**The Legal Evolution of Basel Accords and Their Impact on Islamic Banking Regulations: A Bibliometric Analysis**

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**ABSTRACT:**

*This study aims to conduct a bibliometric analysis of research on the Basel Accords and Islamic banking to explore key trends, scholarly contributions, and the impact of Basel regulations on the Islamic financial sector. The research follows a systematic methodology based on the PRISMA framework to ensure a structured and transparent review process. Data for the study was collected from the Scopus database, allowing for a comprehensive examination of relevant literature. To analyze the collected data, the study employs VOSviewer, a widely used tool for visualizing bibliometric networks. Through co-citation, keyword analysis, and thematic mapping, the research identifies major research clusters, influential authors, and key areas of scholarly focus. The findings indicate that while significant research has been conducted on both Basel regulations and Islamic banking, the intersection between the two remains a developing field with increasing academic attention in recent years ,also reveal that while extensive research exists on both Basel regulations and Islamic banking individually, scholarly work examining their intersection—particularly from a legal and regulatory perspective—remains limited but growing. The results highlight the growing importance of regulatory compliance for Islamic financial institutions and the evolving discourse on how Basel frameworks align with Sharia-compliant banking principles. Additionally, the study identifies gaps in the literature, suggesting potential areas for future research. By providing a structured bibliometric overview, this research contributes to a deeper understanding of the scholarly landscape surrounding Basel Accords and Islamic banking, offering insights for academics, policymakers, and industry professionals.*

*Penelitian ini bertujuan untuk melakukan analisis bibliometrik terhadap kajian-kajian yang membahas Perjanjian Basel dan perbankan Islam, guna mengeksplorasi tren utama, kontribusi ilmiah, serta dampak regulasi Basel terhadap sektor keuangan Islam. Penelitian ini mengikuti metodologi sistematis berdasarkan kerangka kerja PRISMA untuk memastikan proses tinjauan yang terstruktur dan transparan. Data dalam studi ini dikumpulkan dari basis data Scopus, sehingga memungkinkan pemeriksaan literatur yang komprehensif dan relevan. Untuk menganalisis data yang dikumpulkan, studi ini menggunakan VOSviewer, sebuah alat yang banyak digunakan untuk memvisualisasikan jaringan bibliometrik. Melalui analisis co-citation (kutipan bersama), analisis kata kunci, dan pemetaan tematik, penelitian ini mengidentifikasi klaster-klaster utama dalam penelitian, penulis-penulis berpengaruh, serta area fokus keilmuan yang penting. Temuan menunjukkan bahwa meskipun telah banyak penelitian yang dilakukan baik pada regulasi Basel maupun perbankan Islam, keterkaitan antara keduanya masih merupakan bidang yang sedang berkembang dan mendapat perhatian akademik yang meningkat dalam beberapa tahun terakhir. Hasil penelitian ini menyoroti pentingnya kepatuhan terhadap regulasi bagi institusi keuangan Islam serta wacana yang terus berkembang mengenai keselarasan kerangka Basel dengan prinsip-prinsip perbankan yang sesuai syariah. Selain itu, studi ini juga mengidentifikasi kesenjangan dalam literatur, yang menunjukkan adanya potensi area untuk penelitian di masa depan. Dengan memberikan gambaran bibliometrik yang terstruktur, penelitian ini berkontribusi terhadap pemahaman yang lebih mendalam mengenai lanskap ilmiah seputar Perjanjian Basel dan perbankan Islam, serta menawarkan wawasan bagi akademisi, pembuat kebijakan, dan profesional industri.*

**Keywords** *Islamic Banking, Bibliometric Analysis, Basel Accords, PRISMA Framework, Scopus Database.*

1. **INTRODUCTION**

The intersection of international regulatory frameworks and Islamic banking has become an increasingly important topic in academic research, particularly regarding the impact of Basel Accords on the Islamic financial sector. The Basel Committee on Banking Supervision (BCBS) introduced these accords to enhance banking stability and reduce financial risks through capital adequacy requirements, risk management, and liquidity standards (Barra et al., 2023). Since the introduction of Basel I in 1988 and the subsequent developments in Basel II and Basel III, these regulatory guidelines have had a profound impact on global banking systems (Huang et al., 2024). However, their applicability to Islamic financial institutions (IFIs), which operate under Shariah principles, remains a subject of ongoing academic and regulatory debate.

Islamic banks differ fundamentally from conventional banks due to their commitment to Maqasid al-Shariah (the higher objectives of Islamic law), which prohibit interest (riba) and promote risk-sharing, ethical investment, and asset-backed financing (Jatmiko et al., 2023). As a result, applying Basel regulations to Islamic financial institutions presents unique challenges, as these accords rely on an interest-based risk assessment model to evaluate capital and risk exposure. In contrast, Islamic banks operate using financial instruments such as murabaha (cost-plus financing), musharakah (equity partnership), mudarabah (profit-sharing), and ijarah (leasing). These differences raise critical questions about whether conventional regulatory frameworks can effectively accommodate Islamic banking operations and whether modifications are needed to align Basel standards with Shariah-compliant finance (K. Ullah et al., 2023).

To gain a deeper understanding of the research landscape surrounding Basel Accords and Islamic banking, a bibliometric analysis was conducted, covering the years 2015 to 2024 (Afrida et al., 2024). This study collected and analyzed data from Scopus, one of the most comprehensive and reliable academic databases. A systematic review approach was applied using the PRISMA framework to ensure a structured and transparent selection process. Additionally, VOSviewer was used to create network visualizations, mapping research clusters and identifying key themes in the literature. The analysis revealed a significant increase in academic interest in this field, particularly in response to global financial crises and evolving banking regulations (Budiman et al., 2022).

The findings indicate that countries with well-developed Islamic banking sectors, such as Malaysia, the Gulf Cooperation Council (GCC) countries, and Indonesia, have been the most active in publishing research on this topic (Isman, 2024). Additionally, several academic journals specializing in Islamic finance and banking regulation have played a crucial role in disseminating studies in this area. By examining the most frequently used research keywords over the past decade, it was found that terms such as "Basel III," "Islamic Finance Regulation," and "Risk Management in Islamic Banking" were among the most commonly cited, reflecting the growing focus on regulatory challenges faced by Islamic financial institutions (Al-Homaidi et al., 2021).

Based on these findings, this study aims to provide a comprehensive overview of the evolving research landscape on Basel Accords and Islamic banking, identifying gaps in the literature that could inform future studies. Some of the key research questions guiding this study include: What is the annual distribution of publications related to Basel Accords and Islamic banking over the past decade? Which journals and authors have been the most influential in this field? Which countries have contributed the most research on the intersection of Basel regulations and Islamic finance? What are the primary research keywords that have shaped academic discussions in this domain? By addressing these questions, this study will offer valuable insights for academics, policymakers, and financial professionals, helping them understand current developments and future directions in integrating international banking regulations with the principles of Islamic finance.

1. **METHOD**

In this study, a bibliometric analysis was conducted using the Scopus database to extract research related to the Basel Accords and Islamic banking from 2015 to 2024. The search was performed using a carefully selected set of keywords to ensure comprehensive coverage, including "Basel Accords," "Islamic Banking," "Risk Management," "Shariah," and others. Several filters were applied to refine the search scope, restricting the analysis to studies published in the fields of economics and business (ECON, BUSI), scientific articles (Article Type), English-language publications, and peer-reviewed journals (Shaikh, 2023).

In the initial stage, the search yielded 3,511 records, reflecting the vast amount of research in this domain (Fitri et al., 2022). Following a screening and filtering process, irrelevant studies were excluded based on a review of titles and abstracts, as well as an assessment of their relevance to the research criteria. During the eligibility evaluation phase, full-text articles were assessed, leading to further exclusions of studies that did not align with the scope of the research. After these processes, 1,149 final studies were selected, representing the most relevant and high-quality research (Rahman & Chowdhury, 2024).

