



TRENDS AND PATTERNS IN ISLAMIC HOME FINANCING RESEARCH: A BIBLIOMETRIC ASSESSMENT

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ABSTRACT

Contradictory to the conventional home purchase mortgage system, Islamic banks also provide Islamic home financing, which is the halal version of such a mortgage. Interestingly, buyers increasingly demand this financing scheme. Academically, such a scheme of Islamic home financing has been witnessing an increase in attention given by scholars when studying consumer behavior. This paper takes on the trends of research on Islamic home financing contextualized to Malaysia. The primary aim of this research is to analyze the scholarly production of Islamic home financing, which is indexed in Elsevier's Scopus. The bibliometric analysis revealed the increasing numbers of scholarly publications when analyzing the journals in which these scholarly productions are published, the most active organizations and countries to publish the articles, and the most popularly cited articles. The identification of Islamic home financing research trends is observed as significantly relevant due to the progressive evolution of Islamic home financing in addition to the increasingly challenging development endured by Islamic banking.

Keywords: Islamic Home Financing, Trends, Patterns, Bibliometric Assessment

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INTRODUCTION

The practice of conducting banking transactions in accordance with Islamic teachings is known as Islamic banking (Haron et al., 1994; Van Schaik, 2001). The financial market at the global level has witnessed a rise in the significance of Islamic banking. As mentioned by Van Schaik (2001), Islamic banking differs from conventional banking in the sense that it outlines its banking system in accordance with the legal concept outlined by Islam, which was conceptualized by Muslim scholars during the early centuries of Islam. This concept of Islamic





banking highlights risk sharing as the fundamental method, not to include financing based on a fixed, predetermined rate of return. For example, Islamic banks differ from non-Islamic banks in terms of their basic philosophy of banking, whereby Islamic banks strictly uphold and adhere to guidance by Al-Quran and Sunnah when operating as a Shariah compliance business identity. Additionally, Islamic banks consistently practice a just, balanced society and an equity-based system with zero interest rates (Amin, 2008; Dusuki, 2008; Dusuki & Dar, 2007; Mansoor Khan & Ishaq Bhatti, 2008; Van Schaik, 2001).

Currently, Malaysia is home to 16 domestic and foreign Islamic banks that provide services and products grounded in Islamic law (BNM, 2022). This indicates that Islamic banking has become an increasingly significant portion of the global financial market, which is reflected in a competitive environment and has attracted many consumers by offering various products that meet customers' expectations (Ahmad et al., 2010). It is acknowledged as a competitive and viable method of financial intermediation that provides a broad range of financial products and services within and outside Muslim nations. In addition, a vast array of Shariah-compliant products, including takaful, personal financing, installment plans, leasing, investment instruments, as well as mortgage products collectively referred to as Islamic home financing are provided by Malaysia's Islamic banks (Amin & Isa, 2008; Bassir et al., 2014).

The expanding number of research and intellectual contributions in Islamic banking demonstrates the field's rapid growth. In keeping with the notion of performance and growth factors, enormous research was conducted after the financial crisis of 2008 in Islamic Banking and finance, which has also encouraged regulatory agencies to include it in the curriculum of many educational institutions due to its significance and growth (Alshater et al., 2022; Hassan et al., 2021). Researchers have examined various aspects of Islamic banking, such as aligning financial practices with Shariah principles, cost and convenience, service delivery, accessibility as well as and employee friendliness, which are also crucial factors that customers consider when choosing an Islamic bank (Dusuki & Abdullah, 2007; Moosa & Kashiramka, 2022). Interestingly, the popular belief that Shariah-compliant formulations from Islamic banks are ones their clients respect and adhere to is unfounded. Prior empirical research has proven that religious motivation is not the primary factor when choosing Islamic banking services or institutions (Dusuki, 2008).

