

PEMETAAN TREN PENELITIAN SHARIA COMPLIANCE PADA LEMBAGA KEUANGAN SYARIAH: STUDI BIBLIOMETRIK VOSVIEWER

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Article Info	Abstract (Bahasa Inggris)
<p>Article history:</p> <p>Received : 15 Juni 2024 Revised : 25 Juli 2024 Accepted : 25 Agustus 2024</p> <hr/> <p>Keywords:</p> <p>Bibliometrics, Islamic Financial Institutions, Mudharabah, Literature, Review VOSviewer</p>	<p><i>This study uses a VOSviewer bibliometric analysis and a review of the literature to map out the evolution of research on Mudharabah contracts in Islamic financial institutions. The study was carried out during a 21-year period, from 2001 to 2021, by using the phrase Mudharabah/Mudharabah to search the Garuda website (Digital Reference Garba). and acquired 857 scholarly articles. Following a descriptive analysis, the search results were inputted, examined using VOSViewer, and a literature study was conducted to ascertain the topic developments and research around the Mudharabah contract. The findings demonstrated that there have been a lot more articles each year about Mudharabah contracts. Afterwards, the Mudharabah contract is split into 8 clusters according to the findings of research visualization made possible by VOSviewer. Considering Mudharabah contracts at Islamic Financial Institutions, there are 435 research topics and 8 major themes based on the findings of the literature review.</i></p> <p>Abstrak (Bahasa Indonesia)</p> <p>Penelitian ini menggunakan analisis bibliometrik VOSviewer dan tinjauan literatur untuk memetakan evolusi penelitian tentang kontrak Mudharabah di lembaga keuangan syariah. Studi ini dilakukan selama periode 21 tahun, dari tahun 2001 hingga 2021, dengan menggunakan frasa Mudharabah/Mudharabah untuk mencari di situs web Garuda (Referensi Digital Garba) dan memperoleh 857 artikel ilmiah. Setelah analisis deskriptif, hasil pencarian diinput, diperiksa menggunakan VOSViewer, dan studi literatur dilakukan untuk mengetahui perkembangan topik dan penelitian seputar kontrak Mudharabah. Temuan menunjukkan bahwa ada lebih banyak artikel setiap tahunnya tentang kontrak Mudharabah. Setelah itu, kontrak Mudharabah dibagi menjadi 8 klaster sesuai dengan temuan visualisasi penelitian yang dimungkinkan oleh VOSviewer. Dengan mempertimbangkan kontrak Mudharabah di Lembaga Keuangan Syariah, terdapat 435 topik penelitian dan 8 tema besar berdasarkan temuan dari tinjauan literatur.</p>

1. PENDAHULUAN

The practical use of mudharabah has a crucial role in enhancing the growth of Indonesia's syariah-based economy. Beberapa alasan mengenai pentingnya akad ini, diantaranya: (1) Dapat menggantikansistem bunga/riba dengan sistem berprinsip syariah untuk membangun ekonomi Islam (Trimulato, 2016); (2) Produk akad dalam Lembaga Keuangan Syariah, tidak semata-mata bertujuan untuk mencari keuntungan, tetapi juga bersifat sosial/saling membantu (Syarifuddin, 2012); dan (3).

Dalam akad ini, Lembaga Keuangan Syariah dapat menjadi alat untuk meningkatkan kesejahteraan ekonomi kemasyarakatan (Sunardi, 2021). This is always present in every product offered by the Islamic Bank of Malaysia, including Islamic banks, insurance companies, banks, ventura modal businesses, and financial institutions.

Mudharabah is a term for cooperative heart transplantation, in which the donor organization (shahibul mal) provides all donors, and the recipient organization (mudharib) provides all donors. Then, based on the agreements reached in the contract, the results of the data transfer are divided between the two parties. References: KHES, Bab VIII, Pasal 231 and DSN-MUI, No. 07, 2000. Research on bibliography refers to the application of mathematical and statistical methods to the publication of a book, article, or other informational medium. The purpose of this is to analyze and learn about literary trends in a particular field of study. Jena (2012) said.

One tool that is particularly useful for creating, analyzing, and visualizing information is called VOSviewer. It may be stated that this particular perangkat has two primary functions. (1) Creating bibliometric models based on metadata jargon. The above-mentioned peta has the ability to create a network of academic publications, journals, academic institutions, countries, and kunci kata yang belum tersedia atau sudah tersedia; and (2) to visualize and explain the peta bibliometrik.

Three types of visualization are available with VOSviewer: overlay, jaringan, and kepadatan visualizations. (Waltman L., van Eck NJ, 2022). Kajian literature review is the process of analyzing and identifying research articles related to a particular topic. Under this process, the review process of journal articles, final tasks, and seminar proceedings can be conducted in a systematic and organized manner (Cahyono, 2019).

One of VosViewer's advantages over other applications is its text mining function (data augmentation in text format) which is used to identify combinations of words from benda letters that are relevant to inverse clustering to identify co-occurrence and co-citation networks (Wong, 2018).

Google Scholar can facilitate users' search for educational materials, academic journals, books, and other materials in many formats, including text and other formats (Latania, 2021). Google Scholar is useful for fulfilling information requests in the form of journal articles and publications from many academic disciplines that are connected worldwide (Nurul & Winoto, 2022). Google Scholar may give researchers the tools they need to advance their research, find new material, and sharpen their analytical skills in any field of study. The most recent and pertinent research on the letter kunci that is submitted will be examined in the awal section to facilitate the researcher's work on the keputakaan analysis.

