

A Bibliometric Analysis of Risk Management Practices in the Islamic Banking Sector (2009–2024): Exploring Current and Future Trends

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ABSTRACT

Through a bibliometric analysis, this study looks at the productivity and research trends in risk management practices within the Islamic banking system between 2009 and 2024. To find significant works, authors, and thematic trends in the field, 32 articles were examined using the Scopus database. Citation patterns, co-authorship networks, co-citation clusters, and keyword trends were examined using bibliometric tools like VOS Viewer. The results show that quantitative research methods receive a lot of attention, whereas qualitative approaches and newly emerging Islamic banking jurisdictions receive less. Frameworks for risk identification, measurement, and mitigation, as well as their use in full-fledged Islamic banks and Islamic window operations, were among the major themes discovered. The analysis emphasises the need for additional research to examine qualitative viewpoints, regional diversity, and how well-suited present practices are to address operational and financial risks. This study fills in these gaps, laying the groundwork for the creation of a cohesive, flexible framework that would improve risk management practices and the general stability of the Islamic banking sector.

Keywords: Risk management, Islamic banking, Bibliometric analysis, Shariah compliance, Islamic finance, PRISMA.

INTRODUCTION

Acquiring information is critical for understanding and tackling problems in a variety of fields, including finance. It enables individuals and institutions to make more informed decisions, adapt to changing surroundings, and attain long-term stability. Given Islamic banking's adherence to Shariah rules, understanding risk management practices is critical to ensuring institutions' resilience and ethical integrity (Ali et al., 2022). Risk management in Islamic finance differs from traditional banking in that it prohibits interest (riba), emphasises equity-based transactions, and avoids undue uncertainty (gharar). These distinct operational frameworks need specific methods to risk management while upholding Islamic values (Munawar Iqbal and David T. Llewellyn, 2019).

Islamic finance has grown dramatically during the last two decades, with the Islamic banking sector developing in both Muslim and non-Muslim countries (M. K. Hassan et al., 2023). This rise has resulted in the proliferation of Shariah-compliant financial goods and services, as well as increased risk exposure complications. Key risks, including as Shariah noncompliance, financial difficulties, and operational vulnerabilities, have been recognised as crucial areas requiring strong management frameworks (Karim et al., 2023). Despite a developing corpus of research, there are still gaps in understanding the whole picture of risk management practices in Islamic banking, particularly in terms of worldwide application and effectiveness in varied regulatory regimes (Hesniati & Soecipto, 2023). These gaps highlight the importance of conducting comprehensive reviews of current research to identify dominant patterns, influential contributions, and areas that require more investigation.

This study undertakes a bibliometric examination of risk management practices Islamic banking from 2009 to 2024, with an emphasis on identifying major themes, leading experts, and collaboration networks. This research investigates contributions in peer-reviewed journals, conference proceedings, and other academic outputs using bibliometric approaches such as co-citation and keyword analysis to present a thorough overview of the area. The study's goal in emphasising thematic clusters and underexplored areas is to lead future research paths, encourage cross-border collaboration, and support the development of new risk management solutions tailored to the special requirements of Islamic banking. The findings help to advance the overarching goal of improving the stability and sustainability of Islamic financial institutions while also developing a better knowledge of their operating dynamics in a global setting.

What is Risk Management?

An essential idea in the finance industry, risk management is also used in Islamic banking. Risk management is the process of detecting, evaluating, managing, and tracking possible risks that could affect an organization's goals and operations. It is derived from the more general concepts of financial management (Akbar et al., 2023). Risk management in Islamic banking includes following Sharia-compliant practices, which add special elements including the ban on interest (riba), the avoidance of undue uncertainty (gharar), and moral investing standards.

Researchers and professionals frequently divide risk management into a number of essential elements (Hattingh et al., 2022; Khursheed et al., 2021; K. Rehman et al., 2020):

1. Risk Identification: The capacity to identify potential dangers that might appear in different processes and dealings.
2. Risk Assessment: Assessing the possibility and seriousness of recognised hazards.
3. Risk mitigation is the process of creating plans to reduce or shift risks.
4. Risk Monitoring: To guarantee efficient management, risks are continuously observed and reviewed.
5. Adherence to Regulatory Standards: Guaranteeing conformity to regulatory frameworks and Sharia norms.

Thus, risk management in Islamic banking adheres to the moral and ethical standards established by Islamic law in addition to being a matter of financial prudence. By reducing potential negative effects and supporting Islamic ideals, the financial system is guaranteed to promote justice, fairness, and shared wealth through the use of Sharia-compliant risk management methods (Chapra, 2009).

Risk Management in Islamic Banking

Islamic banking differs from traditional banking in that risk management is firmly anchored in the framework of Sharia law. Islamic finance is values-driven and asset-based, with a focus on ethical behaviour, social justice, and poverty reduction (Sakouili & Razane, 2019). These guidelines give Islamic financial organisations a special framework for handling risks like credit risk, market risk, operational risk, and Sharia non-compliance risk.

Understanding and putting into practice procedures that adhere to Islamic principles are necessary for the actual implementation of risk management in Islamic banking (K. Rehman et al., 2020). According to Abozaid and Dusuki (2007), sharia compliance adds special risk considerations, such as making sure that contracts like Murabaha, Mudarabah, and Ijara are free of Riba and Gharar. Therefore, risk management in Islamic banking necessitates a thorough comprehension of Islamic jurisprudence and goes beyond financial reasons.

Although still in its infancy, this field of study is expanding quickly. In order to increase knowledge and awareness of risk management practices in Islamic banking, scholars such as Rosman et al. (2015) and Shaaibith (2020) contend that additional research is required. The industry can promote increased trust among stakeholders and support the stability and expansion of the Islamic financial system by expanding expertise in this field.

Research Aim and Objectives

Between the years 2009 and 2024, the purpose of this bibliometric review is to conduct an in-depth analysis of the research that has been conducted on risk management practices within the Islamic banking sector. Through the utilisation of sophisticated bibliometric methods and procedures, the study offers a comprehensive comprehension of the intellectual evolution of the discipline as well as the people who have made significant contributions.

Specific Objectives:

1. **Identifying Leading Scholars Shaping the Field:** This was achieved through citation analysis and co-authorship analysis, highlighting influential scholars, their collaborations, and their contributions to the development of risk management practices in Islamic banking.
2. **Mapping the Intellectual Landscape and Key Themes:** This objective was accomplished using co-citation analysis, bibliographic coupling, and keyword analysis to reveal the dominant themes, interconnected research areas, and emerging trends in the field.

This study presents a systematic and data-driven analysis of risk management practices in Islamic banking, offering significant insights for scholars, industry professionals, and policymakers. This work identifies prominent scholars and delineates the intellectual landscape, thereby elucidating the current state of the field and identifying areas necessitating further inquiry (M. K. Hassan et al., 2023).

METHODOLOGY

This study investigates the trends, patterns, and productivity of research concerning risk management practices in Islamic banking from 2009 to 2024. Bibliometric analysis has been employed as the principal methodological approach to achieve this. Various bibliometric indicators and network visualisations are utilised to systematically examine the evolution and impact of research in this field.

Bibliometric Analysis

Bibliometric analysis is a quantitative research method employing statistical and mathematical techniques to measure and analyse patterns in published literature (Rastogi et al., 2022). This tool has received considerable acknowledgement for its capacity to elucidate research trends, productivity, and scholarly contributions across diverse disciplines, such as Islamic banking and finance (Aidi Ahmi, 2020). This method offers a systematic approach to analysing extensive scientific data, yielding important insights into the direction of academic research.

Bibliometric research typically analyses several key aspects, including publication outlets, types of publications, authorship patterns, institutional affiliations, countries of origin, and metrics such as the h-index (Aidi Ahmi, 2020). Bibliometric studies frequently assess research impact through citation metrics, including citation counts, citations per publication, and co-citation analyses (Ahmi & Mohd Nasir, 2019). These indicators offer a comprehensive overview of the research landscape, emphasising significant works, authors, and trends.