TITLE-ABS-KEY ( "Basel Accords" OR "Islamic banking" ) AND ( LIMIT-TO ( PUBYEAR , 2015 ) OR LIMIT-TO ( PUBYEAR , 2016 ) OR LIMIT-TO ( PUBYEAR , 2017 ) OR LIMIT-TO ( PUBYEAR , 2018 ) OR LIMIT-TO ( PUBYEAR , 2019 ) OR LIMIT-TO ( PUBYEAR , 2020 ) OR LIMIT-TO ( PUBYEAR , 2021 ) OR LIMIT-TO ( PUBYEAR , 2022 ) OR LIMIT-TO ( PUBYEAR , 2023 ) OR LIMIT-TO ( PUBYEAR , 2024 ) ) AND ( LIMIT-TO ( SUBJAREA , "ECON" ) OR LIMIT-TO ( SUBJAREA , "BUSI" ) ) AND ( LIMIT-TO ( DOCTYPE , "ar" ) ) AND ( LIMIT-TO ( LANGUAGE , "English" ) ) AND ( LIMIT-TO ( SRCTYPE , "j" ) ) AND ( LIMIT-TO ( EXACTKEYWORD , "Basel Accords" ) OR LIMIT-TO ( EXACTKEYWORD , "Basel Accord" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Bank" ) OR LIMIT-TO ( EXACTKEYWORD , "Banking" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Finance" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Banks" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Banking" ) OR LIMIT-TO ( EXACTKEYWORD , "Indonesia" ) OR LIMIT-TO ( EXACTKEYWORD , "Malaysia" ) OR LIMIT-TO ( EXACTKEYWORD , "Risk Management" ) OR LIMIT-TO ( EXACTKEYWORD , "Trust" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Banking And Finance" ) OR LIMIT-TO ( EXACTKEYWORD , "Liquidity Risk" ) OR LIMIT-TO ( EXACTKEYWORD , "Basel III" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Marketing" ) OR LIMIT-TO ( EXACTKEYWORD , "Risk" ) OR LIMIT-TO ( EXACTKEYWORD , "Shariah" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Economics" ) OR LIMIT-TO ( EXACTKEYWORD , "Sharia" ) OR LIMIT-TO ( EXACTKEYWORD , "Systemic Risk" ) )

The analysis was conducted following the PRISMA Framework to ensure transparency and accuracy in study selection. This methodology provides a clear insight into the development of research on the Basel Accords and Islamic banking over the last decade, helping to understand research shifts and the key topics that have been the focus of academic discourse in this field.These criteria were comprehensively detailed in Figure 1 within the PRISMA framework section, where key parameters—including language, subject areas, and publication years—were explicitly specified (Andri Nirwana et al., 2024).

**Prisma framework**

Records identified from Scopus Databases **(n= 3,511** )

Registers (**n =2,631 )**

Records removed *before screening*:

Duplicate records removed (n =1,911 )

**Identification**

**Limit to (2015– 2024)**

TITLE-ABS-KEY ( "Basel Accords" OR "Islamic banking" ) AND ( LIMIT-TO ( PUBYEAR , 2015 ) OR LIMIT-TO ( PUBYEAR , 2016 ) OR LIMIT-TO ( PUBYEAR , 2017 ) OR LIMIT-TO ( PUBYEAR , 2018 ) OR LIMIT-TO ( PUBYEAR , 2019 ) OR LIMIT-TO ( PUBYEAR , 2020 ) OR LIMIT-TO ( PUBYEAR , 2021 ) OR LIMIT-TO ( PUBYEAR , 2022 ) OR LIMIT-TO ( PUBYEAR , 2023 ) OR LIMIT-TO ( PUBYEAR , 2024 ) )

**Publication years**

**Language**

**Screening**

**Limit to English**

**TITLE-ABS-KEY ( "Basel Accords" OR "Islamic banking" )** AND ( LIMIT-TO ( SUBJAREA , "ECON" ) OR LIMIT-TO ( SUBJAREA , "BUSI" ) ) AND ( LIMIT-TO ( DOCTYPE , "ar" ) ) AND ( LIMIT-TO ( LANGUAGE , "English" ) ) AND ( LIMIT-TO ( SRCTYPE , "j" ) ) AND ( LIMIT-TO ( EXACTKEYWORD , "Basel Accords" ) OR LIMIT-TO ( EXACTKEYWORD , "Basel Accord" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Bank" ) OR LIMIT-TO ( EXACTKEYWORD , "Banking" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Finance" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Banks" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Banking" ) OR LIMIT-TO ( EXACTKEYWORD , "Indonesia" ) OR LIMIT-TO ( EXACTKEYWORD , "Malaysia" ) OR LIMIT-TO ( EXACTKEYWORD , "Risk Management" ) OR LIMIT-TO ( EXACTKEYWORD , "Trust" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Banking And Finance" ) OR LIMIT-TO ( EXACTKEYWORD , "Liquidity Risk" ) OR LIMIT-TO ( EXACTKEYWORD , "Basel III" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Marketing" ) OR LIMIT-TO ( EXACTKEYWORD , "Risk" ) OR LIMIT-TO ( EXACTKEYWORD , "Shariah" ) OR LIMIT-TO ( EXACTKEYWORD , "Islamic Economics" ) OR LIMIT-TO ( EXACTKEYWORD , "Sharia" ) OR LIMIT-TO ( EXACTKEYWORD , "Systemic Risk" ) )

**Subject area**

**Included**

**Studies included in review**

**(n = 1,149 )**

**Figure 1.** The PRISMA-based systematic review process, highlighting the identification, screening, and inclusion phases in analyzing research on Basel Accords and Islamic banking.

The inclusion and exclusion criteria for data screening were carefully defined to ensure the relevance and quality of the selected studies. The inclusion criteria focused on English-language articles published between 2015 and 2024 in specific subject areas such as Islamic Banks, Shariah and Islamic Economics . Conversely, studies falling outside these parameters were excluded to maintain the accuracy and focus of the bibliometric analysis (Fathoni et al., 2024). These criteria played a crucial role in refining the dataset and ensuring a systematic and robust review process, as outlined in Table 1, which details the inclusion and exclusion criteria.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Year | Subject area | Document type | Keyword | Source type | Language |
| INCLUSION CRITERIA | from 2015-2024 | economics and business (ECON, BUSI) | Only Articles. | Basel Accords, Islamic banking | Journal | English Language |
| EXCLUSION CRITERIA | Any research before 2014 was excluded | Any other  field | Conference papers,Book, theises, Review | Any other keywords | Book series | Any other Languages |