Beyond the numerous issues in Islamic banking, researchers have also focused on one of the products of Islamic banking, namely Islamic home financing. Unlike conventional home loan, Islamic home financing operates under the principles of Shariah law, in which the main principles of Islamic home financing are that interest and elements of uncertainty are prohibited (Amin, 2008). Moreover, Islamic home financing plays a significant role in the profitability of the Islamic banking industry, catering to the needs of breadwinners who wish to purchase homes in a Shariah-compliant manner. Bank Islam has reported that Islamic home financing compensates over 50% of Islamic banks' total profit (Amin, 2017). Such significant growth indicates a growing public interest towards this product. It was discovered to be recognized and well-accepted by consumers due to the factors of service quality, Shariah compliance, as well as the fairness of the price (Ali et al., 2017; Amin et al., 2014; Sayuti & Amin, 2019). This distinctive approach to home financing has spurred a growing body of research aimed at understanding its dynamics, effectiveness, and impact on both financial markets and society at large. However, researchers have identified several issues, including the transparency of transactions, price, service interruptions, and overall customer satisfaction with these products (Amin et al., 2017; Hosen et al., 2021).

Islamic home financing offers various products, each designed to meet specific needs while adhering to Islamic principles. To date, Islamic banks offer services as well as products in relation to Shariah-compliant mortgages extensively to customers and consumers, including





Musharakah Mutanaqisa (MM), *Ijarah Thumma Al-Bay* (AITAB), *Istisna* and *Bay Bitaman Ajil* (BBA) (Meera & Abdul Razak, 2005). In the context of Malaysia, Islamic banks mostly offer the mortgage product of *Tawarruq* when it comes to home financing (Ibrahim & Mohd Sopian, 2022). The most plausible reasons for this are simplicity, lower risk, and lower price in comparison to various other products (Muneeza et al., 2020). Nevertheless, *Tawarruq* has been the focus of numerous debates and complaints. *Tawarruq*'s issues include its compliance with the spirit of Shariah. However, due to its debt nature, its broad use does not significantly contribute to the value proposition or economic growth of Islamic financial institutions (Ibrahim & Mohd Sopian, 2022). These discussions underline the importance of ongoing examination and enhancement of Islamic home financing products to ensure they meet ethical and practical standards.

Based on this background, the concept of Islamic home financing has been widely discussed, covering a broad range of issues. The field of Islamic home financing has seen a rapid expansion of academic interest over the past few decades, driven by the need to align financial practices with Islamic ethical standards and the increasing demand for Shariah-compliant financial products. Conclusively, Islamic home financing is increasingly cited as the best alternative to conventional home financing by adhering to Islamic principles and values (Amin, 2022). Thus, this study aims to perform a bibliometric analysis of the scholarly publications' growth as well as trends in relation to Islamic home financing over the past decade (2012-2022). This study is relevant in the sense that the findings shed light on the trajectory of academic interest in this critical area of Islamic finance. As the area develops, it becomes increasingly important to map and analyze current literature in order to identify key trends, influential contributions, and the overall direction of study. Accordingly, the paper is organized as follows: research questions, methodology, analysis of the data, discussion, and conclusion.

THE RESEARCH QUESTION

An abundance of research has been conducted on Islamic home financing. This signifies that interest in this matter has increased in the past few years. Despite the substantial number of studies conducted, minimal research focused on Islamic home financing using bibliometric analysis (Marlina & Maliha, 2023). Therefore, this study aims to determine the map of research developments related to Islamic home financing research dated from the year 2012 until 2022 that are indexed by Scopus using the help of VOSviewer software for bibliometric analysis.

To define the trends and patterns of Islamic home financing, this study aims to prove evidentially as well as accurately answers to the established research questions below:

- RQ1: What are the trend topics in Islamic home financing?
- RQ2: What are the top universities contributing publications in Islamic home financing?
- RQ3: Which is the most influential publication of Islamic home financing?
- RQ4: Which country is the most influential in publishing Islamic home financing research?
- RQ5: Who are the top 10 ranking authors and the most cited author in Islamic home financing?
- RQ6: What are the top 10 most active journals publishing Islamic home financing research?
- RQ7: What is the status of co-occurrence studies, and do they translate into meaningful clusters with specific research focus?

A thorough bibliometric study of research on Islamic home financing was presented, providing original insights that significantly advance the field's comprehension. This study aims to map the terrain of scholarly contributions and offer insights into the future direction of Islamic home financing studies by reviewing the available literature.