Recent developments in bibliometric tools have greatly streamlined the analysis of extensive datasets. Software tools such as Publish or Perish and VOSviewer are significant in the field of bibliometric research (Zahari et al., 2024). Publish or Perish facilitates data extraction, whereas VOSviewer allows researchers to create and visualise bibliometric networks, encompassing co-authorship, co-citation, and keyword co-occurrence networks. These tools are essential for identifying relationships and trends within the data, rendering bibliometric analysis an effective method for examining the domain of Islamic banking and risk management practices.

Data Sources

The primary data sources for this systematic literature review are scholarly databases is Scopus, in the field of Islamic finance (Rastogi et al., 2022). The search strategy involves using keywords such as "Islamic banking,"

"risk management," "Sharia compliance," and other related terms to retrieve relevant articles published in peer reviewed journals. The inclusion criteria focus on studies that specifically address risk management practices within the context of Islamic banking and adhere to Sharia principles (Reyad et al., 2022).

Data Analysis

The selected articles undergo a rigorous analysis to extract key insights and findings related to risk management practices in the Islamic banking system. The data analysis process involves categorizing the literature based on thematic areas such as Sharia-compliant risk assessment, risk mitigation strategies, regulatory frameworks, and industry best practices (M. S. Alam, 2022). By synthesizing the findings from past research, this study aims to identify common trends, challenges, and opportunities in risk management within Islamic finance (Mi'raj & Ulev, 2024).

Bibliometric Tools & Limitations

This research utilized VOSviewer for bibliometric analysis, focussing on co-authorship, co-citation, and keyword mapping. VOSviewer is commonly utilised for its capacity to visually represent bibliometric networks and elucidate relationships among research components (van Eck & Waltman, 2010). Nonetheless, it possesses multiple limitations. A significant limitation is its lack of capability to conduct advanced statistical analysis or sentiment analysis on complete text content (Zupic & Čater, 2015). Furthermore, VOSviewer predominantly utilises Scopus data, which may result in the exclusion of studies indexed in alternative databases like Web of Science or Google Scholar, thereby introducing potential bias in literature coverage (Ahmi & Mohd Nasir, 2019).

LITERATURE RESEARCH

This research employed the Scopus database to examine literature regarding risk management practices in Islamic banking, concentrating on articles published from 2009 to 2024. A preliminary search with the terms "Islamic banking," "risk management," and "Sharia compliance" resulted in 1,740 articles. Filters were applied to include only English-language peer-reviewed journal articles, excluding conference papers and review articles, resulting in a dataset of 754 articles. The review of abstracts ensured alignment with the research objectives, while duplicates and irrelevant studies were eliminated, adhering to the PRISMA framework for documenting the selection process. A total of 32 studies were included due to their methodological rigour and relevance, offering insights into Sharia-compliant risk assessment, regulatory frameworks, and risk mitigation strategies. The studies provide an overview of trends, challenges, and opportunities in risk management practices within Islamic banking, emphasising significant gaps and future research directions.

PRISMA 2009 Flow Diagram

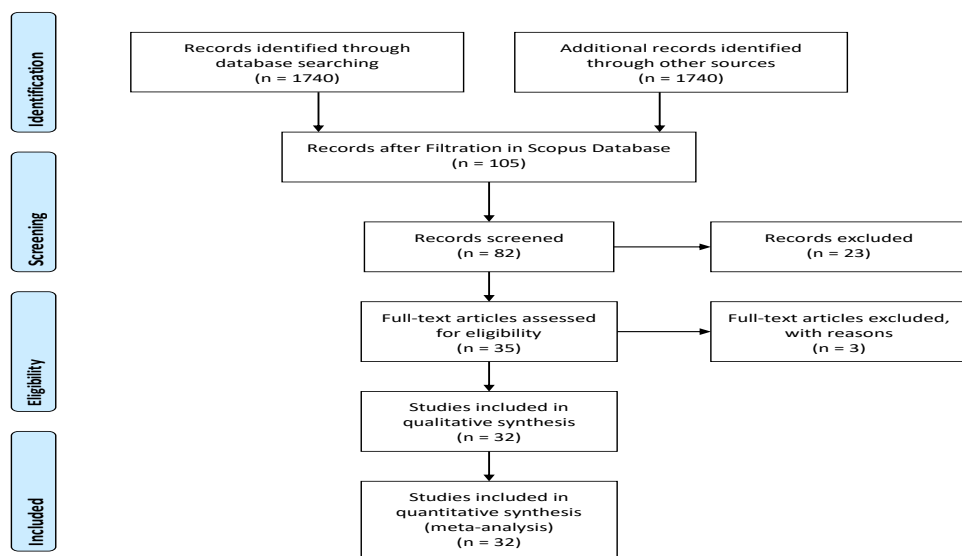


Fig. 1. PRISMA 2009 Flow Diagram of Selection and Screening Process

Quality Assessment

In the process of conducting a systematic literature review on risk management practices in the Islamic banking system, a comprehensive quality assessment was undertaken to ensure the credibility and robustness of the selected studies (A. A. Rehman, 2016). The search strategy focused on keywords such as "Risk Management Practices," "Risk Management," and "Islamic Banking," resulting in an initial pool of 1740 documents. To maintain the quality of the review, only English language articles were included, and review papers were excluded to prioritize original research contributions. Additionally, a thorough check for duplicated articles was conducted to eliminate any redundancy in the selected studies. Each article's abstract was meticulously reviewed to confirm its relevance to the research topic and ensure alignment with the study's objectives. Through this rigorous quality assessment process, the final selection of 32 studies was based on the methodological rigor and scholarly integrity of the research.

Eligibility and Inclusion Criteria

The eligibility and inclusion criteria for this systematic literature review on risk management practices in Islamic banking were carefully defined to ensure the selection of high-quality and relevant studies. Only articles published between 2009 and 2024 were considered to capture the most recent developments in the field. Furthermore, only journal articles were included in the review, excluding review papers to focus on primary research contributions. The final selection of 32 studies underwent a stringent evaluation process to confirm their adherence to the inclusion criteria and their potential to contribute valuable insights to the research topic (Qureshi et al., 2020). Through a systematic and rigorous approach to quality assessment and study selection, the review paper aims to provide a comprehensive overview of risk management practices in Islamic banking, drawing on a refined selection of 32 studies that meet the specified criteria.

RESULTS & FINDINGS

Research productivity

Since 2009, Scopus database data has tracked the annual number of documents published on Islamic banking risk management practices (Ahmi & Mohd Nasir, 2019). Three 2009 articles sparked attention in this topic. From 2010 to 2012, two publications each year were regular but modest. After three publications in 2014 and four in 2015, one article was published in 2016. A rebound in 2017 and 2018 saw two and three publications, respectively, indicating rising awareness of Islamic banking risk management. The COVID-19 pandemic reduced 2020 publication to one, while 2021–2023 saw two articles every year. Three publications in 2024 highlight the growing importance of risk management as a research issue in Islamic finance.