**Table 1.** The inclusion and the exclusion criteria for data screening

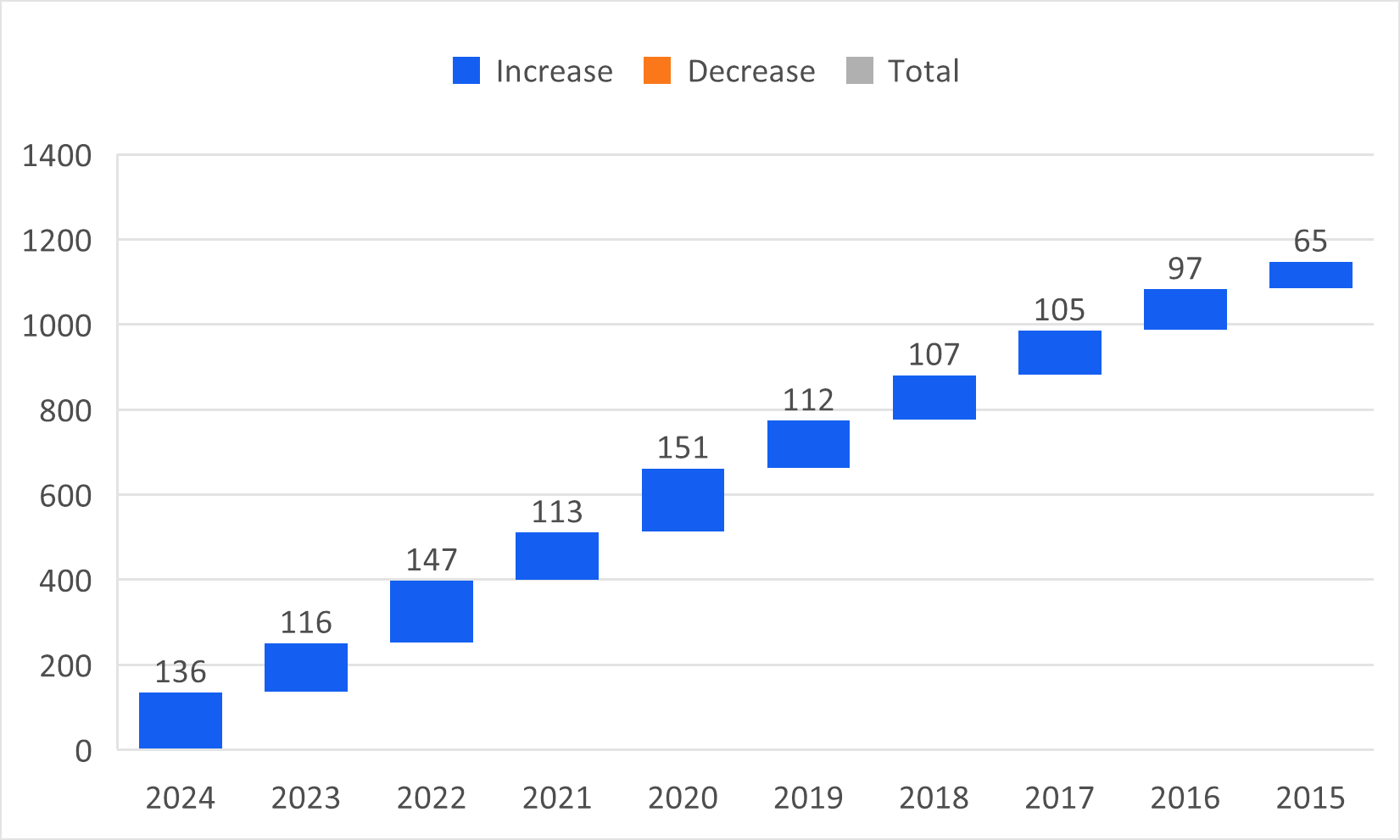
**III. RESULT AND** **DISCUSSION**

**Results ANALYSIS**

The analysis in this study will be conducted from four main perspectives. First, we will examine the key characteristics of published research to explore the academic field related to Basel Accords and Islamic banking. Second, we will analyze data and present visual representations to identify research trends, leading countries, and academic institutions contributing to this field (Abrar et al., 2023). Third, we will define the conceptual structure of keywords related to Islamic banking and Basel Accords. Finally, we will apply bibliometric analysis, including keyword co-occurrence and citation network analysis, to identify current research trends, future directions, and key topics in this field (Hudayati, 2023).

**3.1. Size and Growth of Publication**

The 1st research question:What is the annual distribution of publications related to Basel Accords and Islamic banking over the past decade?

The chart illustrates the annual growth of academic publications related to Basel Accords and Islamic Banking from 2015 to 2024. The blue bars represent the number of newly published studies each year, showing a steady increase over time. The absence of orange (Decrease) and gray (Total) bars suggests that the focus is specifically on the growth of research rather than overall publication trends.

**Figure 2.** Distribution by year

From the data, it is evident that the number of publications has consistently risen, reflecting growing scholarly interest in the field. The highest increase occurred in 2020 (151 publications), followed by 2022 (147) and 2021 (113). This surge could be linked to developments in Basel III regulations, risk management, and the increasing role of Islamic banking in the global financial system (Nouman et al., 2022).

In contrast, the lowest recorded growth was in 2015 (65 publications), suggesting that research in this area was still in its early stages. Over the years, the consistent rise in publications indicates that Islamic finance and Basel regulations have become crucial topics of academic and industry discussions, with scholars actively contributing to the field (Fitri et al., 2022).

This upward trend highlights the increasing global emphasis on financial stability, risk management, and regulatory frameworks. The data suggests that research in Islamic banking and financial regulations is maturing, with more institutions and scholars recognizing its significance in shaping the financial landscape.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | MeanTCperArt | N | MeanTCperYear | CitableYears |
| 2015 | 27.55 | 44 | 2.76 | 10 |
| 2016 | 20.31 | 45 | 2.26 | 9 |
| 2017 | 37.79 | 48 | 4.72 | 8 |
| 2018 | 35.27 | 70 | 5.04 | 7 |
| 2019 | 20.43 | 77 | 3.40 | 6 |
| 2020 | 18.31 | 74 | 3.66 | 5 |
| 2021 | 15.18 | 73 | 3.45 | 4 |
| 2022 | 9.59 | 80 | 3.20 | 3 |
| 2023 | 2.40 | 97 | 1.20 | 2 |

**Table 2:** Average Citation Per Year in Selected Publications using R-studio

This table presents the average citation per year in selected research publications. It includes key metrics such as Mean Total Citations per Article (MeanTCperArt), the number of articles published (N), the Mean Total Citations per Year (MeanTCperYear), and the number of citable years for each publication period (A. Ullah et al., 2021). The data reflects the citation trends over time, showing variations in research impact and relevance. The citation analysis in Table 2. Average Citation Per Year in Selected Publications provides insights into citation trends across different years. The data indicate that older publications have had more time to accumulate citations, while recent ones, particularly 2022 and 2023, show lower citation counts due to their limited exposure time. The highest Mean Total Citations per Article (Mean TC per Art) is observed in 2017, reaching 37.79 with 48 articles. However, the highest Mean Total Citations per Year (Mean TC per Year) is recorded in 2018, at 5.04, over 7 citable years. In contrast, research published in 2023 has the lowest Mean TC per Art of 2.40 and a Mean TC per Year of 1.20, reflecting its recent publication status and limited citation accumulation. Between 2015 and 2020, the Mean TC per Year fluctuated, peaking in 2018 and declining afterward. The Mean TC per Art also shows variation, with a decline from 2017 (37.79) to 2021 (15.18) and further decreasing in subsequent years (Mohd Thas Thaker et al., 2024). This trend indicates that earlier studies continue to receive more citations over time, reinforcing their impact, while newer research is still gaining academic recognition (Amuda & Al-Nasser, 2024).

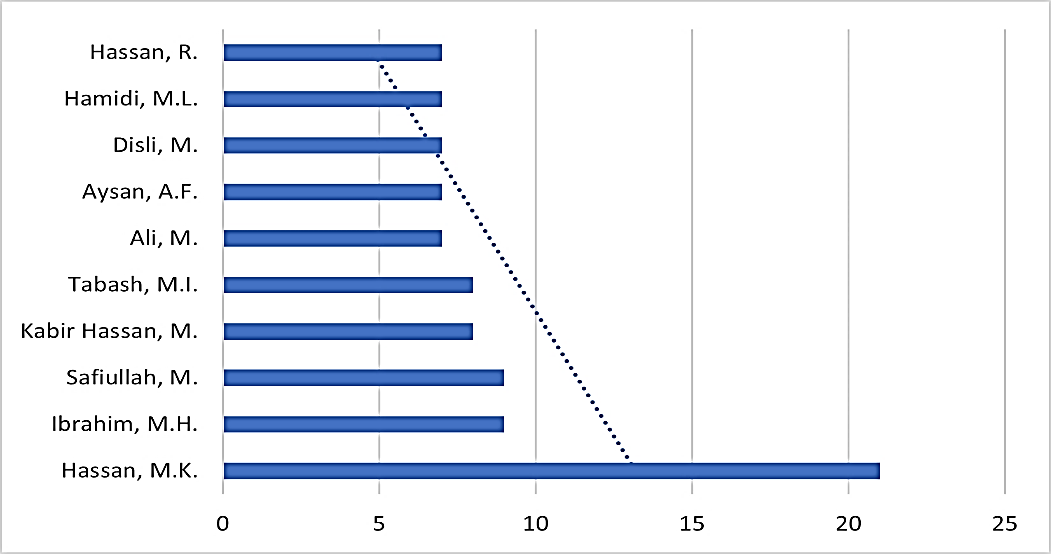
Overall, the data suggest that citation patterns align with publication recency, with older studies accumulating more citations due to their longer availability. However, the steady number of publications in recent years highlights continued research interest in the field.