This is an example of a cooperative work arrangement between two parties, or more specifically, a business venture in which each party contributes money in exchange for profits and risks that are balanced in accordance with mutual understanding. But not until after that, as akad musyarakah mutanaqishah makes it possible for the occurrence of the perpindahan of the object syirkah from the joint venture to become the joint venture of the relevant parties. Based on the Kamus Besar Bahasa Indonesia (KBBI), Musyarakah is derived from the words for gossip, gang, persistence, and persistence.

On the other hand, Mutanaqishah derives from the term yutanaqishu-tanaqish-tanaqishan-mutanaqishun, which means to change in a tactful manner (Hosen, 2009). As stated by Fatmala (2018), musyarakah mutanaqishah is a kind of mutual agreement whereby the possession of goods by one party would increase and decrease in value relative to other parties in a gradual manner until it becomes an asset owned by one party only.

This means that the product akad mudharabah is one of the main tools available to the general public for purchasing services, both for purchasing and modifying goods. Mudharabah, also known as dana and pembiayaan, is one of the products produced by the Syariah Keuangan Association. (2011) Wiroso. Publications related to akad mudharabah also consistently increase from year to year based on queries sent through the Garuda website (Garba Rujukan Digital). There are at least 156 studies related to akad Mudharabah as of 2021. This illustrates how important the Mudharabah brand is to the general public as one of the few syariah products available. The purpose of this study is to understand the research progress about the Mudharabah case at the Islamic Bank throughout the last 21 years using the VOSviewer bibliometric method and literature review.

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2. METODE PENELITIAN

This study employs a quantitative deskriptif methodology based on bibliometric research and literature review. The data set that is utilized consists of scientific articles published about the Mudharabah akademik at the Islamic Bank of Malaysia based on research conducted on the Garuda website (Garba Rujukan Digital). The aforementioned published article originates from a nationally accredited journal.

Any published articles included in this research are limited to those that are made available through Open Access, meaning that they can be accessed through writing, editing, searching, keyword research, current year, and PDF files. Data collection for published articles is carried out from January 2001 to December 2021. The method of applying the phrase "mudharabah" and "mudarabah" based on the category title words.

The article data that meets those criteria is next processed using the RIS (Research Information Systems) format, and finally it is imported into Mendeley's lunak perangkat to extract reference data and extract metadata that is present in the article document. Finally, the RIS data were extracted and analyzed using the software algorithm VOSViewer (Visualization of Similarities). This is to understand the library research and publishing trends related to Mudharabah at the Indonesian and worldwide Lembaga Keuangan Syariah during the first part of the twenty-first century.

Subsequently, by employing the literature review technique, this research aims to illustrate research findings, identify the number of research articles within the study, and identify the research questions that need to be answered or expanded upon in relation to the Mudharabah office of the Islamic Bank.

3. PEMBAHASAN

Lembaga Keuangan Syariah pemetaan sebaran publikasi ilmiah seputar akad Mudharabah.

The results of the research on the Mudharabah akad published in the Lembaga Keuangan Syariah between roughly 2001 and 2021 indicate an increase in publications every year, especially in the last five years. And is based on publicly available data in the form of articles with 857 judul that are sourced from nationally accredited journals. In fact, in 2021, they published about 156 articles. Accordingly, the number of scientific publications related to Mudharabah is approximately 40 more articles every year.

Table 1. Publicly available scientific data around the Mudharabah akad based on year

Year Publication	Number of Articles	Year Publication	Number of Articles	Year Publication	Number of Articles
2001	1	2010	11	2016	69
2005	1	2011	13	2017	82
2006	1	2012	20	2018	108
2007	2	2013	45	2019	10
2008	5	2014	45	2020	135
2009	2	2015	53	2021	156

Sources: Data Processed

In Table 2, there are seven affiliates/lembagas that are quite active in publishing research articles about the Mudharabah akad at the Syariah Keuangan Association. Journal Ilmiah Mahasiswa FEB Universitas Brawijaya is an open access journal that regularly publishes research findings related to the Mudharabah, totaling around 27 articles.

Table 2. Ranking of the top 10 institutions and peer-reviewed journals related to Mudharabah

Affiliation/Institution Name	Number of Articles
Scientific Journal of FEB Students, Universitas Brawijaya, Malang	27
Journal of Islamic Economics Theory and Applied Airlangga University	22
Journal of Islamic Economics, STIE AAS Surakarta	9
Journal of Accounting Science and Research (JIRA), Indonesian College of Economics	9
Scientific Journal of Accounting Economics Students, Syiah Kuala	7

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University	
el-Qist: Journal of Islamic Economic and Business (JIEB), Sunan Ampel State Islamic University	7
Journal Masharif al-Syariah: Journal of Islamic Economics and Banking, Muhammadiyah Surabaya University	7

Sources: Data Processed

Table 3 shows that the most productive researcher is Nana Diana from Singaperbangsa University Kerawang, who wrote 6 articles.

Table 3. Productivity of researchers on Mudharabah contracts indexed in Google Scholar.