METHODOLOGY

According to Verbeek et al. (2002), bibliometric refers to the process of combining, managing, and investigating bibliometric information extracted from scientific and scholarly publications. According to Wu and Wu (2017), many techniques are used in processing bibliometric information, including general descriptive statistics, publishing journals, publication year and main author classification, and co-citation analysis. To effectively review literature, build bibliographic information, and publish credible results, Fahimnia et al. (2015) asserted the use of an iterative sequence of suitable keywords, literature search, and analysis.

Data Sources

The Scopus database was used to find relevant studies. Scopus is a world-class research platform covering top-level subjects such as social science and health sciences (Ahmi, 2022). This database was preferred since it indexes the leading journals in the field of education and provides appropriate data for bibliometric analysis (Sudakova et al., 2022). Moreover, the Scopus database contributes to the efficiency and effectiveness of the research workflow (Scopus, 2024). Different keywords were preferred, and the most comprehensive search was performed. Then, some restrictions, such as years and country, were applied.

This research method adopts the five-stage method sources (Hudha et al., 2020). The five-stage method involves the following stages in Table 1:

Table 1: The Five-Stage Method

Stage	Description
1	Define search keywords
2	Initial search results
3	Refinement of search results
4	Compiling initial data statistics
5	Data analysis

Stage 1: Define Search Keywords

This study began by searching for related research terms. The literature search was carried out in September 2023. Screening was performed to determine the search terms used to locate articles. Using TITLE-ABS-KEY ("Islamic home financing" OR "Shariah-compliant home financing" OR "Islamic mortgage" OR "Islamic housing finance" OR "Islamic real estate finance" OR "Shariah-compliant mortgage" OR "Islamic property finance") AND PUBYEAR > 2011 AND PUBYEAR < 2023, the researcher queried the Scopus database which led to the discover of 102 articles.

Stage 2: Initial Search Results

Subsequently, the search string was revised to focus on the search terms from 2012 to 2022. Accordingly, 79 articles were obtained from this particular process, which was later narrowed down to research articles from Malaysia.

Stage 3: Refinement of Search Results





The search results were narrowed down to research articles from Malaysia, and the final refinement of the search term included 57 articles for bibliometric analysis. All articles as of December 2022 from the Scopus database related to Islamic home financing are contextualized to Malaysia since this country has a proven track record of excellence in Islamic finance and offers numerous products related to Islamic home financing (Amin, 2008; Bassir et al., 2014). The search results were saved in CSV format to include all important information such as article title, author name and affiliation, abstract, keywords, and references.

Stage 4: Compiling Initial Data Statistics

The researchers entered the metadata into the VOSviewer software, which can be downloaded from (www.vosviewer.com). VOSviewer examined and mapped data sets from computational thinking research in physics (Özçınar., 2017). Correspondingly, the VOSviewer was selected since it can effectively work with big data sets and gives a variety of intriguing visuals, analysis, and explorations (Hudha et al., 2020).

Stage 5: Data Analysis

Data sets containing the study publication year, publication title, author name, journal, citation and keyword were acquired from the Scopus database covering the period from 2012 to December 2022. The researchers used the VOSviewer (Version 1.6.15), specifically the methods of VOS clustering and mapping, which, according to Van Eck and Waltman (2007), is an alternative to Multidimensional Scaling (MDS) approach to analyze and form maps by focusing on items placed in a low-dimensional area whereby the elements of relatedness and similarity of any two items is reflected accurately by the distance between them.

RESULTS

RQ1: What are the trend topics in Islamic home financing?