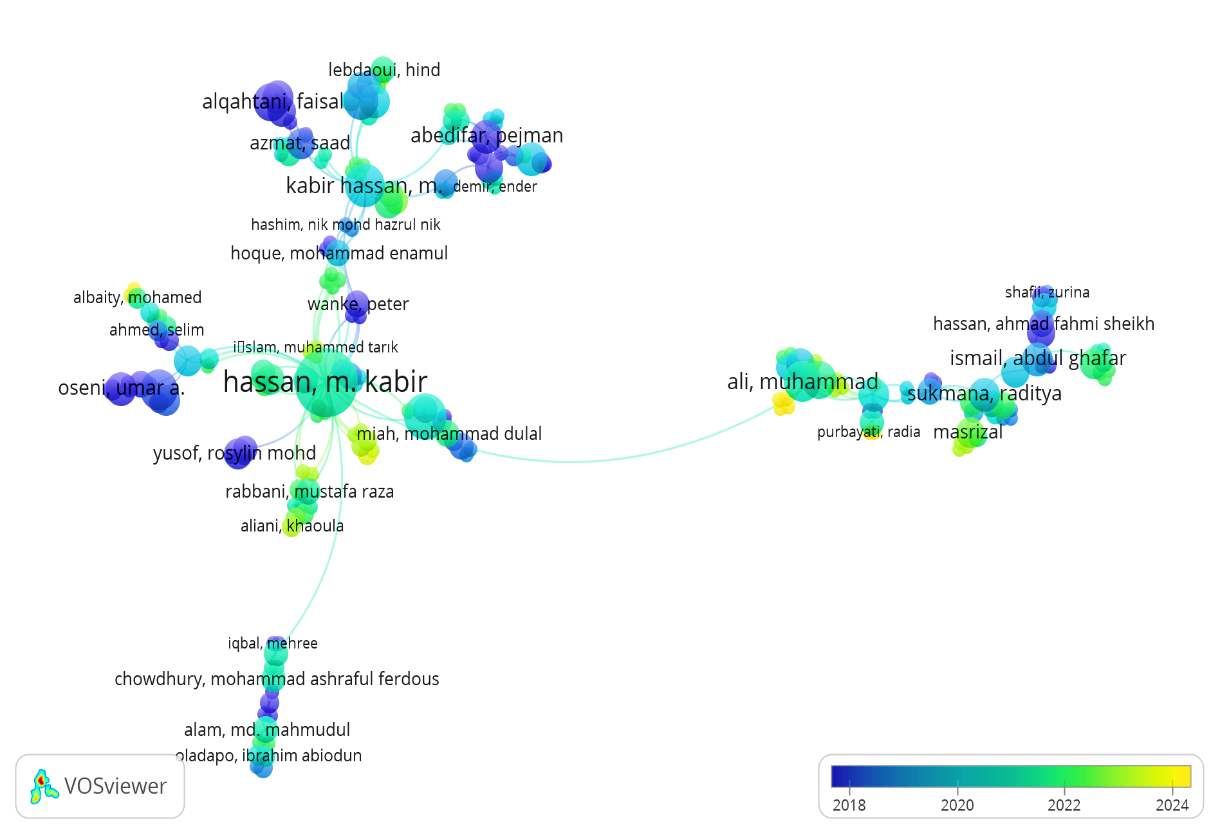
**3.2. Influential Authors and Journals Analysis**

The 2nd research question,Which journals and authors are the most influential in research on Basel Accords and Islamic banking?

The Figure 3. presents an analysis of the most influential authors in the research field based on the number of publications or citations. The bar chart indicates that Hassan, M.K. is the most influential author, significantly surpassing others in terms of publication or citation count. Following him, researchers such as Ibrahim, M.H., Safiullah, M., and Kabir Hassan, M. have made notable contributions, albeit to a lesser extent.This distribution highlights that certain scholars have a substantial impact on the field, reflecting their role in shaping research developments (Ben Jedidia & Hamza, 2024). Such an analysis can be valuable for

identifying key authors whose works serve as foundational references in the literature and for guiding future research directions.



**Figure 3.** Document by Authors 

**Figure 4.** Bibliographic coupling with Authors

Figure 4. The co-authorship network visualization provides insights into the collaborative structure of research on Basel Accords and Islamic banking. The analysis highlights Hassan, M. Kabir as a central figure, with extensive academic collaborations spanning multiple researchers. His strong presence in the network suggests a significant influence in shaping the discourse on risk management, Islamic finance, and regulatory frameworks. The distribution of nodes and connections further indicates the formation of distinct research clusters, where scholars work within specific thematic areas while maintaining links to the broader academic community (Sarea et al., 2021).

The color gradient from blue (2018) to yellow (2024) reveals the temporal evolution of research collaborations. Recent contributions appear around Ali, Muhammad and Ismail, Abdul Ghafar, signaling emerging research directions. In contrast, well-established collaborations, particularly those linked to Kabir Hassan, M., reflect sustained contributions over time. The presence of multiple independent clusters suggests diversity in research perspectives, with some groups focusing on regulatory frameworks and others on Islamic financial stability. This network structure underscores the dynamic and evolving nature of academic discourse in this field (Guizani & Ajmi, 2022).