Researcher	Number of Publications
Nana Diana (Singaperbangsa University Karawang)	6
Trimulato (Alauddin Makassar State Islamic University)	4
Muhammad Sjaiful (Halu Oleo University), Muhammad (Jogjakarta College of Islamic Economics)	3
Emy Widyastuti (IAIN Salatiga), Bambang Waluyo (Politeknik Negeri Jakarta), Indah Wahyuningsih (University of Jember), Ibnu Rusydi (University of Wiralodra, Indramayu), Arini Mafarikhah Jannah (University of Surabaya), Istiqomah (Universitas Jenderal Soedirman), Isnaini (Medan Area University), Vendra Irawan (Universitas Muhammadiyah Yogyakarta), Mhd. Yadi Harahap (North Sumatra State Islamic University), Refky Fielnanda (Sulthan Thaha Saifuddin Jambi State Islamic University)	2

Source: Data Processed

Bibliometric Mapping of Research on Mudharabah Agreements in Islamic Financial Institutions

Research articles from searches on the Garuda (Garba Rujukan Digital) website were exported in RIS (Research Information Systems) format, inputted and analyzed with VOSViewe. The results of the network visualization of the co-word map of the development of research on Mudharabah contracts in Islamic Financial Institutions are divided into 8 clusters, as follows.

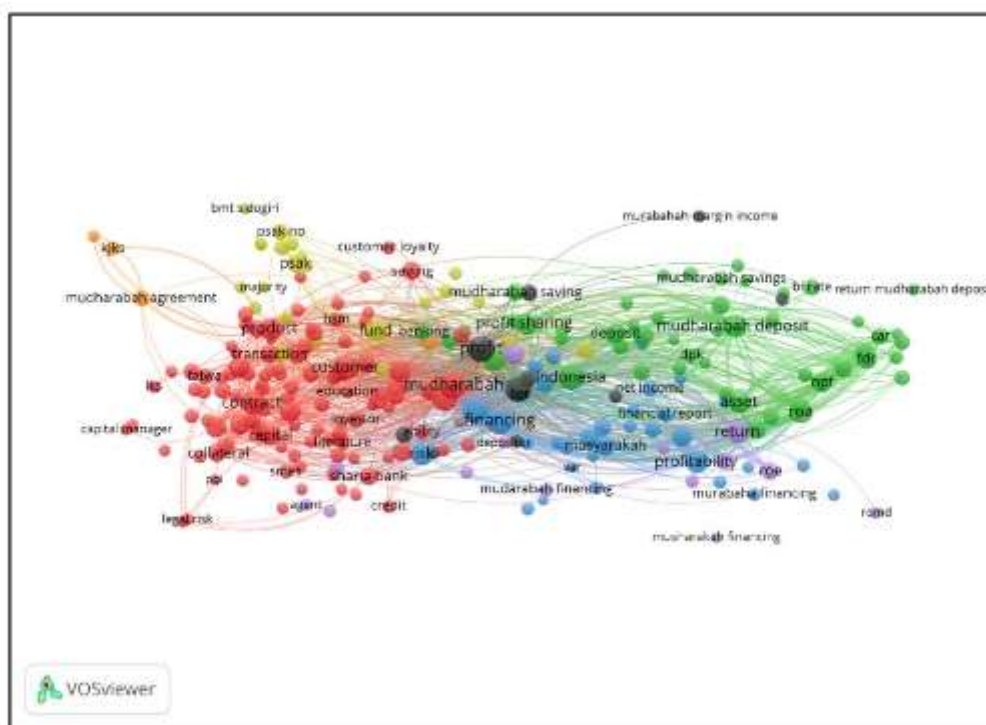


Figure 1. Visualization of the network map of the development of research on Mudharabah contracts in Islamic Financial Institutions.

Cluster 1. The red color consists of 101 topics, namely capability, agreement, mudharabah contract, assurance, bank, Islamic bank, BMT, BSM, business activity, capital, capital manager, capital owner, collateral, company, compliance, contract, conventional banking, credit, customer.

Loyalty, customer satisfaction, data collection method, debt, debtor, distribution, DSN-MUI, economic growth, economy, education, entrepreneur, fatwa, financial institution, financial product, fiqh, goal, government, guarantee, high risk, important role, instrument, interest, investment, investor, islam, islamic banking, islamic banking product, islamic economic, islamic financial institution, islamic law, islamic principle, islamic sharia, knowledge, labor, law, legal risk, literature study, LKS, marketing strategy, medium enterprise, micro enterprise, mmob transaction, money, msme, muamalah, mudarabah, mudarib, mudharabah, mudharabah contract, mudharabah financing, mudharabah muqayyadah, mudharabah product, mudharabah savings product, mudharabah system, mudharabah transaction, mudharib, MUI, murabahah, muslims, musyarakah contract, national sharia council, obligation, opportunity, PBI, pembiayaan mudharabah, product, provision, real sector, regulation, risk management, saving, savings product, service, sharia, sharia bank, sharia banking, sharia principle, smes, society, sukuk, transaction, trust, usury, wadiah.

Kluster 2. Warna hijau terdiri dari 42 topik, yaitu asset, Bank Indonesia, Bank Mandiri Syariah, bank size, banking, BI Rate, BOPO, BPR, BPRS, BUS, Capital Adequacy Ratio (CAR), conventional bank, deposit, deposit mudharabah, deposits ratio, descriptive analysis, DPK, equivalent rate, exchange rate, FDR, financial performance, financial services author, Gross Domestic Product (GDP), Indonesia, inflation rate, interest rate, islamic commercial bank, liquidity, mudharabah deposit, mudharabah savings, multiple regression analysis, Non Performing Financing (NPF), OJK, operational cost, profit sharing, profit sharing rate, profit sharing ratio, return mudharabah deposit, ROA, sharia commercial bank, syariah, third party fund.

