proxy for the relevance of words in the literature. In addition, macroeconomic variables such as: ‘capital market’, ‘future outlook’, ‘government approach’, ‘macroeconomics’. ‘risk assessment’, ‘credit provision’, ‘capital’ as well as social variables such as: ‘environmental economics’ and ‘corporate social responsibility’. We can infer from this word cloud that these studies have explored various intervening variables to macroeconomic variables due to the nature of banking, Islamic banking, and fintech as the initial fuel of the economy. The collaboration of the two research keywords will trigger researchers to reach out to macroeconomic variables and social variables such as ‘environmental economics’ and ‘corporate social responsibility’. It was also found that SMEs did not appear in the word cloud, so research linking them with fintech and Islamic banking is recommended for future research. According to (Islam et al., 2021) SMEs need easy access to technology services. While banks provide funds for SMEs, SMEs find it difficult to reach banks. Integration in the form of collaboration is needed to empower SMEs. Integration between Islamic commercial banks and Islamic fintech in developing SMEs needs to be done to improve financial access to the community.

## CONCLUSION

Six significant research themes namely banking, Islamism, financial system, financial crisis, and financial services determine the pattern in knowledge development among IB, F, and



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SMEs. Research shows that in the early stages, the topic of Islamic banking relates to the financial crisis, in line with the crisis conditions that occurred in many parts of the world. The next evolution occurred with banking becoming a trend in discussing the integration of IB&F. In the next period, Islamism became an important topic. Along with the changing trend topics, the financial system finally emerged as a variable that connects IB, F, and SMEs. The next group of themes are linkage with the macroeconomics field (e.g. government approach, capital market, policy making) and social aspect. Social aspects are important in maintaining balance in society, so the topic develops to include indirect influences on social aspects such as corporate social responsibility and environmental economics

The results of the intellectual framework reveal that the themes of IB, F, and SMEs have developed over time as interdisciplinary fields. Research collaboration between countries is quite extensive, covering 37.5% of the issues. 10 countries produce the most related topics, including the top three, namely Indonesia, Malaysia, and Pakistan. However, the 10 most influential authors based on the H-index and number of citations come from the UK and Malaysia only. More collaboration between international authors is needed to improve the dissemination of knowledge.

The most significant journals in the fields of IB, F, and SMEs, that are productive in issuing related articles are Banks And Bank Systems, Journal Of Islamic Monetary Economics And Finance, Isra International Journal Of Islamic Finance, International Journal Of Islamic And Middle Eastern Finance And Management, Sustainability (Switzerland) while Hussaney K., Nawaz T., Asutay M., Pappas V., and Tabash M.I. are the most prolific authors with the most publications in the field.

While SMEs do not appear in Word Cloud, research that links them with IB and F is recommended to be carried out in the future.

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