**3.3.Country Wise Publication and Citation**

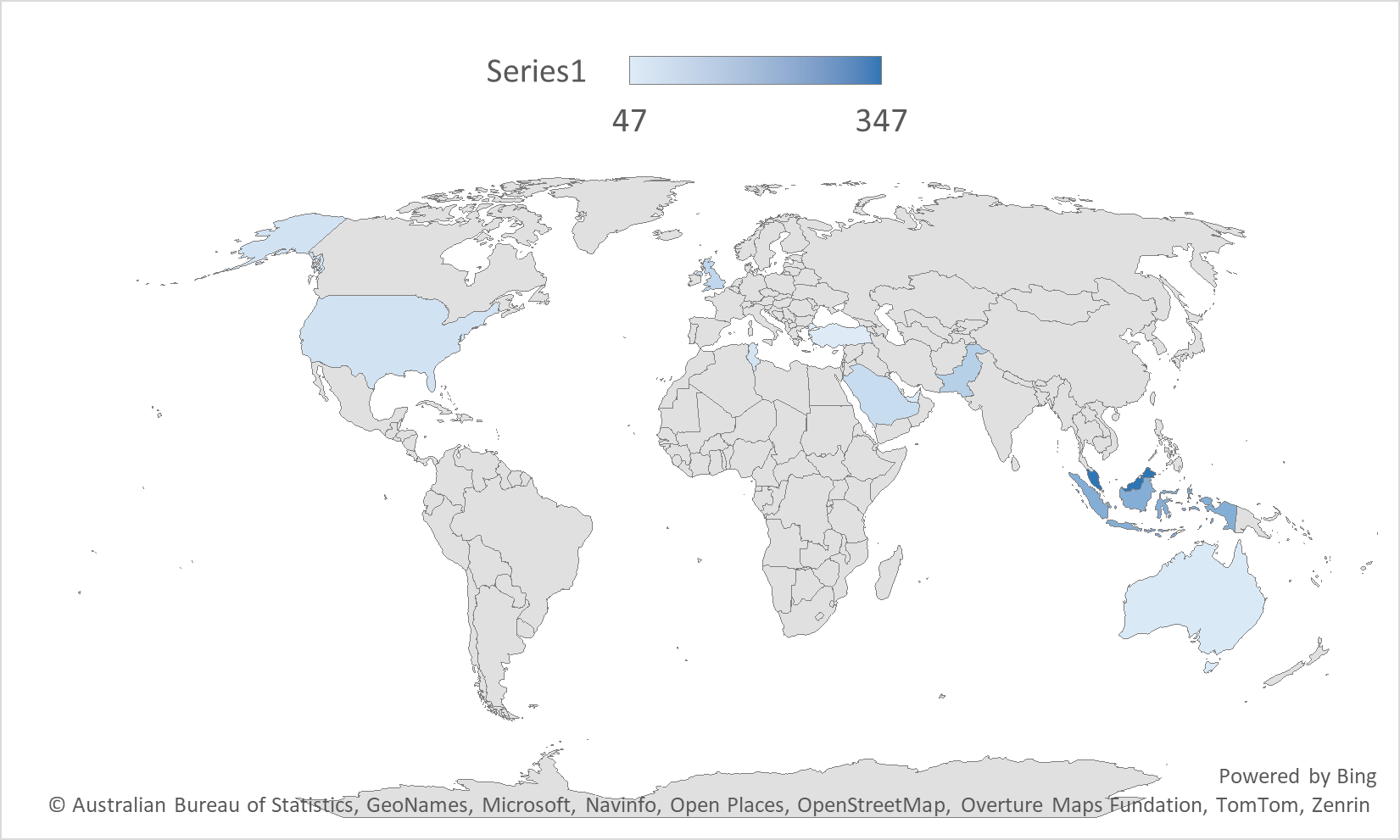
The 3rd research question is: What countries have contributed most significantly to the research on Basel Accords and Islamic banking, and how has their scholarly output evolved over time?

Figure 5 presents a global map illustrating the geographical distribution of academic publications related to the topic "The Legal Evolution of Basel Accords and Their Impact on Islamic Banking Regulations" during the period from 2015 to 2024. The color gradient ranges from light blue to dark blue, with darker shades indicating higher research output (Hermawati et al., 2021).

Malaysia and Indonesia emerge as the most prolific contributors, marked by darker hues, reflecting their strong institutional and scholarly engagement in aligning Islamic banking regulations with the Basel regulatory framework. Saudi Arabia, the United Arab Emirates, and Bahrain also demonstrate significant involvement, suggesting growing academic interest in legal harmonization between international financial standards and Shariah-compliant banking (Faturohman et al., 2024).

In contrast, countries such as the United States, the United Kingdom, and Australia show moderate research activity. Although Islamic banking is not the dominant financial system in these regions, the academic focus indicates a cross-cultural and comparative interest in the legal dimensions of Islamic finance within global regulatory paradigms (Suliyono & Risfandy, 2021).

This distribution highlights the increasing global recognition of the importance of regulatory convergence between Islamic banking systems and Basel Accords, especially in countries with dual banking systems or in the process of financial regulatory reform. Future research contributions are expected to expand, particularly in emerging economies seeking to balance international compliance with faith-based financial practices (Yusuf et al., 2024).



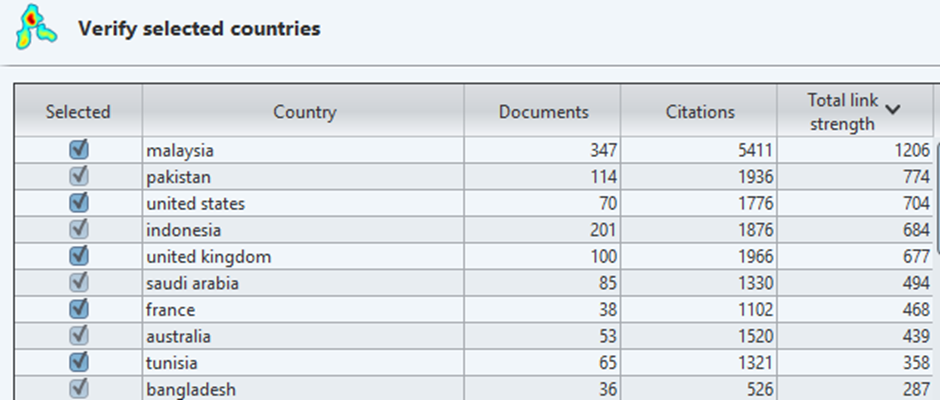
**Figure 5:** Global Distribution of Research on Basel Accords and Islamic Banking Regulations (2015–2024)

Figure 6 presents a bibliometric overview of selected countries that have contributed significantly to the scholarly discourse during the period 2015–2024. The table captures three core indicators: number of documents, total citations, and total link strength (which reflects the extent of international collaboration) (Faizi, 2024).

Malaysia leads with 347 publications and a striking 5,411 citations, as well as the highest total link strength (1,206), underlining its central role as a global hub in the research domain. This evidences Malaysia’s leadership in both output and influence within Islamic banking and Basel-related regulatory studies, likely supported by its strong institutional commitment to Islamic finance. Pakistan follows with 114 documents and 1,936 citations, showing robust academic engagement. The United States, despite having only 70 documents, shows high efficiency with 1,776 citations and notable international collaboration (704 link strength), highlighting its scholarly influence despite fewer contributions (Altwijry et al., 2022).

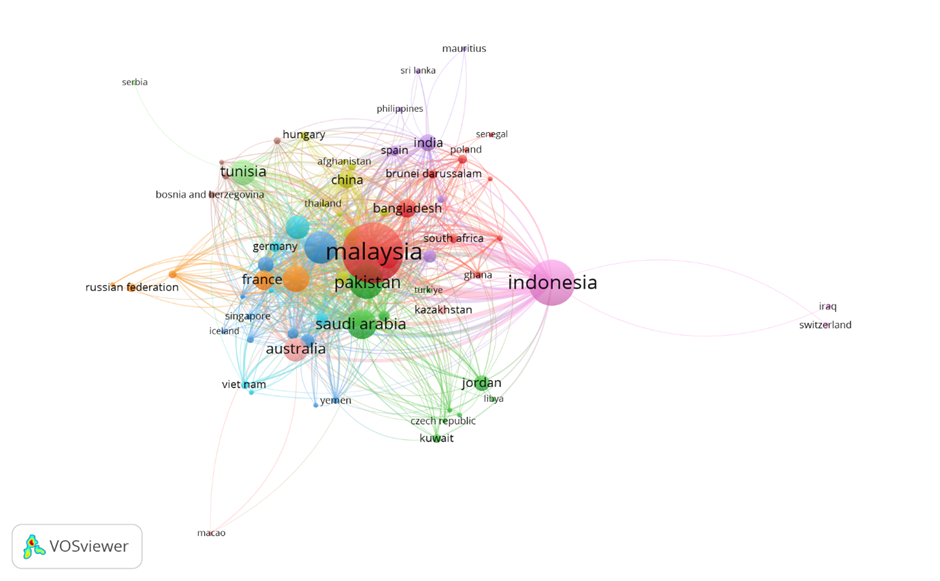
Other notable contributors include Indonesia (201 documents, 1,876 citations), the United Kingdom (100 documents, 1,966 citations), and Saudi Arabia (85 documents, 1,330 citations), each demonstrating meaningful contributions in terms of quantity and impact. Meanwhile, France, Australia, Tunisia, and Bangladesh show varying levels of engagement. Although their total outputs and link strengths are comparatively lower, countries like Australia (1,520 citations from 53 documents) demonstrate relatively high citation-to-document ratios, indicating influential publications (Fathoni et al., 2024).