Kluster 3. Warna biru terdiri dari 20 topik, yaitu Bank BRI Syariah, Bank Muamalat Indonesia, Bank Syariah Mandiri, BNI Syariah Bank, financial report, financing, ijarah financing, murabahah financing, musyarakah financing, net income, net profit, net return, pengaruh pembiayaan mudharabah, pengaruh pembiayaan murabahah, problematic financing, profitability, quarterly financial statement, risk, syariah commercial banking, VAR.

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Kluster 4. Warna kuning terdiri dari 21 topik, yaitu accounting, accounting treatment, BNI Syariah, BMT Sidogiri, customer, demand, financial accounting statement, financing mudharabah, financial statement, fund, fund manager, KJKS BMT, majority, mudharabah accounting, policy, PSAK, SFAS, shahibul mal, sharia cooperative, sharing, syariah bank.

Kluster 5. Warna ungu terdiri dari 15 topik, yaitu agency problem, agent, Bank Muamalat Indonesia, client, correlation, depositor, equity, moral hazard, mudharabah financing, musyarakah financing, ratio, return, ROE, ROMD, significant value.

Kluster 6. Warna hitam terdiri dari 9 topik, yaitu data analysis, islamic bank, loss sharing, mudharabah, mudharabah financing, murabahah margin income, operating income, profit, revenue sharing.

Kluster 7. Warna orange terdiri dari 4 topik, yaitu finance, KJKS, mudharabah agreement, UJKS.

Kluster 8. Warna coklat terdiri dari 1 topik yaitu loan.

Literature Review in Mapping Topics and Subjects of Research on Mudharabah Agreements in Islamic Financial Institutions

From the search results on the Garuda website (Garba Digital Reference), the distribution of research topics on Mudharabah contracts in Islamic Financial Institutions includes eight main themes, namely: (1) Application of Mudharabah contracts; (2) Effects of Mudharabah contracts; (3) Perspectives of Islamic law, legislation and problems of Mudharabah contracts; (4) Indicators of customer loyalty, interest and satisfaction with Mudharabah contract products; (5) Efforts to develop Mudharabah contracts; (6) Factors affecting Mudharabah contracts; (7) Other issues related to Mudharabah contracts; and (8) Mudharabah contracts on Sharia Bonds/Sukuk. The explanation is as follows.

Application of Mudharabah Contract in Islamic Financial Institutions

In this sub-chapter, the subject of research on the application of Mudharabah contracts in Islamic Financial Institutions is divided into three parts, namely: First, there are 14 research topics related to the application of Mudharabah contracts in Islamic Financial Institutions in general, with a total of 28 studies, namely: (-) Application of Mudharabah contracts, 10 studies; (-) Application of Mudharabah contracts in the profit sharing system, 4 studies; (-) Application of Mudharabah contracts to the wider community and the real sector, 2 studies; (-) Application of Mudharabah contracts in other products, including: education fund products, idle land management, business justice, benchmarks for economic element civilization, forestry sector, non-cash transactions in notary practices, livestock investment, multiple Mudharabah Musyarakah contracts, trade sector and education insurance. There is 1 research on each of these topics.

Second, there are 12 research topics related to the application of Mudharabah contract financing in Islamic Financial Institutions, with a total of 46 studies, namely: (-) Application of Mudharabah financing in Islamic Financial Institutions, 23 studies; (-) Application of Mudharabah financing according to the Islamic economic system, 5 studies; (-) Application of Mudharabah financing for business capital, 4 studies; (-) Application of Mudharabah financing in the agricultural / real sector, 4 studies; (-) Application of Mudharabah financing for the development of MSMEs, 3 studies; (-) Application of other Mudharabah financing, including: working capital, marriage capital, fisheries sector, livestock sector, maparo goat, shrimp paste management business and halal national fund. There is 1 research each on these topics.

Third, there are 3 research topics related to the application of Mudharabah savings in Islamic Financial Institutions, with 30 studies, namely: (1) Application of Mudharabah savings in savings products at Islamic Financial Institutions, 21 studies; (2) Application of Mudharabah savings in profit sharing of savings/deposits, 8 studies; (3) Application of Mudharabah savings in Interbank Mudharabah Investment Certificates/SIMA, 1 study.

The Effect of Mudharabah Agreements on Islamic Financial Institutions

In this sub-chapter, the subject of research on the influence of Mudharabah contracts on Islamic Financial Institutions is divided into 3 parts, namely: First, there are 7 research topics related to the effect of Mudharabah contracts on Islamic Financial Institutions in general, with a total of 9 studies, namely: (-) The effect of Mudharabah contracts on the profitability of Islamic Financial Institutions, 3 studies; (-) The effect of other Mudharabah contracts, including: realizing economic justice, alleviating poverty, developing MSMEs, Return On Assets / ROA levels, improving company performance and profits. There is 1 research on each of these topics. Second, there are 21 research topics related to the effect of Mudharabah financing on Islamic Financial Institutions, with a total of 142 studies, namely: (-) The effect of Mudharabah financing on