Table 1: Publication Trends: A Year-by-Year Analysis

Year	Total Publications	Percentage (%)	Cumulative Percent
2009	3	9.375	9.375
2010	2	6.25	15.625
2011	2	6.25	21.875
2012	2	6.25	28.125
2014	3	9.375	37.5
2015	4	12.5	50
2016	1	3.125	53.125
2017	2	6.25	59.375
2018	3	9.375	68.75
2020	1	3.125	71.875
2021	2	6.25	78.125
2022	2	6.25	84.375
2023	2	6.25	90.625

2024	3	9.375	100
Total	32		

Source: Authors

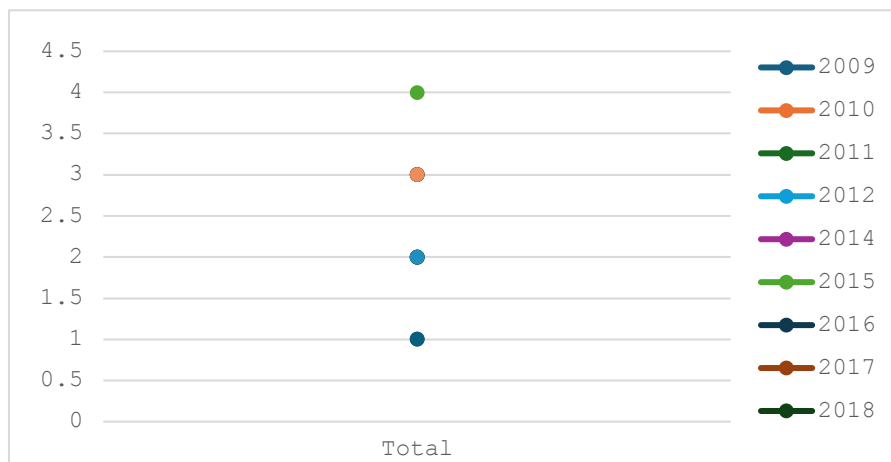


Figure 1: Publication trends year-by-year analysis.

Source: Authors

Document and Source Types

The materials obtained for this study were further analysed according to their type and source to enhance comprehension of the research contributions. Document type pertains to the originality of the documents, including journal articles, conference proceedings, or reviews, whereas source type denotes the origin of the document, such as a journal, conference paper, or book (Ahmi & Mohd Nasir, 2019). This analysis revealed three separate document types regarding risk management practices in the Islamic banking system: journal articles, conference papers, and reviews. The results, as outlined in Table 2, indicate that journal articles represent the predominant category of publications, with 29 articles comprising 90.625% of the total. Conference papers constitute 6.25% with two publications, whilst reviews account for 3.125% with one publication. This analysis underscores the dominance of journal papers in promoting research on risk management practices within Islamic banking, indicating the scholarly emphasis on peer-reviewed contributions in this domain.

Table 2: Document type

Document Type	Total Publications	Percentage (%)
Article	29	90.625
Conference Paper	2	6.25
Review	1	3.125
Total	32	100

Source: Authors

The collected papers were categorised into three distinct source types to enhance comprehension of their sources. Source type categorisation identifies the origin of publications as journals, conference proceedings, or book series (Ahmi & Mohd Nasir, 2019). Table 3 indicates that journals constitute the predominant source, with 30 articles comprising 93.75% of the total. Subsequently, conference proceedings and book series each contribute one document, accounting for 3.125% of the total publications, respectively. These findings highlight the pivotal importance of journals in spreading research on risk management practices within the Islamic banking sector, indicating a preference for peer-reviewed platforms in this academic field.

Table 3: Source type

Source Type	Total Publications	Percentage (%)
Journals	30	93.75
Conference Proceedings	1	3.125
Book Series	1	3.125
Total	32	100.00

Source: Authors

Language of Documents

Identifying the languages used in published documents is essential for comprehending the accessibility and diffusion of research, as shown by (Ahmi & Mohd Nasir, 2019). This study analysed 35 documents, all of which were published in English, as indicated in Table 4. This research underscores the predominant preference for English as the principal language for academic discourse in risk management practices inside the Islamic banking sector, facilitating wider dissemination and influence across international scholarly and professional communities.

Table 4: Languages used for publication of documents

Language	Total Publications	Percentage (%)
English	32	100
Total	32	100.00

Source: Authors

Subject Area

The publications were further analyzed based on the subject areas covered as per Table 5. To comprehend the multidisciplinary spectrum of research on risk management practices in the Islamic banking sector, the publications were further examined according to their subject areas. The analysis showed that 35.71% of the total publications were focused on Business, Management, and Accounting. Social Sciences came in second with 17.85%, followed by Economics, Econometrics, and Finance with 19.64%. 7.14% of the papers contained research that was especially concerned with Islamic banking and Islamic finance. Decision Sciences (1.79%), Engineering (3.57%), Stats (3.57%), Environmental Science (3.57%), Arts and Humanities (3.57%), and Risk Management (3.57%) were among the other topic areas. These results illustrate the topic's interdisciplinary nature, its applicability to a wide range of academic fields, and its solid basis in business and financial studies.

Table 5: Subject area

Subject Area	Total Publications	Percentage (%)
Business, Management and Accounting	20	35.71
Islamic Bank, Islamic Finance	4	7.14
Economics, Econometrics and Finance	11	19.64
Decision Sciences	1	1.79
Social Sciences	10	17.85
Engineering	2	3.57
Statistics	2	3.57
Environmental Science	2	3.57
Arts and Humanities	2	3.57
Risk Management	2	3.57

Source: Author

Most Active Source

Analysing the most active source titles helped researchers find essential sources for Islamic banking risk management publications. The findings below show the variety of field-related publications. Most active was the Journal of Islamic Accounting and Business Research, with 4 articles (12.5%). The International Journal of Islamic and Middle Eastern Finance and Management and the Journal of Risk Finance followed with 3 (9.375%) publications. Journals of Economic Cooperation and Development, Engineering and Applied Sciences, and International Commerce, Economics, and Policy each published 2 (6.25%). Other journals like Academy of Entrepreneurship Journal, Advanced Science Letters, and Risk Management contributed one each (3.125%)

Table 6: Most active source

Source Title	Total publication	Percentage (%)
Academy of Entrepreneurship Journal	1	3.125
Advanced Science Letters	1	3.125
Corporate Governance (Bingley)	1	3.125
EuroMed Journal of Business	1	3.125
Global Business Review	1	3.125
International Journal of Business	1	3.125
International Journal of Economics and Financial Issues	1	3.125
International Journal of Islamic and Middle Eastern Finance and Management	3	9.375
Journal of Applied Business Research	1	3.125
Journal of Banking Regulation	1	3.125
Journal of Economic Cooperation and Development	2	6.25
Journal of Engineering and Applied Sciences	2	6.25
Journal of International Commerce, Economics and Policy	2	6.25
Journal of Islamic Accounting and Business Research	4	12.5
Journal of King Abdulaziz University, Islamic Economics	1	3.125
Journal of Risk and Financial Management	1	3.125
Journal of Risk Finance	3	9.375
Pakistan Journal of Statistics	1	3.125
Problems and Perspectives in Management	1	3.125
Qualitative Research in Financial Markets	1	3.125
Risk Governance and Control: Financial Markets and Institutions	1	3.125
Risk Management	1	3.125

Source: Authors

Country Publication Distribution

An evaluative analysis was conducted to assess the distribution of publications by countries, based on the institutional affiliations of the authors. According to Table 7, Malaysia leads with 8 publications, 25% of the total, indicating its importance in Islamic banking research. Pakistan, the MENA region, and several countries follow with 4 publications (12.5%). Qatar and Indonesia each produced 2 publications (6.25%), while Bahrain, Bangladesh, Brunei Darussalam, Egypt, GCC, India, Palestine, and the Maldives each supplied 1 (3.125%).

These findings demonstrate Malaysia's dominance in this area, reinforced by its excellent Islamic banking infrastructure. Contributions from MENA, Pakistan, and multiple collaborations demonstrate global interest in Islamic banking risk management. The few contributions from other Muslim-majority countries like Bangladesh and the GCC suggest opportunities for further research and collaboration.

Table 7: Most active countries contributing to publication

Country	Total Publications	Percentage (%)
Bahrain	1	3.125
Bangladesh	1	3.125
Brunei Darussalam	1	3.125
Egypt	1	3.125
GCC	1	3.125
India	1	3.125
Indonesia	2	6.25
Malaysia	8	25
MENA	4	12.5
Multiple countries	4	12.5
Pakistan	4	12.5
Palestine	1	3.125
Qatar	2	6.25
Maldives	1	3.125

Source: Authors

Most Active Institutions

Collaboration and academic support from institutional participation advance research (Ahmi & Mohd Nasir, 2019). This study assessed the contributions of several institutions to Islamic banking risk management research. Most influential was the International Islamic University Malaysia (IIUM), with 5 publications (15.625%). The University of Indonesia, American University of Kuwait, COMSATS Institute of Information Technology, El-Manar University, IMF, International Shari'ah Research Academy for Islamic Finance, Limkokwing University of Creative Technology, and USIM each contributed 2 publications (6.25%).

