Exploring the Interconnection Between Economy, Finance, and Islamic Principles (2019–2024): Trends, Challenges, and Research Directions

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Abstract. This study investigates the relationship between the Economy, Finance, and Islamic Principles from 2019 to 2024. To achieve this, a comprehensive bibliometric and visual analysis will be carried out to identify key research issues, challenges, and applications in these fields. The research employs a systematic literature review using the PRISMA technique, analyzing 10,529 documents from 3,797 journals. The approaches include visual representations created with VOSviewer that highlight co-authorship, co-citation, and keyword co-occurrence maps, as well as bibliometric analysis carried out with R Studio. As a result, publications are growing at a moderate rate of 2.86% annually, with notable contributions from eminent writers and organizations, mostly in China, the UK, and the US. The study draws attention to how prevalent themes like "finance," "sustainable development," and "green economy" are in the current academic conversation. A thorough grasp of the changing research scene is provided by the trend analyses, radar charts, and network maps used to show the findings. The report suggests that further research should keep examining the major issues and patterns that were found, especially in light of new difficulties that are arising in the fields of finance, economy, and Islamic principles. Subsequent research endeavors may concentrate on augmenting the comprehension of these domains and broadening the range to encompass a greater variety of geographical areas and multidisciplinary methodologies.

Keywords: Bibliometric Analysis in Islamic Finance, Economy, Islamic Finance Trends, Islamic Principles,

1. INTRODUCTION

Global The confluence of Islamic ideas, finance, and the economy has attracted a lot of interest from academics and professionals in recent years. The increasing significance of Islamic finance that the global population as a workable and moral substitute for traditional financial systems, especially in areas with sizable Muslim populations, is what is causing this increased interest(Rhain et al. 2024). Islamic financial rules, which forbid interest (riba) and place a strong emphasis on risk-sharing and moral investing, provide a special framework that enables business operations to be in line with religious beliefs(Nirwana, Arfan, et al. 2024). Understanding the trends and advancements in Islamic finance is essential for both academic study and real-world application as the global financial scene changes(Ardiansyah et al. 2024).

The study of Economy, Finance, and Islamic Principles has garnered significant attention in recent years, reflecting the growing importance of integrating ethical and religious perspectives into economic and financial systems(AN, Mahmudulhassan, et al. 2024). As global markets become increasingly interconnected, the need for sustainable and ethically grounded financial practices has become more pressing(AN, ., et al. 2024). Islamic finance, with its emphasis on risk-sharing, prohibition of interest (riba), and adherence to Shariah law, offers a unique approach that contrasts with conventional financial systems(Azkya Ramadhan, Fadhilah Ramadhani Arqam, and Abdul Muhyi 2024). This growing interest has led to a substantial body of literature that explores the theoretical foundations, practical applications, and emerging trends within these domains(Nursyahidah, Nugraha, and Abdul Muhyi 2024).

However, despite the expanding corpus of research, there remains a lack of comprehensive studies that systematically analyze the existing literature to identify key trends, challenges, and gaps(Nasrulloh et al. 2024). Such an analysis is crucial for advancing the field and guiding future research efforts(Udin and Asyasyra 2024). To address this gap, this study employs a rigorous bibliometric and visual analysis, integrating the PRISMA technique, to systematically review and map the landscape of research on the Economy, Finance, and Islamic Principles(Muqtadir 2024).

This research is structured to achieve several objectives: first, to provide an overview of the current state of research in the field; second, to identify the most influential publications, authors, and institutions; and third, to uncover emerging trends and potential areas for future investigation(Dadah et al. 2024). By doing so, the study aims to contribute to the development of a more nuanced understanding of how Islamic principles are being integrated into economic and financial practices, and how these practices are evolving in response to global challenges(Bustanil ulum, Amelia Putri, and Farhati 2024).

The subsequent sections of this paper detail the methodology used to conduct the bibliometric analysis, present the key findings through various visualizations, and discuss the implications of these findings for the

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broader field of economic and financial research(Ali and Lawal 2024). This introduction serves as a prelude to a detailed exploration of the literature, setting the stage for a comprehensive examination of the intersection between Economy, Finance, and Islamic Principles(Firdaus, Sumarkan, and Istiqlaliyah 2024).

This study aims to perform a thorough bibliometric analysis of current changes and trends in the relationship between Islamic principles, the economy, and finance between 2019 and 2024(Bari, Muhammad Alfatih, and Abdul Muhyi 2024). The research aims to identify important themes, new areas of interest, and the general trajectory of scholarly effort in this discipline by methodically examining the pertinent literature(Ilmi, Sumawilaga, and Abdul Muhyi 2024). Academic journals, conference papers, and other scholarly publications with an emphasis on Islamic finance, economic theory, and the application of Islamic principles to financial operations are among the research objects(M. I. Sukmawati 2024). Using this analysis, the study aims to offer significant insights into the present status of research and identify prospective avenues for future investigation in the domain of Islamic finance (Elbanna 2025).