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the profitability of Islamic Financial Institutions, 55 studies; (-) The effect of Mudharabah financing on the development of MSMEs, 21 studies; (-) The effect of Mudharabah financing on Return On Assets/ROA, 16 studies; (-) The effect of Mudharabah financing on net profit, 15 studies; (-) The effect of Mudharabah financing on Return On Equity/ROE, 6 studies; (-) The effect of Mudharabah financing on customer income, economic improvement of customers/members and company income, 4 studies on each of these topics; (-) The effect of Mudharabah financing on Non Performing Financing/NPF, 3 studies; (-) The effect of Mudharabah financing in building Islamic Economics and company profitability, 2 studies on each of these topics; (-) Other effects of Mudharabah financing, including: liquidity, Sharia Maqashid Index, profit sharing, cash receipts, Mudharabah financing volume, economic growth, company value, regional income, total assets and Return On Investment. There is 1 research on each of these topics.

Third, there are 8 research topics related to the effect of Mudharabah savings on Islamic Financial Institutions, with a total of 8 studies, namely: (1) the effect of Mudharabah savings on the distribution of funds; (2) the effect of Mudharabah savings on the remaining profit; (3) the effect of Mudharabah savings on Return On Assets/ROA; (4) the effect of Mudharabah deposits on MSME financing; (5) the effect of Mudharabah deposits on bank financial performance; (6) the effect of Mudharabah deposits on Mudharabah financing; (7) the effect of Mudharabah deposits on profitability; and (8) the effect of Mudharabah deposits on the Syariah Maqashid Index. There is 1 research on each topic.

Perspectives of Islamic Law, Legislation and Problems of Mudharabah Agreements in Islamic Financial Institutions

In this sub-chapter, research subjects on the perspective of Islamic law, legislation and problems of Mudharabah contracts in Islamic Financial Institutions are divided into 3 parts, namely: First, there are 10 research topics related to the perspective of Islamic law, legislation and problems of Mudharabah contracts in Islamic Financial Institutions in general, with a total of 47 studies, namely: (-) Application of Mudharabah transaction accounting in PSAK No. 105 in Islamic Financial Institutions, 16 studies; (-) Agency problems in Islamic Financial Institutions, 8 studies; (-) Application of Mudharabah contract according to Fikih/Islamic Law/Sharia Economic Law, 8 studies; (-) Application of Mudharabah contract according to Fatwa DSN-MUI, 6 studies; (-) Application of Mudharabah contract according to Law No. 21 of 2008, 3 studies; (-) Application of Mudharabah contract according to several figures, 2 studies; (-) Other problems in Mudharabah contract, 1 study; (-) Application of Mudharabah contract according to Law No. IX. 21 of 2008, 3 studies; (-) The application of Mudharabah contracts according to several figures, 2 studies; (-) The application of Mudharabah transaction accounting in PSAK No. 106, 1 study; (-) Other issues in Mudharabah contracts, including: the problem of standardized contracts in Mudharabah contracts, risk mitigation according to legal aspects and BPKH's responsibility for hajj funds invested with Mudharabah contracts. There is 1 research on these topics.

Second, there are 14 research topics related to the perspective of Islamic law, legislation and problems in Mudharabah financing at Islamic Financial Institutions, with a total of 33 studies, namely: 21 Year 2008 and Fatwa DSN-MUI, 3 studies; (-) Mudharabah financing according to fiqh and legislation, 3 studies; (-) The concept of collateral according to the law and fatwa DSN-MUI in Mudharabah financing, 2 studies; (-) Legal review of Mudharabah financing agreement, 2 studies; (-) Other problems in Mudharabah financing, among others: legal review on the incompatibility of contracts in the disbursement of Mudharabah financing, conflicts in Mudharabah financing, problems in the application of Mudharabah financing accounting, legal protection for Islamic banks against customers in Sharia financing, agency problems in Mudharabah financing, dispute resolution between Islamic banks and customers, Mudharabah financing according to Abdullah Saeed, legal protection for Islamic banks for the death of mudharib in Mudharabah financing and juridical consequences of changes in the object of mortgage rights in Mudharabah financing contracts.

There is 1 research on each of these topics. Third, there are 8 research topics related to the perspective of Islamic law, legislation and problems in Mudharabah savings products at Islamic Financial Institutions, with a total of 9 studies, namely: (-) The role of officials in the implementation of Mudharabah contracts, 2 studies; (-) Other problems in Mudharabah savings, among others: penalty fees on Mudharabah deposits according to Islamic law, implementation of Sharia compliance of profit-sharing principles in Mudharabah deposits, legal problems of Mudharabah savings, imposition of administrative fees on Mudharabah savings deposits, determination of profit-sharing ratio on Mudharabah deposits in the perspective of Islamic law, Mudharabah contracts in the Quran and Hadith and legal protection of deposit customers (BMI). There is 1 research on each of these topics.

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Indicators of Customer Loyalty, Interest and Satisfaction towards Mudharabah Akad Products at Islamic Financial Institutions

In this sub-chapter, the research subjects around indicators of customer loyalty, interest and satisfaction with Mudharabah contract products at Islamic Financial Institutions are divided into 7 sections, namely:

First, there are 5 indicators of customer loyalty to Mudharabah financing products at Islamic Financial Institutions, with a total of 5 studies, namely: (1) Physical; (2) Reliability; (3) Quick response; (4) Insurance / guarantee; and (5) Empathy. Second, there are 8 indicators of customer loyalty to Mudharabah savings/savings products at Islamic Financial Institutions, with a total of 10 studies, namely: (-) Indicators of brand reputation and profit sharing rate, 2 studies on each indicator; (-) Other indicators, including: profit sharing fairness, brand equity, customer satisfaction, service quality, bank location and trust. There is 1 research on each indicator.