The University of Westminster, Hamad Bin Khalifa University, Mawlana Bhashani Science and Technology University, Selangor International Islamic University College (KUIS), and others contributed one publication (3.125%). These findings demonstrate the global participation of varied institutions, with Malaysia contributing significantly as an Islamic finance research hub.

Table 8: Most active Institutions

Affiliation	Total Publication	Percentage
International Islamic University Malaysia (IIUM)	5	15.625
University of Indonesia	2	6.25
American University of Kuwait	2	6.25
COMSATS Institute of Information Technology	2	6.25
El-Manar University	2	6.25
International Monetary Fund (IMF)	2	6.25
International Shari'ah Research Academy for Islamic Finance	2	6.25
Limkokwing University of Creative Technology	2	6.25
University Sains Islam Malaysia (USIM)	2	6.25
University of Westminster	1	3.125
Cardiff Metropolitan University, University of Westminster, Marylebone University of Gloucestershire	1	3.125
Hamad Bin Khalifa University	1	3.125
International Hospitality Management Stenden University	1	3.125
Mawlana Bhashani Science and Technology University	1	3.125

Selangor International Islamic University College (KUIS)	1	3.125
University of Bahrain	1	3.125
Hamad Bin Khalifa University	1	3.125
University of Malaya	1	3.125
Universiti Brunei Darussalam School of Business and Economics	1	3.125
Marylebone University of Gloucestershire	1	3.125

Source: Authors

Authorship Analysis

This study also examined the most active authors contributing to research on risk management practices in the Islamic banking industry. The statistics show that Kassim S.H was the most prolific author, with four articles accounting for 12.5% of the overall output. Basah M.Y.A., Yusuf M.M., Sabri H., Rehman A.A., and Majid A. are also major contributors, with two publications each (6.25%).

Additional authors, including Rosman R., Elgharbawy A., Abusharbeh M., Shaharuddin A., and Hassan A., contributed one publication each (3.125%). These findings emphasise the importance of individual researchers in expanding knowledge and bringing insights into the field of risk management in Islamic banking. The diversity of authorship demonstrates an increase in academic interest and collaborative efforts in this specialised sector.

Table 9: Most productive authors

Authors	Number of Documents	Percentage (%)
Kassim S.H	4	12.50
Basah M.Y. A	2	6.25
Yusuf M.M.	2	6.25
Sabri H	2	6.25
Rehman A.A.	2	6.25
Majid A.	2	6.25
Rosman R.	1	3.125
Elgharbawy A.	1	3.125
Abusharbeh M.	1	3.125
Shaharuddin A.	1	3.125
Hassan A.	1	3.125

Source: Authors

A review of the authorship patterns in 32 articles regarding risk management methods in the Islamic banking system indicates that 12.5% were produced by a single individual, whereas 87.5% were collaborative efforts, demonstrating a pronounced tendency towards co-authorship. Publications with three authors were the most prevalent, comprising 37.5%, followed by those with two and four authors, each representing 18.75%. Publications by a single author constituted 12.5%, whereas documents with five, six, and seven authors represented 3.125%, 3.125%, and 6.25%, respectively.

Table 10: Number of authors per document

Author Count	Total Publications	Percentage (%)
1	4	12.50
2	6	18.75
3	12	37.50
4	6	18.75
5	1	3.125

6	1	3.125
7	2	6.25
	32	100.00

Source: Authors

Co-Authorship Analysis

The co-authorship analysis offers significant insights into the structural mapping of knowledge distribution across authors in the domain of risk management practices within Islamic banking. The analysis utilising VOS Viewer software elucidates the interactions, collaborations, and connections among authors. Figure 3 utilises diverse circle dimensions, hues, font sizes, and line thicknesses to illustrate the intensity of links among the examined authors.

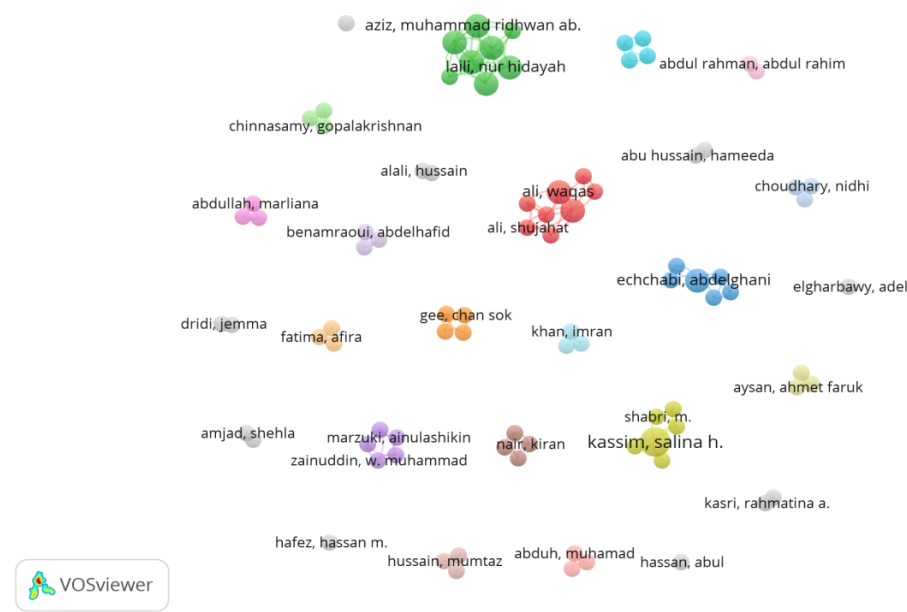


Figure 3: Network visualization map of co-authorship based on authors

Source: Authors

The investigation employed the full counting method, concentrating on 32 documents to examine author collaborations. The findings indicate little cooperation among authors in the publication of material about risk management in Islamic banking. Each cluster in the picture signifies groups of authors who have published independently or in small collaborations, reflecting a deficiency in extensive coordination and networking.

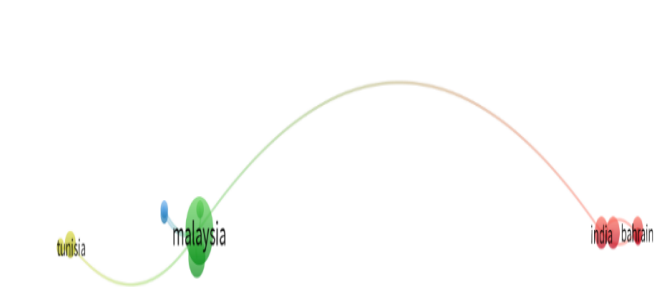


Figure 4: Visualization map of co-authorship based on countries

Source: Authors

The co-authorship analysis shows global Islamic financial literacy research collaboration, with 13 nations analysed and 9 in the network. Malaysia collaborated most with Bahrain and India, while Tunisia did not. Leading nations like Malaysia should maintain momentum and encourage cooperative projects, while Tunisia and Indonesia may boost their effect by strengthening cross-border collaborations. These activities will strengthen the global research network and Islamic financial literacy knowledge base.

KEYWORD ANALYSIS

Thematic trends in 32 publications on Islamic banking risk management practices were evaluated using VOSviewer 1.6.19.0. Twenty keywords fit, establishing two clusters. Visual mapping links keywords by colour, circle size, text size, and line thickness. Cluster 1, in yellow, has 12 items: "Islamic banks," "risk management," "corporate governance," "financial ratios," "risk governance diversity," and "asset quality." The keywords highlight Islamic bank risk practices, especially governance systems and financial performance metrics, which are crucial for risk management frameworks. Cluster 2 (blue) comprises 8 components: "profitability," "Islamic finance," "machine learning," "regression analysis," and "environment." The keywords are merging risk management with profitability and sustainability.