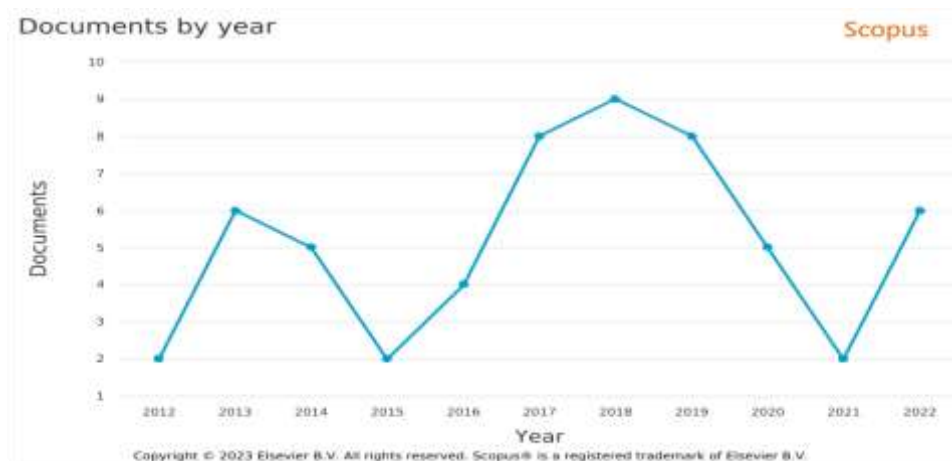


Figure 1: Trend on Islamic Home Financing





Table 2: Publication of Islamic Home Financing Research According to Year

Year	Documents
2022	6
2021	2
2020	5
2019	8
2018	9
2017	8
2016	4
2015	2
2014	5
2013	6
2012	2

The analysis of Islamic home financing research publications from 2012 to 2022 in Figure 1 and Table 2 reveal an interesting growth and trend pattern. In 2012, there were only two publications, representing 6.25% of the total publications during this period. However, in subsequent years, there was a steady increase in research output, with 2018 exhibiting the highest number of publications (9 papers), constituting 28.13% of the total output. The years 2019 and 2017 also witnessed a notable contribution to the field, with eight publications each, accounting for 25% of the total publications. These years mark significant peaks as well as a rise in interest in research activity related to Islamic home financing. Contradictorily, the years 2015 and 2021 experienced relatively lower research output, with only two publications each, representing 6.25% and 3.13%, respectively. The low research output in the year 2021 may be attributed to factors such as emerging research areas such as online banking and learning or shifting academic priorities due to the COVID-19 pandemic, which greatly impacted home ownership among Malaysians (Sooi, 2021).

RQ2: What are the top universities contributing publications in Islamic home financing?

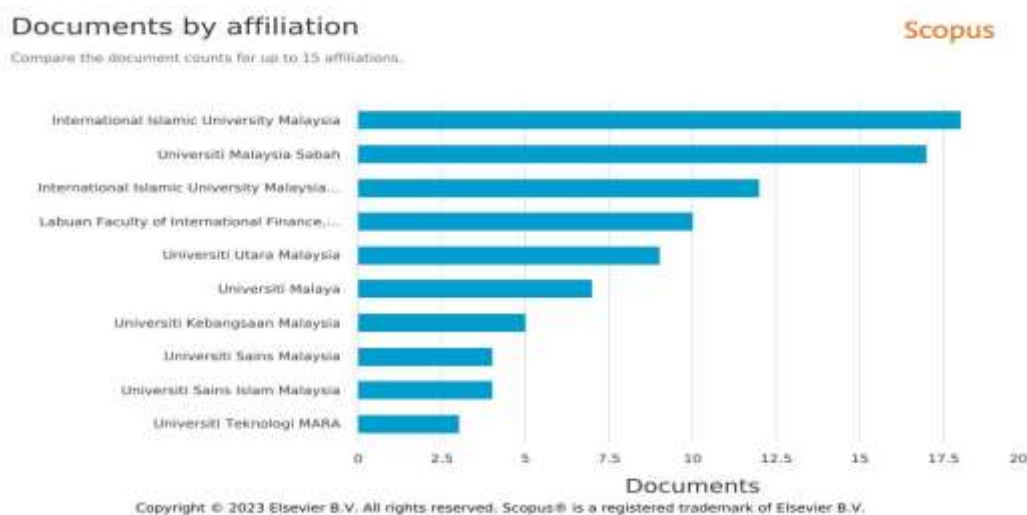


Figure 2: Top 10 Contributing Universities





Table 3: Top 10 Universities Contributing Publication in Islamic Home Financing in Malaysia