Third, there are 3 indicators of customer satisfaction with Mudharabah savings / savings products at Islamic Financial Institutions, with a total of 5 studies, namely: (-) Service quality indicators, 3 research objects on this indicator; (-) Indicators of product value and bank facilities, 1 research object each on this indicator.

Fourth, there are 2 indicators of customer satisfaction with Mudharabah contract products at Islamic Financial Institutions with a total of 2 studies, namely: (1) service quality; and (2) suitability in the application of the Mudharabah contract.

Fifth, there are 9 indicators of customer interest in Mudharabah financing products at Islamic Financial Institutions, with a total of 13 studies, namely: (-) Service quality indicators, 3 research objects; (-) Promotion indicators and sharia compliance, 2 studies; (-) Other indicators, among others: religiosity factors, products, profit sharing system, profit perception, interest rates and guarantees. There is 1 research on each indicator.

Sixth, there are 21 indicators of customer interest in Mudharabah savings products at Islamic Financial Institutions, with a total of 39 studies, namely: (-) Profit sharing rate indicators, 9 studies; (-) Service quality indicators, 4 studies; (-) Bank location indicators, 2 studies; (-) Other indicators, among others: brand image, deposit profit sharing system, sharia marketing mix, security, fees / assets, bank management, trust, customer income, religiosity, bank products, attitudes, norms, perceptions, intentions, tangibles, reliability, responsiveness, assurance, empathy, avoiding usury, deposit interest rates and number of offices.

Seventh, there are 5 indicators of customer interest in Mudharabah contract products at Islamic financial institutions, with a total of 5 studies, namely: (1) religiosity; (2) knowledge; (3) trust; (4) promotion; and (5) profit sharing ratio. There is 1 research object in these indicators.

Mudharabah Development Efforts in Islamic Financial Institutions

In this sub-chapter, the research subjects surrounding the development efforts of Mudharabah contracts at Islamic Financial Institutions are divided into 3 parts, namely:

First, there are 8 efforts to develop Mudharabah products in Islamic Financial Institutions in general, with a total of 10 studies, namely: (-) Mudharabah product marketing strategies, 2 studies; (-) Optimization of Mudharabah contracts, 2 studies; (-) Other development efforts, including: the application of Mudharabah contracts in the form of equity-based crowdfunding, loss mitigation strategies in Mudharabah contracts, Mudharabah contract learning in Islamic Boarding Schools, innovation in Mudharabah contracts, policies to overcome the risk of Mudharabah contract losses and critical studies of Mudharabah practices in Islamic banking. There is 1 research in these efforts.

Second, there are 11 efforts to develop Mudharabah financing products in Islamic Financial Institutions, with a total of 24 studies, namely: (-) Strategies for resolving problematic financing, 10 studies; (-) Strategies for optimizing Mudharabah financing, 5 studies; (-) Other development efforts, including: risk reduction models and performance escalation of Mudharabah financing, Mudharabah Linked Waqf for MSMEs, preventive efforts in maintaining credibility and public trust, training on financing applications for MSMEs, the benefits of Mudharabah Muqayyadah linkage financing products, optimization of profit sharing of Mudharabah financing products in increasing profits and market share, feasibility analysis of Mudharabah financing; marketing strategies for Mudharabah financing and counseling on Mudharabah financing systems for entrepreneurs. There is 1 research in each of these efforts.

Third, there are 6 efforts to develop Mudharabah savings products at Islamic Financial Institutions, with a total of 6 studies, namely: (1) Mudharabah deposit product marketing strategy; (2) customer recruitment strategy; (3) Hajj savings marketing strategy; (4) Mudharabah-based farmer waqf bank in the

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agricultural sector; (5) Mudharabah savings product marketing strategy; and (6) Mudharabah Muthlaqah savings product promotion mix strategy.

Fourth, there are 4 factors that influence the rate of return of Mudharabah financing from the perspective of customers, with a total of 4 studies, namely: (1) level of education; (2) number of family dependents; (3) business turnover; and (4) length of business.

Fifth, there are 23 factors that influence Mudharabah savings, with 66 studies, namely: (-) Profit sharing rate. There are 15 studies on this factor; (-) Inflation, 11 studies; (-) Deposit interest rate, 7 studies; (-) Gross Domestic Product/GDP and BI Rate, 4 studies on each of these factors; (-) Exchange rate and bank size, 3 studies on each of these factors; (-) National income, liquidity and number of branches, 2 studies on each of these factors; (-) Other factors, including: income, trust, sharia compliance, bank reputation, information, economic growth, money supply, LQ 45, religiosity, promotion cost, Bank Indonesia Wadiah Certificate/SWBI, customer interest and perception, gender.

There is 1 study on each of these factors. Sixth, there are 13 factors that affect the profit sharing of Mudharabah savings, with a total of 38 studies, namely: (-) Financing to Deposits Ratio/FDR, 7 studies; (-) Non Performing Financing/NPF, 6 studies; (-) Return On Asset/ROA and Operating Expenses to Operating Income/BOPO, 5 studies on each of these factors; (-) Capital Adequacy Ratio/CAR and financial ratios, 3 studies on each of these factors; (-) BI Rate and inflation, 2 studies on each of these factors; (-) Other factors, including: asset quality, Mudharabah financing, Return On Equity/ROE, total revenue and financial performance. There is 1 research on each of these factors.