The total link strength metric further enriches this analysis by highlighting the depth of collaboration. Countries with higher link strength are more embedded in international research networks, which is crucial for knowledge exchange and mutual development of regulatory frameworks in Islamic finance. Overall, this bibliometric mapping underscores the pivotal role of Southeast Asian and selected Western nations in shaping the academic trajectory of Basel compliance in the Islamic banking sector. The observed trends suggest a growing convergence of international scholarly efforts to address the regulatory challenges and opportunities inherent in aligning Islamic financial principles with global banking standards (Umar et al., 2021).

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**Figure 6.** Bibliometric Comparison of Leading Countries in Basel and Islamic Banking Research

VOSviewer was utilized to visualize the bibliographic relationships and linkages among countries contributing to the literature on the Basel Accords and their impact on Islamic banking regulations, as illustrated in the figure above. The minimum threshold for inclusion in the analysis was set at five publications per country, resulting in 45 countries being classified into nine color-coded clusters based on the strength of their bibliographic connections. Malaysia appears as the central node in the red cluster, representing the most influential and highly cited country in this field (Hassan et al., 2024). Indonesia serves as the core of the pink cluster, indicating a relatively independent yet connected research pathway, particularly with countries like Iraq and Switzerland. Saudi Arabia and Pakistan are also key nodes within their respective clusters, with strong linkages to countries such as the United Kingdom, Jordan, and China, reflecting a diverse and collaborative research landscape. The thickness of the lines connecting countries represents the strength of their bibliographic coupling—thicker lines indicate stronger co-citation ties—while the size of each node corresponds to the number of citations received, making this map a powerful tool to highlight active research hubs and regional collaborations in the evolving academic discourse on Basel regulations and Islamic banking (Syah & Rahmadani, 2024).

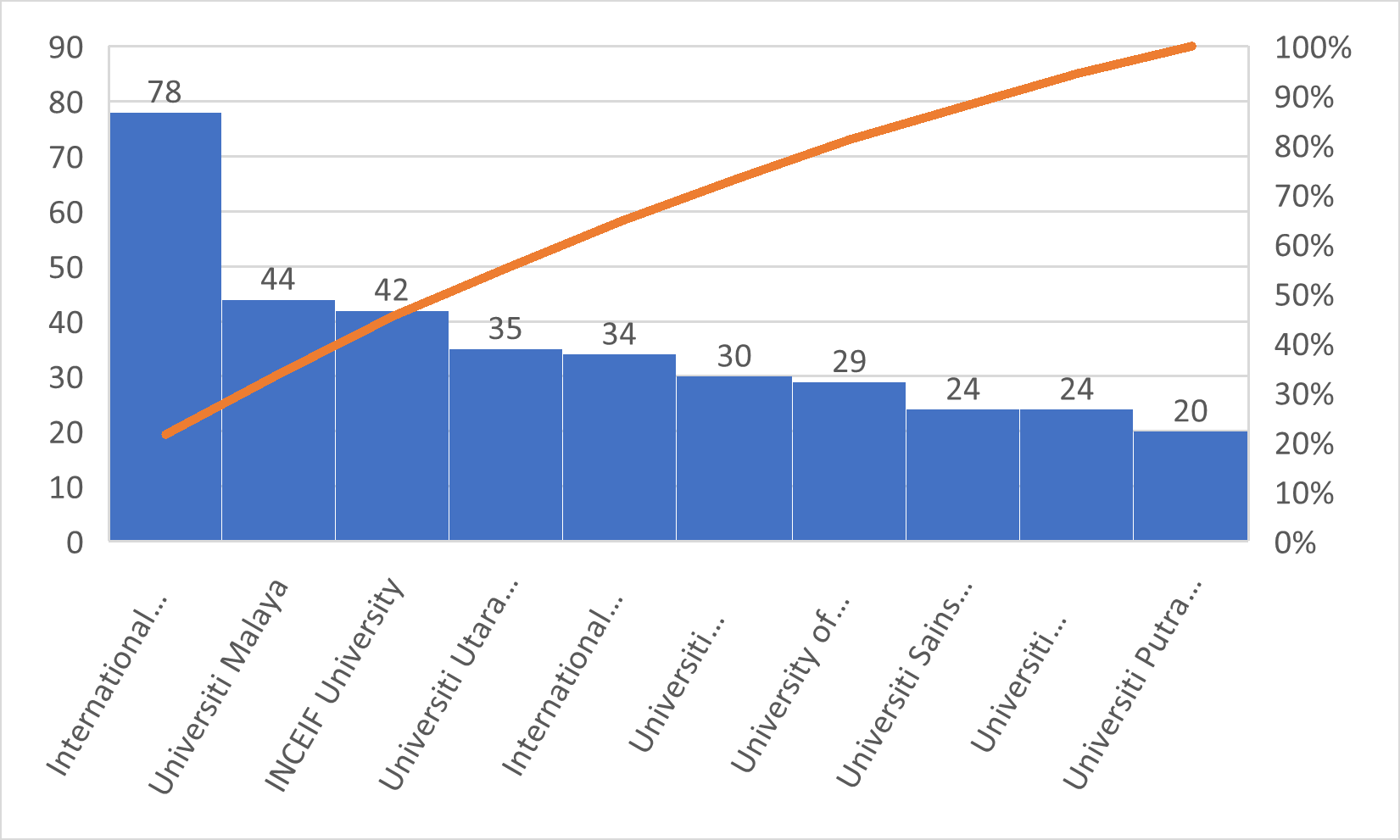


**Figure 7.** Bibliographic Coupling Network of Countries

**3.4. Top Sources and Institutions in Islamic Banking Research**

The 4th research question is: Which sources and institutions have most influenced Islamic banking research and its development?

Figure 8 presents an analysis of the most influential academic institutions in the field of Islamic banking research, based on the number of publications indexed in the Scopus database. The International Islamic University Malaysia (IIUM) ranks first with 78 publications, followed by Universiti Malaya (44 publications) and INCEIF University (42 publications), reflecting the leading role of Malaysian institutions in this area (S. A. Ali et al., 2022). The accompanying Pareto curve indicates that a substantial portion of research output is concentrated within a limited number of institutions, with the top three alone accounting for nearly half of the total publications. This concentration highlights Malaysia’s position as an academic and intellectual hub in the development of Islamic banking studies, particularly in the context of aligning Sharia principles with the regulatory requirements of the Basel Accords. This analysis underscores the importance of institutional contributions in shaping academic discourse on the legal and regulatory challenges facing Islamic banks within the framework of international financial regulation (A. Ali et al., 2022).