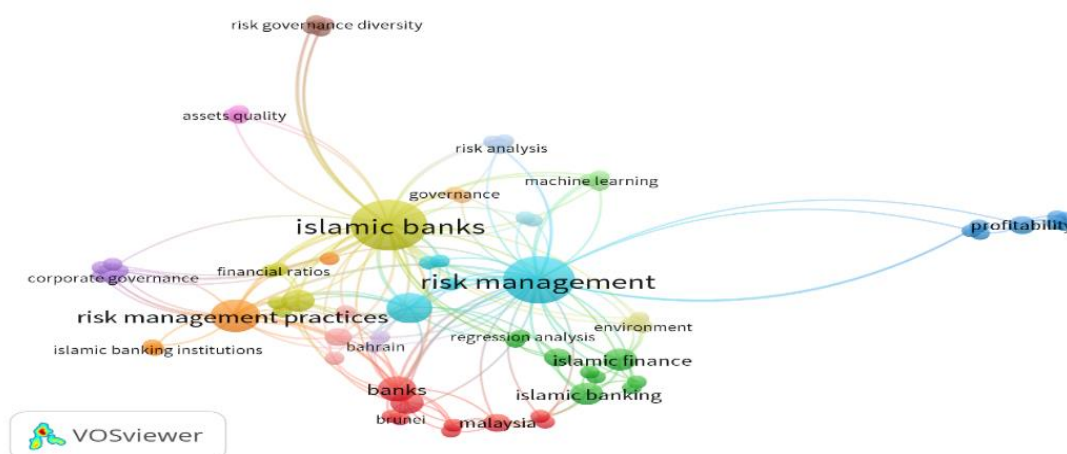


Figure 5: Network visualization map of the authors' keywords

Source: Authors

Analysis yields numerous key findings. Islamic banks and risk management emphasise the importance of risk management practices in Islamic banking stability and compliance. Machine learning and regression analysis show how modern risk assessment and mitigation technologies are being used. Environmental variables are increasingly incorporated into risk management practices due to the links between "environment" and "profitability". Governance, financial ratios, and risk management practices suggest an integrated framework to balance financial stability and regulatory compliance.

This analysis provides a deep overview of this field's theme organisation, helping future research address trends and foster collaboration.

Table 11: Top keywords

Keyword	Total Publications	Percentage (%)
Risk Management	29	17.26
Corporate Governance	6	3.57
Islamic Finance	5	2.98
Risk governance diversity	3	1.79
Islamic Banking	3	1.79

Demographic Variables	2	1.19
Finance	2	1.19
Asset Quality	2	1.19
Financial ratios	2	1.19
Islamic Banking Services	2	1.19
Profitability	2	1.19
Machine learning	2	1.19
Regression analysis	1	0.60
Adoption Of Islamic Banking	1	0.60
Environment	1	0.60
Awareness Of Islamic Banking	1	0.60

Source: Authors

According to Scopus Refine Excel file keyword analysis, "Risk Management" dominates Islamic banking research, appearing 29 times (17.26%), followed by "Corporate Governance" (6 occurrences, 3.57%), "Islamic Finance" (5 occurrences, 2.98%), and "Islamic Banking" (3 occurrences, 1.79%). The terms "Demographic Variables," "Finance," and "Profitability" appeared twice (1.19%), while "Machine Learning" and "Regression Analysis" were cited once or twice. "Adoption of Islamic Banking" (0.60%) and "Awareness of Islamic Banking" (0.60%) are less common and warrant additional study. This mix of established and upcoming issues emphasises risk management and invites research into underexplored areas.

Citation Analysis

Table 12 presents the citation metrics for the retrieved documents concerning risk management practices in Islamic banking, as of 31 August 2023. A total of 814 citations were accumulated over a citation period of 15 years (2009–2024) for 32 papers. On average, there were 54.27 citations annually and 25.44 citations per paper, indicating sustained scholarly interest in the field. The h-index of 7 signifies that a minimum of 7 papers have received at least 7 citations each, whereas the g-index of 12 indicates that the top 12 papers have collectively achieved a substantial number of citations. The metrics were obtained through Herzing’s Publish or Perish software by importing a RIS-formatted file from the Scopus database, facilitating comprehensive analysis. This illustrates the increasing importance of research in the field, motivated by the need to tackle risk management in Islamic banking systems.

Table 12: Citation metrics

Metrics	Data
Publication years	2009-2024
Citation years	15(2009-2024)
Papers	32
Citations	814
Citations/year	54.27
Citations/paper	25.44
h-index	7
g-index	12

Source: Authors

The analysis also identified the most frequently cited articles, as presented in Table 13. Hasan and Dridi's (2011) study, "The Effects of the Global Crisis on Islamic and Conventional Banks: A Comparative Study," is the most cited work, with a total of 188 citations, averaging 9 citations annually. Subsequently, Abu Hussain

and Al-Ajmi (2012), documented 76 citations, while Kasri and Kassim (2009) noted 73 citations. The studies indicate a comprehensive examination of comparative risk management practices, determinants of savings, and the effects of crises within Islamic and conventional banking systems. Additional significant contributions are found in the works of A. Hassan (2009), Zainol and Hj. Kassim (2012), and Asif Khan et al. (2017), which enhance the literature through analyses of performance comparisons, monetary policy effects, and operational risks.

Table 13: Highly cited articles

No.	Authors	Title	Year	Cites	Cites per Year
1	Hasan M.; Dridi J.	The Effects of the Global Crisis on Islamic and Conventional Banks: A Comparative Study	2011	188	14.46
2	Abu Hussain H.; Al-Ajmi J.	Risk management practices of conventional and Islamic banks in Bahrain	2012	76	6.33
3	Kasri R.A.; Kassim S.H.	Empirical determinants of saving in the Islamic banks: Evidence from Indonesia	2009	73	4.87
4	Hassan A.	Risk management practices of Islamic banks of Brunei Darussalam	2009	68	4.53
5	Kassim S.H.; Shabri M.; Majid A.; Yusof R.M.	Impact of monetary policy shocks on the conventional and Islamic banks in a dual banking system: Evidence from Malaysia	2009	55	3.67
6	Khan I.; Khan M.; Tahir M.	Performance comparison of Islamic and conventional banks: empirical evidence from Pakistan	2017	46	6.57
7	Zainol Z.; Kassim S.H.	An analysis of Islamic banks' exposure to rate of return risk	2010	44	3.14
8	Abdullah M.; Shahimi S.; Ghafar Ismail A.	Operational risk in Islamic banks: examination of issues	2011	44	3.38
9	Kassim S.H.; Shabri Abd. Majid M.	Impact of financial shocks on Islamic banks: Malaysian evidence during 1997 and 2007 financial crises	2010	44	3.14
10	Hussain M.; Shahmoradi A.; Turk R.	An Overview of Islamic Finance	2016	40	5.00
11	Khalid S.; Amjad S.	Risk management practices in Islamic banks of Pakistan	2012	33	2.54
12	Ben Selma Mokni R.; Echchabi A.; Azouzi D.; Rachdi H.	Risk management tools practiced in Islamic banks: evidence in MENA region	2018	14	2.33
13	Rosman R.; Abdul Rahman A.R.	The practice of IFSB guiding principles of risk management by Islamic banks: International evidence	2015	17	1.89

Source: Authors

However, the visualisation map of the bibliometric analysis of citations by document was Additionally, the visualisation map of the bibliometric analysis of citations by document identified the most referenced articles on Islamic banking risk management practices. The visualisation examined 21 of 32 documents, with circle

thickness and font size representing influence. Hasan (2011) was the most cited article, as shown by the circle and font size thickness, followed by Abu Hussain (2012) (Figure 6). Hasan (2011) assessed Islamic banking risk types and risk management strategies for Shariah compliance. To strengthen industry resilience, Islamic principles must be combined with traditional risk reduction measures. In contrast, Abu Hussain (2012) evaluated cross-jurisdictional risk management practices and how Islamic banks mitigate operational and fiduciary risks.