Affiliation	Documents
International Islamic University Malaysia (IIUM)	18
Universiti Malaysia Sabah (UMS)	17
Institute of Islamic Banking and Finance, International Islamic University Malaysia (IIUM)	12
Labuan Faculty of International Finance, Universiti Malaysia Sabah (UMS)	10
Universiti Utara Malaysia (UUM)	9
Universiti Malaya (UM)	7
Universiti Kebangsaan Malaysia (UKM)	5
Universiti Sains Malaysia (USM)	4
Universiti Sains Islam Malaysia (USIM)	4
Universiti Teknologi MARA (UiTM)	3

Figure 2 and Table 3 illustrate that the two most productive universities in Malaysia that contributed to publications related to Islamic home financing were IIUM (18 publications) and UMS (17 publications). Accordingly, 12 publications were published by the Institute of Islamic Banking and Finance, IIUM, while the Labuan Faculty of International Finance, UMS published ten publications. The other universities, namely UKM, UM and UUM, also displayed significant involvement in this research domain with nine, seven, and five publications, respectively. Four publications were published by USM and USIM, while UiTM demonstrated a modest presence with three publications.

RQ3: Which is the most influential publication of Islamic home financing?

Documents by type

Scopus

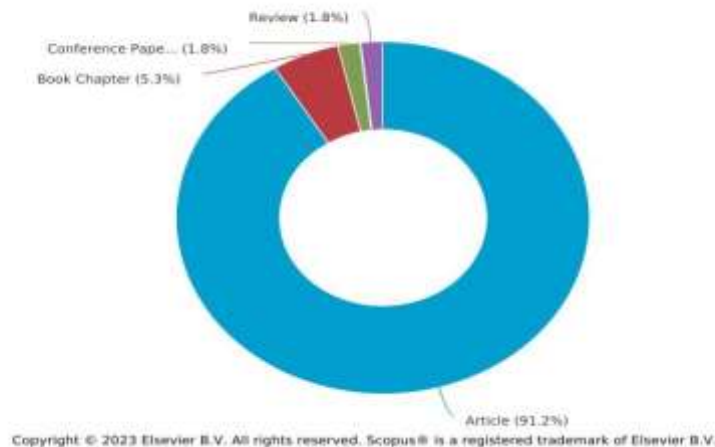


Figure 3: The Most Influential Publication





Table 4: Publication on Islamic Home Financing According to Document Type

Document Type	Documents
Article	52
Book Chapter	3
Conference Paper	1
Review	1

The results in Figure 3 and Table 4 highlight that articles constitute the predominant document type among influential publications in Islamic home financing research, accounting for 52 publications. It reveals that articles are the primary contributors to scholarly literature, fostering the dissemination of comprehensive research findings, theories, and methodologies. Other than that, book chapters, conference papers, and reviews also play essential roles in enhancing the diversity and depth of knowledge in this domain.

RQ4: Which country is the most influential in publishing Islamic home financing research?

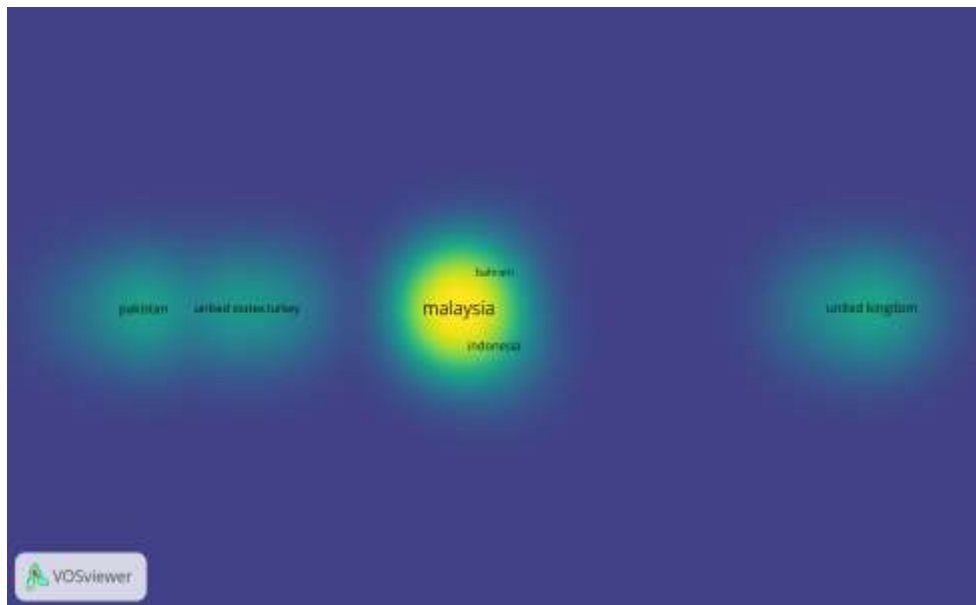


Figure 4: Most Influential Country

Table 5: Most Influential Country Publications in Islamic Home Financing Research