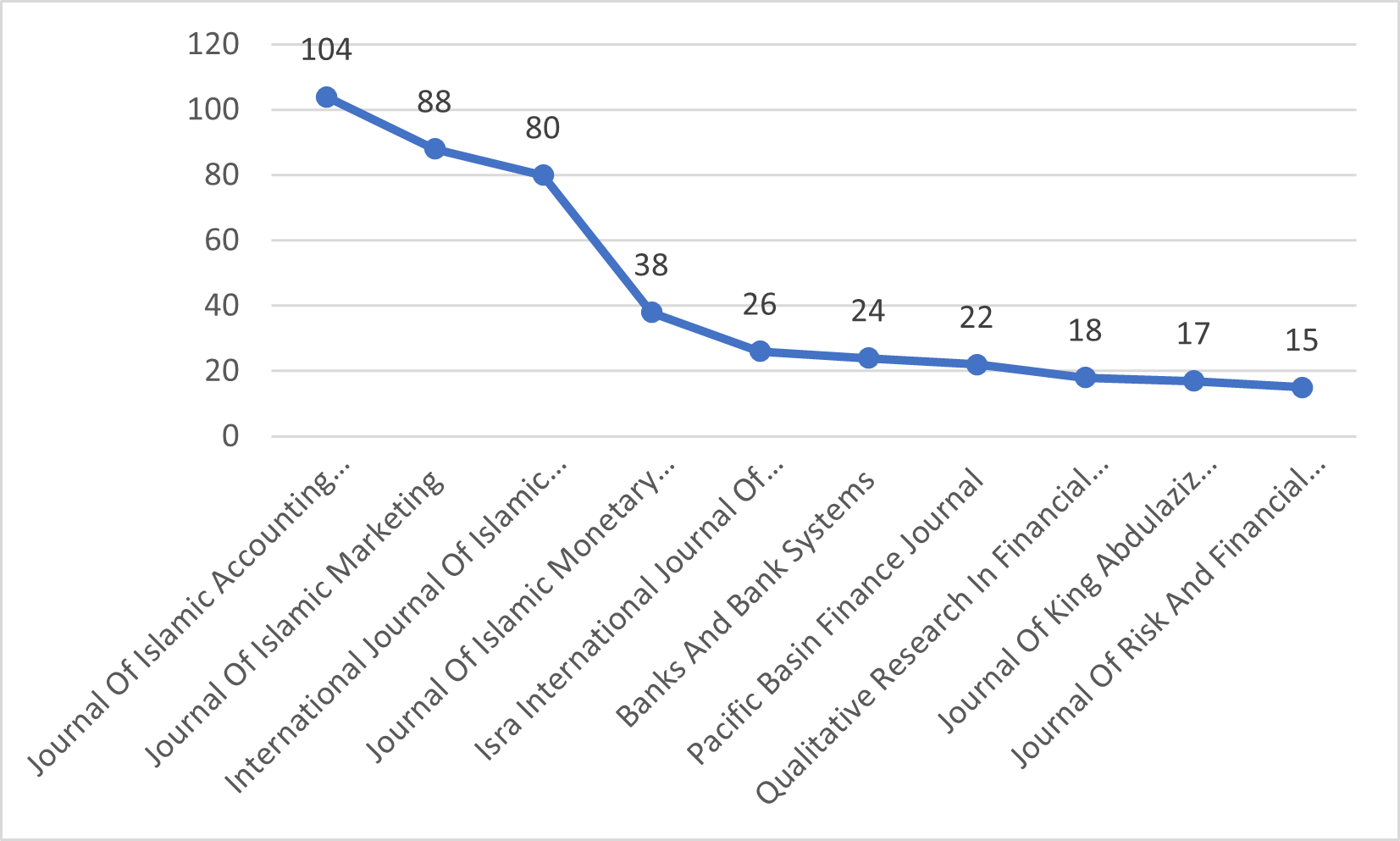
**Figure 8.** Top Contributing Institutions in Islamic Banking Research

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Source/Journal | TP | TC | Cite score | The most cited  article | Publisher |
| Journal of Islamic Accounting and Business Research | 312 | 1.493 | 4.8 | Corporate Social Performance And Financial Stability: Evidence From Islamic, Social And Conventional Banking Models | Bank Indonesia Institute |
| Journal Of Islamic Marketing | 469 | 3.960 | 8.4 | Readiness to change in Islamic banking: the significance of adaptability and Islamic work ethics | Emerald Publishing |
| International Journal Of Islamic And Middle Eastern Finance And Management | 224 | 1.208 | 5.4 | Factors affecting SMEs’ choice of banks in Oman: an emphasis on Islamic banks | Emerald Publishing |
| Journal Of Islamic Monetary Economics And Finance | 143 | 275 | 1.9 | CORPORATE SOCIAL PERFORMANCE AND FINANCIAL STABILITY: EVIDENCE FROM ISLAMIC, SOCIAL AND CONVENTIONAL BANKING MODELS | Bank Indonesia Institute |
| Banks And Bank Systems | 293 | 776 | 2.6 | How does global economic policy uncertainty affect Islamic bank performance? An exploration from heterogeneous sample | Business Perspectives |

TP= Total publications, TC= total citations

**Table 3.** Summary of the most relevant journals

Table 3 presents a comparative analysis of the most prominent academic journals specializing in Islamic accounting, banking and finance, based on scientific productivity (total publications), academic impact (total citations), and research quality (CiteScore) (M. Ali et al., 2025). The Journal of Islamic Marketing stands out as the most influential, with the highest number of citations and the highest CiteScore, reflecting its distinguished academic status in the field. The significance of this analysis lies in its ability to guide toward the most credible and impactful sources in the discipline, particularly when constructing the theoretical framework or selecting relevant literature. In the context of my research in Islamic economic law, referring to these journals is essential to enhance the credibility of the study and to rely on well-established and up-to-date scholarly literature in the field (Ul-Haq et al., 2022).

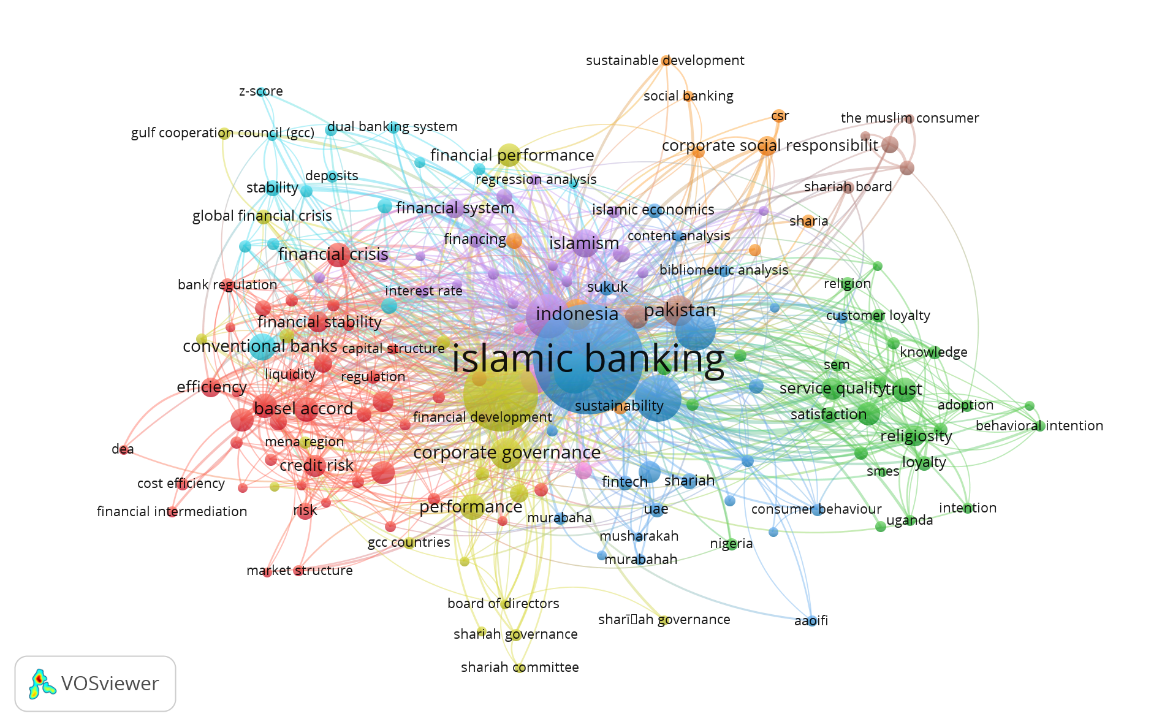


**Figure 9.** The Top 10 Journals according to Scopus ranking

**3.5. Word Analysis using Most Frequent Words**

Figure 10 show a keyword co-occurrence network generated using VOSviewer based on bibliometric data derived from 1,149 publications collected from the Scopus database (Elbanna et al., 2025). From this dataset, a total of 2,655 keywords were initially extracted. For the purpose of clarity and analytical significance, a minimum co-occurrence threshold of five was applied—meaning only keywords that appeared at least five times across the dataset were included in the final analysis. As a result, 167 keywords met this criterion and were used to construct the visual network displayed (Nawaz et al., 2021).