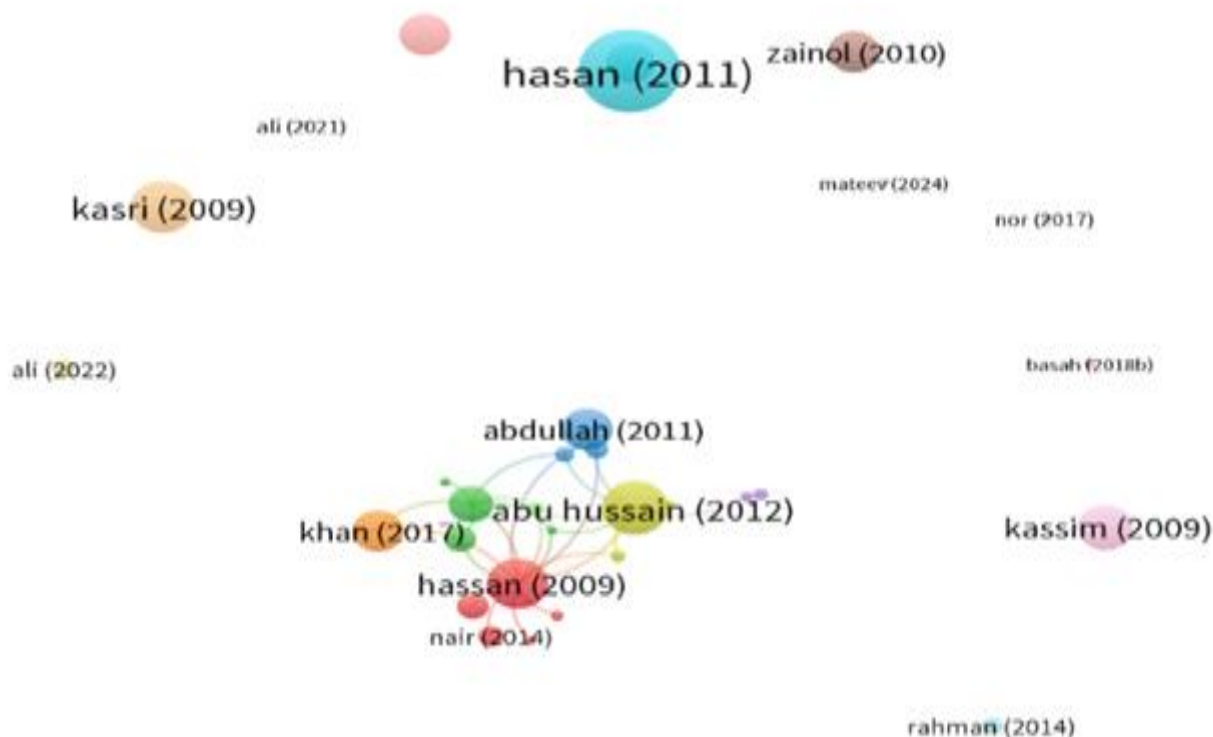


Figure 6: Network visualization map of the citation by documents

Source: Developed by Authors

Hasan (2011) is identified visualization as a pivotal work that significantly advanced the discourse on risk management by addressing deficiencies in standardised frameworks and highlighting the necessity for Shariah-compliant risk management tools. Subsequently, Abu Hussain (2012) emphasised the necessity for adaptive frameworks that are specifically designed to accommodate the unique attributes of Islamic banks. Other significant studies, including Kasri (2009) and Rosman et al. (2015), offered important insights into the influence of governance and innovative strategies in addressing specific risks, such as displaced commercial risk. These findings highlight the necessity of establishing comprehensive and Shariah-compliant risk management practices to enhance the stability and sustainability of the Islamic banking sector. These documents are essential references for subsequent research and policy development in the field.

Co-citation Analysis:

VOS viewer co-citation analysis finds major Islamic banking risk management writers. The visualisation map (Figure 7) shows that the entire counting approach set a minimum of 5 publications per author. Iqbal Z., Hassan M.K., Sarstedt M., Molyneux P., Sundararajan V., and Ahmed H. are among the key contributors. The thickness of the connecting lines, circles, and typeface represent these writers' intellectual influence and relationships. In this study field, Iqbal Z. and Hassan M.K. are notable players with significant contributions and frequent citations. The co-citation map shows these researchers' main risk management and Islamic banking system themes.

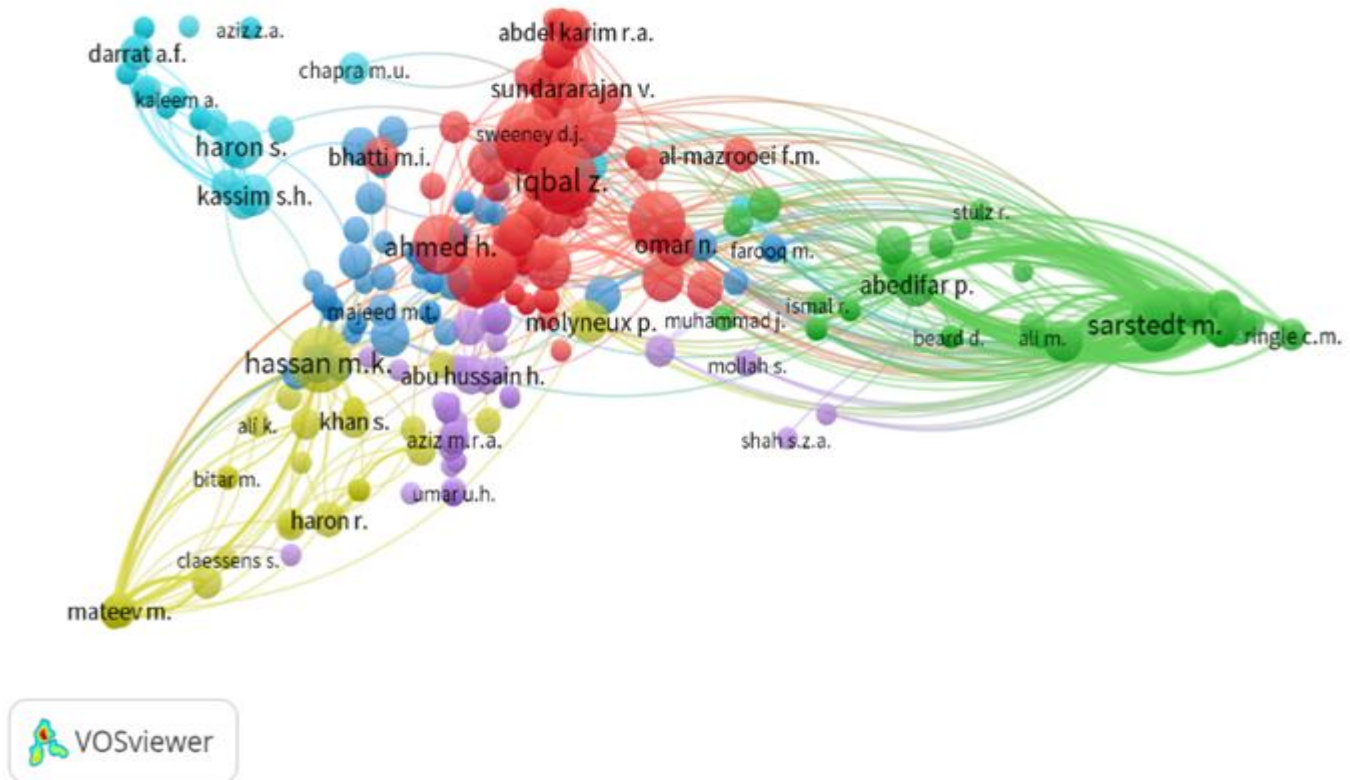


Figure 7: Co-citation analysis at the authors' level

Source: Authors

Authors are grouped by study themes on the map. The red cluster, coordinated by Iqbal Z. and Ahmed H., studies risk management theory and practice. The green cluster, led by Sarstedt M., emphasises quantitative methods and empirical findings. Important authors like Molyneux P. and Sundararajan V. contribute to risk management in many ways. This visualisation shows publishing relationships and major works that shape the field. The co-citation analysis shows how fundamental publications and writers influence Islamic banking risk management research. This takes into account circle size, font size, colour, and thickness of connecting lines to show an item's influence (Ahmi & Mohd Nasir, 2019).