Country/Territory	Documents
Malaysia	57
Indonesia	2
United Kingdom	2
Afghanistan	1
Bahrain	1
Pakistan	1
Turkey	1
United Arab Emirates	1





The results in Figure 4 and Table 5 indicate that Malaysia has emerged as the leading contributor to influential publications in Islamic home financing research, with 87.69% of total influential publications. Malaysian researchers have made substantial contributions to the advancement of knowledge in this field, signifying the country's prominence in the domain of Islamic finance and offered numerous products in relation to Islamic home financing or Shariah-compliant mortgages (Amin, 2008; Bassir et al., 2014). While Malaysia leads the way, Indonesia, the United Kingdom, Afghanistan, Bahrain, Pakistan, Turkey, and the United Arab Emirates have each produced a smaller percentage of influential publications in Islamic home financing research. Despite the smaller representation, the contributions from these countries are significant, reflecting their engagement in and commitment to research in this domain.

RQ5: Who are the top 10 ranking authors and the most cited authors in Islamic home financing?

Table 6: Top 10 Contributing Authors in Islamic Home Financing

Authors	Title	Year	Source Title	Cited by
Alam S.S.; Janor H.; Zanariah; Wel C.A.C.; Ahsan M.N.	Is Religiosity an important factor in influencing the intention to undertake Islamic home financing in Klang Valley?	2012	World Applied Sciences Journal	94
Amin H.; Abdul-Rahman A.-R.; Abdul-Razak D.	An integrative approach for understanding Islamic home financing adoption in Malaysia	2013	International Journal of Bank Marketing	65
Amin H.; Abdul-Rahman A.-R.; Razak D.A.	Theory of Islamic consumer behaviour: An empirical study of consumer behaviour of Islamic mortgage in Malaysia	2014	Journal of Islamic Marketing	62
Amin H.; Rahim A.; Rahman A.; Abdul Razak D.	Consumer acceptance of Islamic home financing	2014	International Journal of Housing Markets and Analysis	62
Amin H.; Abdul Rahman A.R.; Abdul Razak D.; Rizal H.	Consumer attitude and preference in the Islamic mortgage sector: A study of Malaysian consumers	2017	Management Research Review	42
Amin H.	Consumer behaviour of Islamic home financing: Investigating its determinants from the theory of Islamic consumer behaviour	2017	Humanomics	19
Ismail S.; Azmi F.; Thurasamy R.	Selection criteria for Islamic home financing in Malaysia	2014	International Journal of Business and Society	18
Zabri M.Z.M.; Mohammed M.O.	Examining the behavioral intention to participate in a Cash Waqf-Financial Cooperative-Musharakah Mutanaqisah home financing model	2018	Managerial Finance	18





Shahwan S.; Mohammad M.O.; Rahman Z.A.	Home financing pricing issues in the Bay' Bithaman Ajil (BBA) and Musharakah Mutanaqisah (MMP)	2013	Global Journal Al-Thaqafah	16
Amin H.; Rahman A.R.A.; Razak D.A.	Willingness to be a partner in musharakah mutanaqisah home financing: Empirical investigation of psychological factors	2014	Jurnal Pengurusan	14