Seventh, there are 24 factors that affect the profit sharing rate of Mudharabah deposits, with a total of 119 studies, namely: (-) Return On Assets/ROA and Financing to Deposits Ratio/FDR, 19 studies on each of these factors; (-) Operating Expenses to Operating Income/BOPO, 15 studies; (-) Capital Adequacy Ratio/CAR and Non Performing Financing/NPF, 10 studies on each of these factors; (-) Inflation, 9 studies; (-) Interest rates, 8 studies; (-) BI Rate, 5 studies; (-) Profit sharing ratio and financial performance, 4 studies on each of these factors; (-) Return On Equity/ROE and Gross Domestic Product/GDP, 2 studies on each of these factors; (-) Other factors, including: financing, operating income, bank performance, third party funds (DPK), promotion, number of offices, Bank Indonesia Syariah Certificate (SBIS), exchange rate, operating profit, bank size, minimum reserve requirement (GWM) and net interest margin (NMI). There is 1 research on each of these factors.

Eighth, there are 21 factors that affect Mudharabah deposits, with a total of 116 studies, namely: (-) Interest rate, 23 studies; (-) Inflation, 22 studies; (-) Profit sharing rate, 16 studies; (-) Profit sharing of deposits, 13 studies; (-) Financing to Deposits Ratio/FDR, 9 studies; (-) Gross Domestic Product/GDP and bank size, 5 studies on each of these factors; Number of offices, 4 studies; (-) BI Rate, 3 studies; (-) Foreign exchange rate, Return on Assets/ROA, liquidity and Non Performing Financing/NPF, 2 studies each on these factors; (-) Other factors, including: capital adequacy, non-performing financing, Return On Equity/ROE, Operating Expenses to Operating Income/BOPO, economic growth, exchange rates, profitability and cost efficiency. There is 1 research on each of these factors.

Ninth, there are 11 factors in determining the profit sharing ratio of Mudharabah financing, with a total of 12 studies, namely: the feasibility of the customer's business, Shariang revenue, good relations with customers, the amount of financing value, customer turnover, collateral, regulations, bank policies, costs, competition and risk. Tenth, there are 5 factors considered in determining the profit sharing ratio of Mudharabah deposits, with a total of 5 studies, namely: (1) the prevailing rate in other Islamic Banks; (2) good relationship between banks and customers/partners; (3) annual budget work plan; (4) interbank fund placement; and (5) macroeconomic conditions.

Other Issues Related to Mudharabah Agreements in Islamic Financial Institutions

In this sub-chapter, the research subjects on other issues related to Mudharabah contracts in Islamic Financial Institutions are divided into 3 sections, namely: First, there are 37 research topics on issues related to Mudharabah contracts in Islamic Financial Institutions in general, with a total of 48 studies, namely: (-) The effect of Mudharabah income on Return On Asset/ROA, 4 studies; (-) Guarantees in Mudharabah contracts, 3 studies; (-) Other issues related to Mudharabah contracts in general, including: (1) determination of the profit sharing ratio of Mudharabah contract; (2) customers' understanding of the Mudharabah concept; (3) obstacles to the implementation of Mudharabah contract; (4) the role of women in Mudharabah contract; (5) application of the principle of justice in Mudharabah contract; and (6) the effect of Mudharabah income on profitability; (7) implications of mixing Mudharabah and Musyarakah contracts; (8) mutual fund investment with Mudharabah system; (9) comparison of renew and profit sharing; (10) Mudharabah fund management; (11) dual status of intermediary institutions in carrying out Mudharabah contracts; (12)

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Mudharabah-based sharia engagement; (13) Mudharabah contract system in sharing results and losses; (14) Mudharabah contract risks; (15) portrait of the application of Mudharabah contract during the Prophet's era; (16) Mudharabah contract system in Islamic economy; (17) Patron Client semi Mudharabah contract in agency theory of fishery sector; (18) Mudharabah contract as funding and financing instrument; (19) conversion of Mudharabah contract to Qardhu contract; (20) qiyas concept of Mudharabah contract to Musaqah contract; (21) the principles of fairness and balance in the preparation of a deed of partnership based on Mudharabah contract; (22) regulation of rights and obligations in Mudharabah contract; (23) application of profit-loss sharing in Mudharabah contract; (24) sharia compliance of Mudharabah contract; (25) application of Mudharabah profit sharing; (26) the practice of Mudharabah Mawah in Acehese society; (27) the application of Mudharabah investment on umrah funds; (28) the effect of Mudharabah Third Party Funds (DPK) of members on Return On Equity/ROE; (29) the perception of the application of Mudharabah contract; (30) the comparison of the application of Mudharabah contract; (31) the correlation of the application of Mudharabah contract and profitability. (33) the effect of profit sharing return on the growth of Third Party Funds/DPK; (34) the effect of Mudharabah profit sharing income on net profit; and (35) the effect of Mudharabah transactions on firm value. There are 2 studies on each topic number 1-6, and 1 study on each topic number 7-35.