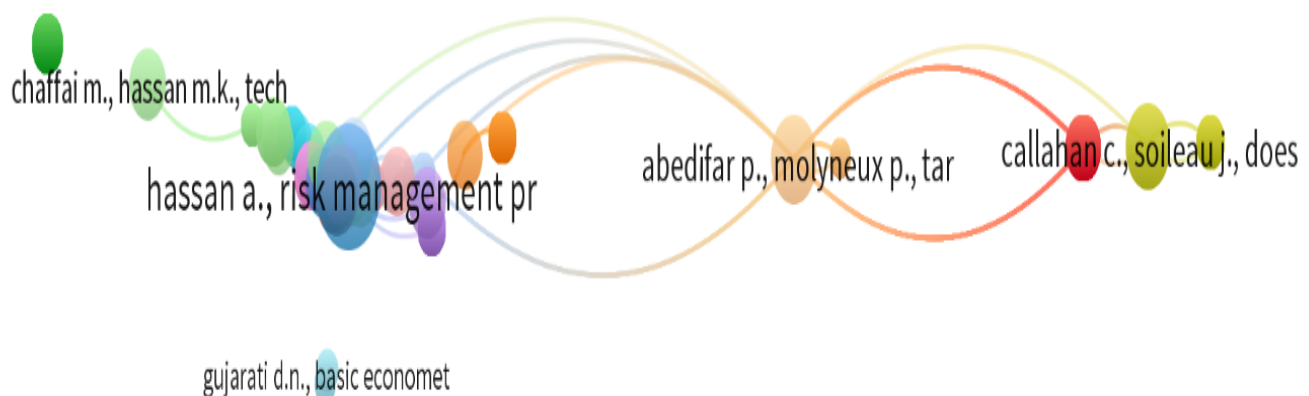


Figure 8: Co-citation analysis at the references level

Source: Authors

The network visualisation map of co-citation analysis at the reference level revealed that certain documents were particularly influential in risk management practices within the Islamic banking system. The sources include Hassan A. on risk management practices, Chaffai M. and Hassan M.K. discussing technical and operational aspects, Abedifar P., Molyneux P., and Tar, Callahan C. and Soileau J. addressing specific enquiries, and Gujarati D.N. covering basic econometrics. The studies emphasise key aspects of risk identification, measurement, and mitigation, specifically addressing the distinct risks encountered by Islamic banks, including credit, operational, and liquidity risks, in the context of Shariah compliance.

DISCUSSION

The dynamics of research literature generation in Islamic banking risk management practices were examined in this study. Identifying the most prominent writers and publications, assessing literature trends, and identifying the domain's core themes and issues achieved this. Since citation analysis failed to discover niche areas and current field articles, advanced bibliometric analysis methods, such as bibliographic coupling (Figure 9), were used to achieve this goal. This analysis explains Islamic banking's risk management practices. Bibliographic coupling explores the relationships between citing publications to assess knowledge progression and patterns, revealing historical and contemporary field development trends and themes. The two articles' reference lists share a third work (Abdullah & Naved Khan, 2021). The two papers' increased reference count strengthens bibliographic coupling. The full counting method was used to analyse papers.

Analysis found 29 of 32 papers related and relevant for review. Six clusters were created and studied to indicate four important elements in Islamic banking risk management practices. Cluster 1 covered Islamic banking risk management theory and concepts. Cluster 2 studied Islamic bank credit, liquidity, and operational risk management and practices. Cluster 3 looked at the obstacles Islamic banks face while implementing risk management practices. Cluster 4 examined how regulatory frameworks and governance practices affect Islamic banking risk management.

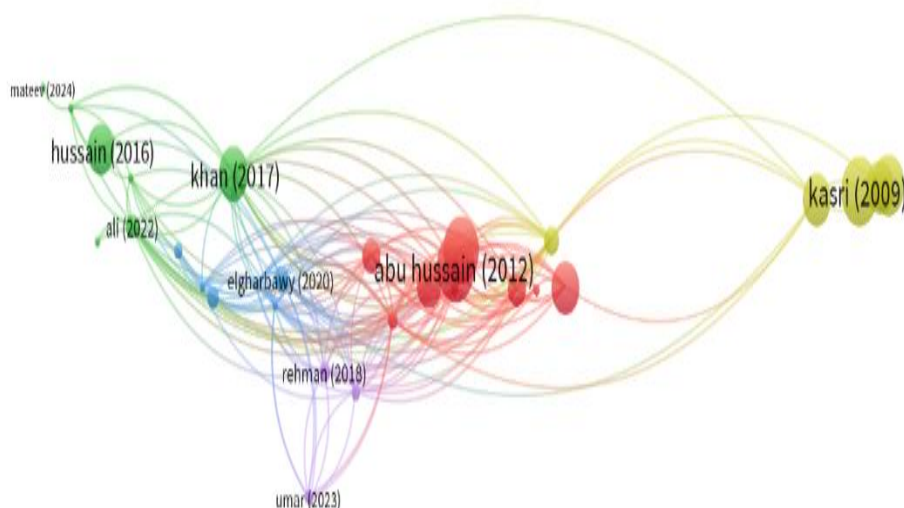


Figure 9: Network visualization map of bibliographic coupling at the documents levee

Source: Authors

Basic Concepts in Risk Management Practices in Islamic Banking

Analysis showed that risk management practices underpin Islamic banking literature. Risk management practices include risk identification, mitigation, and measurement (Hossain, 2024). Effective Islamic banking risk management frameworks require the dimensions. Research shows that Islamic banks in Bangladesh and other countries lack a risk management framework, which threatens their stability (Hasan & Dridi, 2011).

Islamic finance requires specific risk management due to Shariah compliance and the interest restriction. Islamic banks' biggest worries are operational, credit, and market risk, requiring better governance and compliance (Ahmad et al., 2020). Banks' decision-making and performance improve when risk management practices match corporate governance frameworks (Abu Hussain & Al-Ajmi, 2012).

Risk Management Practices as a Determinant of Stability

The investigation showed that risk management practices are crucial to Islamic banking stability and resilience. Research shows that risk management practices greatly impact Islamic banks' financial shock resilience (Noraini & Salina, 2014). Islamic banks were more resilient than conventional banks during the 1997 and 2007 global financial crises due to their risk-sharing procedures and prohibitions on speculative transactions (Hasan & Dridi, 2011). Customers trust Islamic banks because they are more stable and ethical (Albaity et al., 2023). Effective risk management practices help them embrace these services. Demographics affect risk management adoption of practices. SME managers who understand risk-sharing principles, including profit-and-loss sharing, are more likely to use Islamic finance (M. S. Alam, 2022).

Measuring the Effectiveness of Risk Management Practices

Research on risk management practices in Islamic banking indicates that measuring the effectiveness of these practices is essential for enhancing their implementation throughout the industry (Khalid & Amjad, 2012). The establishment of standardised frameworks for assessing risk management effectiveness has been identified as a priority. Important metrics encompass adherence to Shariah principles, operational efficiency, and the capacity to manage risks, including rate-of-return and credit risks (Zainol & Hj. Kassim, 2012). These metrics indicate the necessity for a thorough evaluation of risk management practices, ensuring alignment with the distinct characteristics of Islamic finance. The effectiveness of risk management practices varies significantly across diverse demographic and institutional contexts (Sohaib et al., 2021).