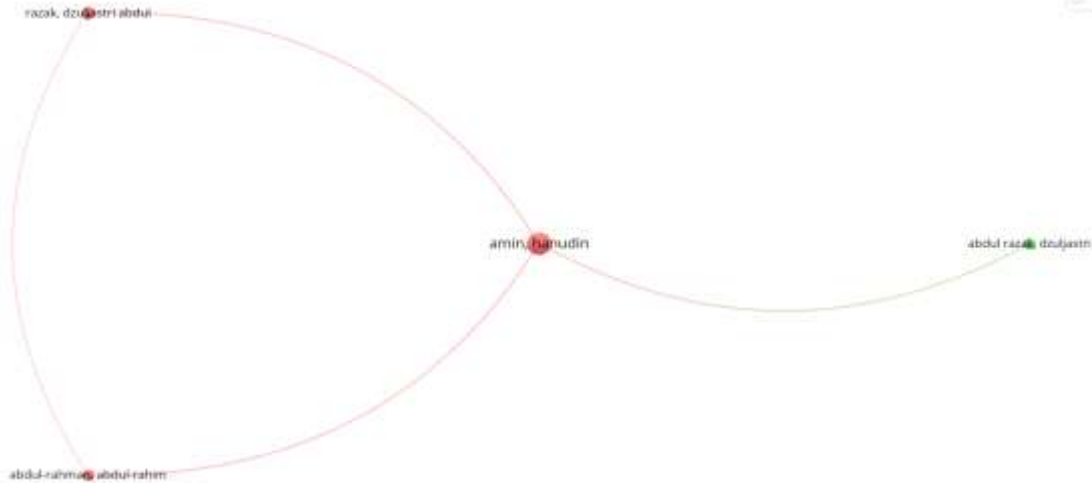


Figure 5: Co-citations network

Table 6 and Figure 5 demonstrate the analysis of the top ten ranking authors and most cited authors in Islamic home financing research. According to the analysis, Amin stood out as a prominent researcher, appearing multiple times on the list. Additionally, other authors such as Abdul Razak et al. (2011) also demonstrate their research influence with their substantial numbers of publications. Meanwhile, the co-authorship map of authors (Figure 5) also indicates the authors who collaborate in Islamic home financing. The analysis in VOSviewer reveals distinct clusters of highly cited authors in the field of Islamic home financing, with larger nodes representing the most cited authors. Amin stands out as a particularly influential author, centrally positioned in the network with a large node, indicating his significant impact.

Based on the analysis conducted on the most cited paper (Table 6), the publication titled "Is Religiosity an Important Factor in Influencing the Intention to Undertake Islamic Home Financing in Klang Valley?" by Syed Shah Alam was ranked first. This publication was published in 2012 and indexed in the World Applied Sciences Journal. This indicates that Syed Shah Alam's research has received considerable attention and acknowledgment within the academic community. The study focused on how religiosity is a factor in people's selection of Islamic home financing.





RQ6: What are the top 10 most active journals publishing Islamic home financing research?

Table 7: Top 10 Most Active Journals

No.	Source Title	Papers	Percentage
1	International Journal of Housing Markets and Analysis	4	36.36%
2	Journal of Islamic Accounting and Business Research	4	36.36%
3	International Journal of Business and Society	3	27.27%
4	Journal of Islamic Marketing	3	27.27%
5	Al-Shajarah	2	18.18%
6	Emerging Issues in Islamic Finance Law and Practice in Malaysia	2	18.18%
7	Global Journal Al-Thaqafah	2	18.18%
8	Jurnal Pengurusan	2	18.18%
9	Jurnal Teknologi (Sciences and Engineering)	2	18.18%
10	Management Research Review	1	9.09%

Table 7 above indicates the top ten most active Islamic home financing journals in Scopus based on the number of papers published. The two leading journals in this category were the Journal of Islamic Accounting and Business Research (4 papers) and the International Journal of Housing Markets and Analysis (4 papers). These journals appear to be the primary choice for researchers to disseminate their work on Islamic home financing topics. With three papers each, the International Journal of Business and Society and the Journal of Islamic Marketing were ranked third and fourth.

Following closely are several journals, including Jurnal Pengurusan, International Journal of Islamic and Middle Eastern Finance and Management, Emerging Issues in Islamic Finance Law and Practice in Malaysia, Al-Shajarah, Qualitative Research in Financial Markets, Global Journal Al-Thaqafah, and Planning Malaysia. These journals have demonstrated a notable presence in Islamic home financing research and have published multiple papers. Note that researchers often prefer to publish in these highly active journals due to their established reputation, wide readership, and rigorous peer-review process. As a result, these Islamic home financing-themed journals contribute significantly to disseminating research findings and advancing relevant knowledge.