Second, there are 41 research topics on issues related to Mudharabah financing in Islamic Financial Institutions, with a total of 92 studies, namely:

- a) Application of profit sharing and risk management in Mudharabah financing, 13 studies on each of these topics.
- b) Guarantees in Mudharabah financing, 9 studies.
- c) Problems in Mudharabah financing and the effect of Mudharabah financing risk on bank profitability, 4 studies on each of these topics.
- d) Mudharabah financing information system, Mudharabah financing procedures and moral hazard in Mudharabah financing, 3 studies on each of these topics.

Third, there are 23 research topics on issues related to Mudharabah savings in Islamic Financial Institutions, with a total of 27 studies, namely:

- a) Accounting of fund raising with Mudharabah principle, 3 studies.
- b) Calculation of profit sharing of Mudharabah deposits and the effect of profit sharing income of Mudharabah deposits on profitability, 2 studies on each of these topics
- c) Other issues related to Mudharabah savings include: (1) the risk of Mudharabah deposit investment; (2) conversion of savings into Mudharabah savings contract; (3) Mudharabah investment with fixed profit sharing; (4) comparison of Mudharabah contract returns and capital participation in Islamic bank fund raising; (5) its characteristics in customer deposit transactions; (6) risk and return on Mudharabah deposit investment; (7) comparison of savings interest and profit sharing; (8) customer understanding of Mudharabah contract; (9) Mudharabah deposit customer behavior towards profit sharing; (10) comparison of savings quality of Mudharabah Muthlaqah and Wadiah Yad Dhamanah contracts; (11) demand for Mudharabah savings by members; (12) application of prizes in Mudharabah savings products; (13) application of the principles of profit sharing and revenue sharing in Mudharabah savings and deposits products; (14) comparison of bonus calculation between interest and profit sharing; (15) comparison of profit sharing rates of Mudharabah deposits and own capital; (16) the risk and return of Mudharabah deposits; (17) the application of the principle of justice in depositing customer funds; (18) the effect of profit sharing income of Mudharabah deposits on Return On Asset/ROA; (19) the effect of profit sharing ratio of Mudharabah deposits on customer loyalty; and (20) the effect of Mudharabah deposits on net income. There is 1 research on each of these topics.

Mudharabah Contract on Sharia Bonds/Sukuk

In this sub-chapter, there are 10 research topics on Mudharabah contracts in Islamic bonds/sukuk, with a total of 11 studies, namely: (1) Mudharabah sukuk as an ideal Islamic financial instrument; (2) the role of the trustee in the issuance of Islamic bonds / Mudharabah sukuk; (3) the influence of internal factors of the issuer on the profit sharing of investors in Islamic bonds / Mudharabah sukuk; (4) the influence of profitability, efficiency and sharia compliance on the yield of Mudharabah sukuk; (5) the influence of inflation and SBI interest rates on the return of Islamic bonds / Mudharabah sukuk; (6) the effect of profitability, governance and company size on Mudharabah sukuk rating; (7) market reaction to the announcement of Mudharabah sukuk issuance; (8) Value at Risk of Mudharabah sukuk; (9) comparison of Mudharabah sukuk yields and Conventional Bonds; and (10) income smoothing practices and potential

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displaced commercial risk in Mudharabah Sukuk. There are 2 studies on topic number 1, and 1 study on each topic number 2-10.

4.1. KESIMPULAN DAN SARAN/REKOMENDASI

4.1. Kesimpulan

Based on the results of the discussion above, it can be concluded as follows:

- a) The number of research publications on Mudharabah contracts in Islamic Financial Institutions during the period 2001 to 2021, shows a significant increase from year to year. The total number of publications is 857 research articles
- b) The affiliation/institution that published the most research articles was Jurnal Ilmiah Mahasiswa FEB, Brawijaya University, Malang. The total number of publications is 27 research articles.
- c) The most productive researcher who published research results is Nana Diana, from Singaperbangsa University, Karawang. The total number of publications is 6 research articles.
- d) In the visualization of mapping using VOSviewer, the development of research around Mudharabah contracts in Islamic Financial Institutions is divided into 8 clusters. Cluster 1 consists of 101 topics, cluster 2 consists of 42 topics, cluster 3 consists of 20 topics, cluster 4 consists of 21 topics, cluster 5 consists of 15 topics, cluster 6 consists of 9 topics, cluster 7 consists of 4 topics and cluster 8 consists of 1 topic.
- e) Based on the literature review, there are 8 main themes of research on Mudharabah contracts in Islamic Financial Institutions, namely: (1) the application of Mudharabah contracts, with a total of 29 topics and 104 studies; (2) the effect of Mudharabah contracts, with a total of 36 topics and 159 studies; (3) the perspective of Islamic law, legislation and problems of Mudharabah contracts, with a total of 32 topics and 89 studies; (4) indicators of customer loyalty, interest and satisfaction with Mudharabah contract products, with a total of 53 topics and 79 studies; (5) efforts to develop Mudharabah contracts, with a total of 25 topics and 40 studies; (6) factors affecting Mudharabah contracts, with a total of 148 topics and 472; (7) other issues related to Mudharabah contracts, with a total of 102 topics and 167 studies; and (8) Mudharabah contracts on Sharia Bonds/Sukuk, with a total of 10 topics and 11 studies.

4.2. Saran/Rekomendasi

Based on the conclusions of the research results mentioned above, the researcher provides suggestions for future research, it is recommended to replicate this research by developing further research with the literature review concept framework.

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