Determinants of Effective Risk Management Practices in Islamic Banking

The determinants of risk management practices in Islamic banking are complex, encompassing various internal and external factors that affect their efficacy. Demographic variables, including age, gender, educational background, professional experience, and marital status, significantly influence the comprehension and implementation of risk management practices (Mohan & Bakar, 2021; Rosman et al., 2015). Individuals with higher education levels, especially in finance, business, or Islamic studies, are more likely to understand and apply advanced risk identification and mitigation tools. Institutional factors play a significant role in influencing the effectiveness of risk management practices. The length of a customer's relationship with an Islamic bank notably affects their awareness and comprehension of Shariah-compliant financial instruments (Karim et al., 2023).

Research Gaps in the Current Research and Directions for Future Research

The bibliometric evaluation of risk management practices in Islamic banking (2009–2024) draws attention to a number of significant knowledge gaps that exist in the pool of information currently available. The establishment of comprehensive frameworks that are able to address the varied and ever-changing requirements of the Islamic banking sector is hampered by these shortcomings. The identified gaps are detailed as follows:

Limited Research in Emerging Islamic Banking Jurisdictions

The concentration on Muslim-majority countries that already have established Islamic banking systems such as Malaysia, Indonesia, and the countries that make up the Gulf Cooperation Council (GCC) (Albaity et al., 2023; Allen & Saunders, 2012), is a significant restriction of the existing body of research which has been conducted. Because the majority of the 32 publications that were examined originated from these regions, rising jurisdictions such as Uganda and Kenya, as well as countries with non-Muslim majorities such as the United Kingdom, were given insufficient representation. According to Sakouili & Razane (2019), it is recommended

that future research investigate risk management practices in these growing jurisdictions in order to address this imbalance effectively.

Limited Studies on Moderating and Mediating Roles of Risk Management Practices

There is a considerable lack of research that investigates the function of risk management practices as moderating or mediating variables in the existing body of literature. A small number of the 32 articles that were studied, such as Ayub (2012), investigated the connections between these two factors. As an illustration, there is a dearth of research about the manner in which efficient risk management mitigates the influence of external shocks, such as economic crises, on the financial performance of Islamic banks. In a similar vein, the role that risk management plays as a mediator in enhancing organisational efficiency or generating trust among customers has not yet been adequately examined (Shaaibith, 2020).

Dominance of Quantitative Research Methods

The dominance of quantitative methodologies is evident in the literature, with 28 of the 32 reviewed articles relying on quantitative approaches. Exploratory Factor Analysis (Rahim et al., 2016), Confirmatory Factor Analysis (Zhu et al., 2023), and Structural Equation Modelling (Allen & Saunders, 2012; Hattingh et al., 2022) are the methods that are utilised the majority of the time in these investigations. Despite the fact that these methodologies offer useful empirical insights, they frequently fail to capture the contextual and experiential aspects of risk management.

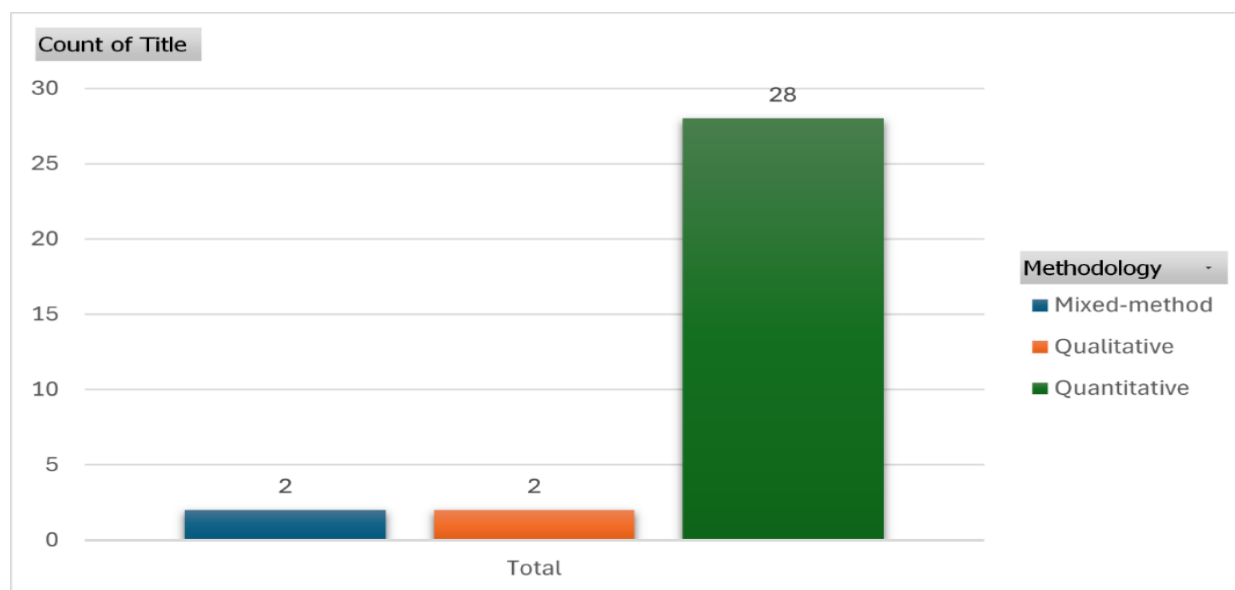


Figure 9: Dominance of Quantitative Research Methods

Source: Authors

PRACTICAL IMPLICATIONS FOR POLICYMAKERS, PRACTITIONERS, AND ACADEMIA

Policymakers: Regulators should develop standardized risk management frameworks tailored to Islamic banking, ensuring consistency across jurisdictions (Rosman et al., 2015). Central banks should promote bibliometric research and data-driven insights to refine risk governance, particularly in addressing emerging risks such as Shariah non-compliance and operational inefficiencies.

Practitioners: Islamic banks should enhance risk management by adopting advanced analytical tools, such as bibliometric insights and trend analysis, to identify key risk areas (Ali et al., 2022). Strengthening Shariah

compliance frameworks and integrating emerging best practices can improve resilience against financial and operational risks.

Academia & Future Research: Scholars should explore the effectiveness of bibliometric analysis in identifying gaps in risk management literature and its practical applications in Islamic banking (M. K. Alam et al., 2023). Future studies should focus on bridging the gap between theoretical risk frameworks and industry practices, ensuring their adaptability to evolving financial landscapes.

CONCLUSION AND RECOMMENDATIONS

This 2009–2024 bibliometric review of Islamic banking risk management practices shows a rising body of literature, with Malaysia and Indonesia contributing significantly. To establish robust and adaptable risk management systems compatible with Islamic banking principles, important deficiencies must be addressed. The absence of research on rising Islamic banking jurisdictions is concerning. Scholars can help create context-specific risk management techniques for emerging economies like Uganda and the UK, making Islamic banking practices more globally applicable and relevant (Albaity et al., 2023).

The inadequate study of risk management as modifying and mediating variables is another major gap. Structural equation modelling (SEM) can reveal intricate linkages between risk management and other organisational elements, highlighting its strategic importance (M. K. Hassan et al., 2023). Methodological variety is underutilised. Abdullah et al. (2022) suggest using qualitative and mixed method approaches to better understand risk management's contextual and experience aspects, which quantitative studies generally overlook.

Finally, advanced bibliometric tools like BibExcel and HistCite are needed to analyse worldwide research trends and cooperation networks in this subject. Innovative approaches to filling these gaps can enhance the field's theoretical and practical contributions. The field of risk management in Islamic banking may help the sector's stability, resilience, and sustainable expansion by fostering methodological improvements and enhancing global research collaborations.

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