The network is visually organized into distinct clusters, each represented by a different color, to signify closely related keywords that frequently appear together within the literature (Sheikh & Hussain, 2024). The size of each keyword label reflects its frequency of occurrence, while the proximity and thickness of the lines (edges) between keywords indicate the strength of their co-occurrence relationships (Hakam Naja, 2023). At the center of the map, the term “Islamic banking” serves as the core node, surrounded by several overlapping thematic clusters, each distinguished by a unique color. The dark blue cluster represents core themes such as “corporate governance,” “financial development,” and “Shariah”, highlighting the structural and regulatory foundations of Islamic banking. In contrast, the red cluster focuses on terms such as “conventional banks,” “credit risk,” and “Basel accord,” reflecting comparative analyses between Islamic and conventional banking systems, particularly in the context of risk and regulation (Triyanta & Hassan, 2024).



**Figure 10.** Keyword co-occurrence network

The green cluster encompasses behavioral and social concepts like “trust,” “service quality,” and “religiosity,” indicating a growing research interest in customer perception and satisfaction within Islamic finance. The orange cluster explores themes related to “corporate social responsibility” and “sustainable development,” emphasizing the ethical and socially responsible dimensions of Islamic banking. On the other hand, the purple cluster reflects the geographical scope of the literature, with countries such as “Indonesia,” “Pakistan,” and “Malaysia” featuring prominently, as they represent key markets for Islamic financial services. The light blue cluster addresses technical and financial aspects, including “financial performance” and “regression analysis.” Meanwhile, the yellow cluster highlights key Islamic finance instruments such as “Murabaha” and “Musharakah,” shedding light on the operational mechanisms within Islamic banks (Riaz et al., 2023).

This visualization provides a structured overview of the main research themes, subtopics, and interconnections within the field of Islamic banking.

|  |  |  |  |
| --- | --- | --- | --- |
| keywords | Cluster | Occurrences | Total link  Strength |
| Islamic banking | 3 | 559 | 818 |
| Basel accord | 2 | 30 | 41 |
| Islamic finance | 3 | 104 | 166 |
| Banking | 5 | 90 | 342 |
| Islamic Marketing | 7 | 14 | 21 |
| Islamic Economics | 1 | 11 | 10 |
| Financial crisis | 1 | 29 | 83 |
| Basal iii | 1 | 16 | 31 |
| fintech | 3 | 10 | 24 |
| sharia | 3 | 12 | 25 |

**Table 4.**The top 10 keywords on occurrence

Table 4 presents key terms frequently appearing in the literature on Islamic banking, distributed across different conceptual clusters. "Islamic banking" ranks highest in both frequency (559) and total link strength (818), followed by "Islamic finance" and "Banking", highlighting their central role in the field. Terms such as "Basel accord" and "Basel III" appear in separate clusters, indicating a research focus on risk and financial regulation. Meanwhile, "Fintech" and "Islamic Marketing" reflect a shift toward technology and Islamic consumer behavior. Concepts like "Sharia" and "Islamic economics" emphasize the field's ethical and jurisprudential dimensions, showcasing the thematic diversity and interdisciplinary nature of Islamic banking research (Oladapo et al., 2022).

**Figure 11.** The word cloud of strategic Basel and Islamic Banking research

Figure 11 presents a word cloud in the image above highlights the central focus on topics related to Basel Accords and Islamic Banking, with frequent associations to key economic and financial concepts. The prominence of terms such as Basel Accords, Islamic Banking, economy, Islam, and bank reflects the dominant themes within this research field. It is evident that regulatory frameworks and Sharia-compliant financial practices form the core of scholarly interest. The inclusion of words like finance, regulation, risk, and compliance indicates a strong emphasis on the legal and economic dimensions of banking operations. Furthermore, the presence of terms such as development, stability, and growth suggests a broader concern with the macroeconomic implications and the evolving role of Islamic finance within global financial systems (Ahmad et al., 2024).

**DISCUSSION**

The bibliometric analysis in this study shows a significant growth in research related to the Basel Accords and Islamic banking, reflecting the increasing interest in this dynamic academic field. Since 2015, there has been a steady rise in publications addressing the impact of Basel regulations on Islamic banking systems, with notable peaks in 2020 and 2022. This trend aligns with major regulatory shifts like Basel III and the growing role of Islamic banking in the global financial system. The rise in publications responds to the growing challenges related to financial stability, risk management, and the role of Islamic banks in providing finance in compliance with Sharia principles, making it a focal point for academic discussions (Muflih, 2021).

The analysis of influential authors highlights Dr. M.K. Hassan as a key figure, whose contributions have significantly shaped research in this area. These contributions serve as foundational references in understanding the research trends, reflecting the importance of in-depth studies to develop regulatory frameworks for Islamic banking and guide academic discourse on the alignment of global financial standards with Sharia-compliant practices. This role is crucial in ensuring that Islamic banking systems adhere to international standards while addressing the unique challenges they face in global financial markets (Ho et al., 2022).

Geographical analysis reveals that Islamic countries, especially Malaysia and Indonesia, have been central in academic research on the Basel Accords and Islamic banking. This can be attributed to their advanced institutional frameworks for Islamic finance, positioning them as leading research hubs in this field (Mitchell, 2022). On the other hand, countries like the United Kingdom and the United States, while not dominant in Islamic banking, still contribute to comparative studies between conventional and Islamic banking systems, reflecting a cross-cultural interest in regulatory alignment. This dynamic points to an increasing need for international collaboration between Western and Islamic countries in developing regulatory frameworks that integrate global financial practices with Islamic financial principles (Barra et al., 2023).

Furthermore, the bibliometric networks provide a comprehensive view of the research evolution in this field, with increasing focus on topics such as corporate governance, risk management, and sustainability within Islamic banking. These themes are reflected in the various semantic clusters that dominate the literature, illustrating the close connections between global financial risks and Sharia-compliant practices. Islamic finance is gaining more attention as social and economic transformations occur, with a growing interest in topics like corporate social responsibility and sustainable development in Islamic banking(Muthoifin et al., 2024).

Through these trends, this study emphasizes the importance of continued research in the field of Islamic banking and its development within the global regulatory framework. The alignment of conventional banking systems with Sharia principles is essential for addressing contemporary financial challenges, opening doors for researchers and policymakers to develop innovative solutions that contribute to global financial stability .

1. **CONCLUSION**

This study provides a comprehensive bibliometric analysis of the intersection between the Basel Accords and Islamic banking, revealing key trends and the continued growth of academic publications in this field since 2015, with notable increases in recent years. The findings suggest that research in this area is steadily expanding, reflecting the growing interest in discussions surrounding risk management frameworks and Sharia-compliant banking practices in light of global financial regulations. Geographical data analysis highlights the significant contributions of Asian and Middle Eastern countries, with particular focus on nations striving to align global financial systems with Islamic banking practices. Additionally, keyword network analysis shows that research in Islamic banking has become more diversified, with increasing interest in themes such as corporate governance, financial stability, social responsibility, and emerging technological innovations like fintech. The study underscores the importance of ongoing collaboration among researchers and global academic institutions to establish effective regulatory frameworks that are Sharia-compliant, in order to enhance the sustainability and effectiveness of Islamic banking within the global financial system. In conclusion, this study highlights the continued need for research and development in this field to ensure the integration of Islamic banking into the future global financial landscape.

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