RQ7: What is the status of co-occurrence studies, and do they translate into meaningful clusters with specific research focus?

The final analysis illustrates the co-occurrence analysis in Islamic home financing. Consequently, seven keywords were discovered to fulfill the criterion, forming three different clusters. Further examination of the keyword clusters based on the co-occurrence network visualization map revealed the topics most commonly connected among the examined studies. Islamic home financing, *Musharqah Mutanaqisah*, and Islamic finance formed the largest cluster (red-colored cluster). Correspondingly, keywords of home financing and Islamic banking formed the second cluster (green-colored cluster), while keywords of consumer behavior and Malaysia formed the third cluster (blue-colored cluster). Based on Figure 7, the clusters are congregated, and the circles are in close proximity to each other, indicating that the researchers in related clusters are more likely to be cited in a similar situation.



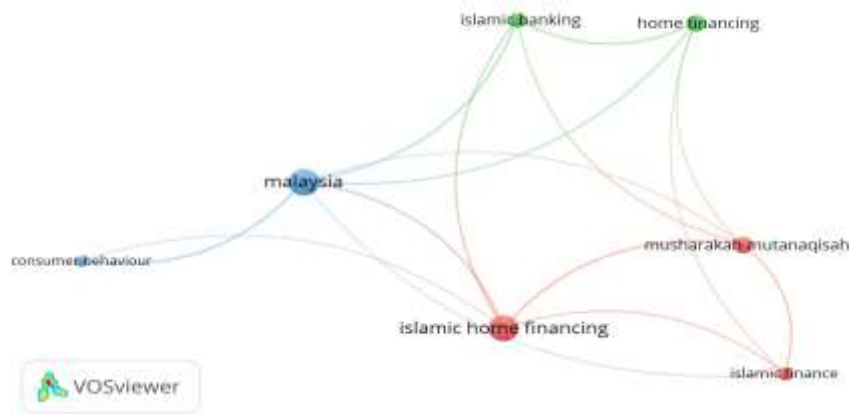


Figure 7: Co-occurrence Studies in Islamic Home Financing

In total, this study covered the years 2012 through 2022. The bibliometric analysis of Islamic home financing research publications demonstrated a growing interest in the field over the past decade. This trend underscores the increasing significance of Islamic home financing as a prominent area of academic exploration within Islamic finance, indicating the field's maturation. Furthermore, Malaysia was highlighted as the dominant contributor to influential publications in this field, with other countries also playing significant roles in advancing knowledge and shaping the discourse on Islamic home financing research.

CONCLUSION

Based on the findings, the bibliometric analysis of Islamic home financing research publications demonstrated a growing interest in the field over the past decade. The steady rise in research output, particularly in recent years, highlights the increasing significance of Islamic home financing as a prominent area of academic exploration within Islamic finance. The year 2020-2022 witnessed a rising trend, and interest was reflected in the gradual increase in research publications related to Islamic home financing, which may indicate the field's maturation and its significance as an important aspect of Islamic finance. Other than that, this study also revealed that the most productive universities in Malaysia were the IIUM and UMS for the publication of Islamic home financing scholarly research. Meanwhile, Amin stood out as the most prolific author covering various aspects of Islamic home financing, such as consumer behavior, adoption, and critical success factors towards Islamic home financing. His extensive contributions indicate his expertise and interest in the subject matter.

The bibliometric analysis of influential publications in Islamic home financing research highlighted Malaysia as the dominant contributor in this field, producing the majority of influential publications. The other countries, though with smaller percentages, have also demonstrated their involvement in shaping the discourse and advancing knowledge related to Islamic home financing research.

Subsequently, the co-occurrence analysis indicated that researchers had explored a wide range of topics under the theme of Islamic home financing. These findings suggest a promising future for Islamic home financing research, with potential opportunities for further exploration and advancement. Accordingly, scholars and researchers can use this analysis as a foundation for identifying research gaps and directing future investigations, ultimately contributing to the development of this evolving field. This study's outcomes provide valuable





insights for researchers, policymakers, and industry practitioners, fostering a deeper understanding of Islamic home financing and how it can impact the global financial landscape.

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