2. RESEARCH METHOD

To ensure the validity of our study, we began with a rigorous literature review. This stage plays a vital role in our technique since it enabled us to understand recent seminal studies on Economy, Finance, and Islamic Principles(Nurfazri and Nur Agustin 2024). By studying the existing literature, we uncovered gaps and nuances in the current body of knowledge and laid a solid framework for our investigation(Ramadhan 2024).

This study used a comprehensive bibliometric and visual analysis methodology integrated with the PRISMA technique to examine the literature on Economy, Finance, and Islamic Principles. PRISMA is a widely recognized and recommended tool for conducting systematic reviews(Fuadia et al. 2024). This research procedure is structured into four key stages: i) searching for relevant literature; ii) screening identified articles; iii) conducting a detailed analysis; and iv) visualizing the findings, as illustrated in Figure 1. By adopting this systematic approach, the study aims to provide a thorough understanding of the current landscape and trends in the utilization of Economy, Finance, and Islamic Principles(Nur Zen Hasanah et al. 2024). This multifaceted methodology ensures a rigorous examination of the available literature, contributing to the robustness and reliability of the study's findings(Apriliani, Tafa, and Al Munawwar 2024).

This study was initiated by systematically searching the Scopus database and compiling an exhaustive selection of relevant publications. Subsequently, we subjected the collected data to a meticulous screening process to ensure precision and eliminate any redundancy or duplication(Sasmita, Righayatsyah, and Abdul Muhyi 2024). To perform a robust bibliometric analysis, we leveraged R Studio, a widely recognized statistical software package(Mahmudulhassan Mahmudulhassan 2024).

The finding was visualized using VOSviewer, a specialized software tool for constructing bibliometric networks. This enabled us to generate visual representations, including co-authorship, cocitation, and keyword co-occurrence maps(Prasanti et al. 2024). In this study, we analyzed and interpreted the collected data and visualizations to identify the trends, challenges, and applications of Economy, Finance, and Islamic Principles(Deva Noqita, E. Siti Qoriatus Solihat, and Azzah At-Tauhid 2024).

The stages of the study include: The researcher conducts a literature review to ensure the relevance of the research and identify gaps in bibliometric topics. The study also helped determine the right keywords for the scope of the study, then, a search using the Boolean operator in Scopus (TITLE-ABS-KEY ("economy") AND TITLE-ABS-KEY ("quran") OR TITLE-ABS-KEY ("finance")) AND PUBYEAR > 2018 AND PUBYEAR < 2026 AND (LIMIT-TO (DOCTYPE, "ar")) AND (LIMIT-TO (EXACT KEYWORD, "Finance") OR LIMIT-TO (EXACT KEYWORD, "Economy") OR LIMIT-TO (EXACT KEYWORD, "Islamic Finance") OR LIMIT-TO (EXACT KEYWORD, "Economics")) in total it produced 2155 documents(D. Sukmawati, Pajar Pratama, and Davi Abdulloh Haidzam 2024)(Rahmawati, Abdul Aziz, and Raudhatul Jannah 2024)(D. Muhammad, Nurkamilah, and Rahma indira 2024)(Ramdani, Hilwa, and Fauzan Muzani 2024)(Sari et al. 2024)(Akbar, Lailatul Fasha, and Abdullah 2024)(Damyanti et al. 2024)(Dalailul Hasanah, Nadia Salsabila, and Ali Al Ghifari 2024)(Nirwana AN et al. 2024)(Cahyani M Djamil, Galih Rahayu, and Fahreza 2024)(Haikal Azumardi Azra, Cahya Ratri, and Azam Firdaus 2023)(Munir and Glorino Rumambo Pandin 2023)(Ai, Zulaiha, and Taufiq 2023)(Nasrul Hoir 2023)(Mukrimun and Misman 2023)(Abidin 2023)(Irbah and Nur Syahidah 2023)(Nafisa, Iskandar, and Nugraha 2023)(Aozora Tawazun, Fathiyyah, and Anam 2023)(Dhea Salsabila, Tsabithania Arifiy, and Nursyifa Fitri 2023)(F. Muhammad 2023)(Alhaj 2024)(Rohman et al. 2024).

Furthermore, filtration uses the Boolean operator from Scopus (LIMIT-TO (DOCTYPE, "ar")) AND (LIMIT-TO (EXACT KEYWORD, "Finance") OR LIMIT-TO (EXACT KEYWORD, "Economy") OR LIMIT-TO (EXACT KEYWORD, "Islamic Finance") OR LIMIT-TO (EXACT KEYWORD, "Economics")) AND (LIMIT-TO (SUBJAREA, "ECON")) AND (LIMIT-TO (LANGUAGE, "English")) In total it produced 694 documents. In the end, bibliometric analysis was used in this study to determine the annual quantity of documents based on journals, authors, affiliations, nations, and fields of study. Scopus analyzer and R/R-Studio were utilized for this purpose. This is shown in Figure 1 of the Research Flow:
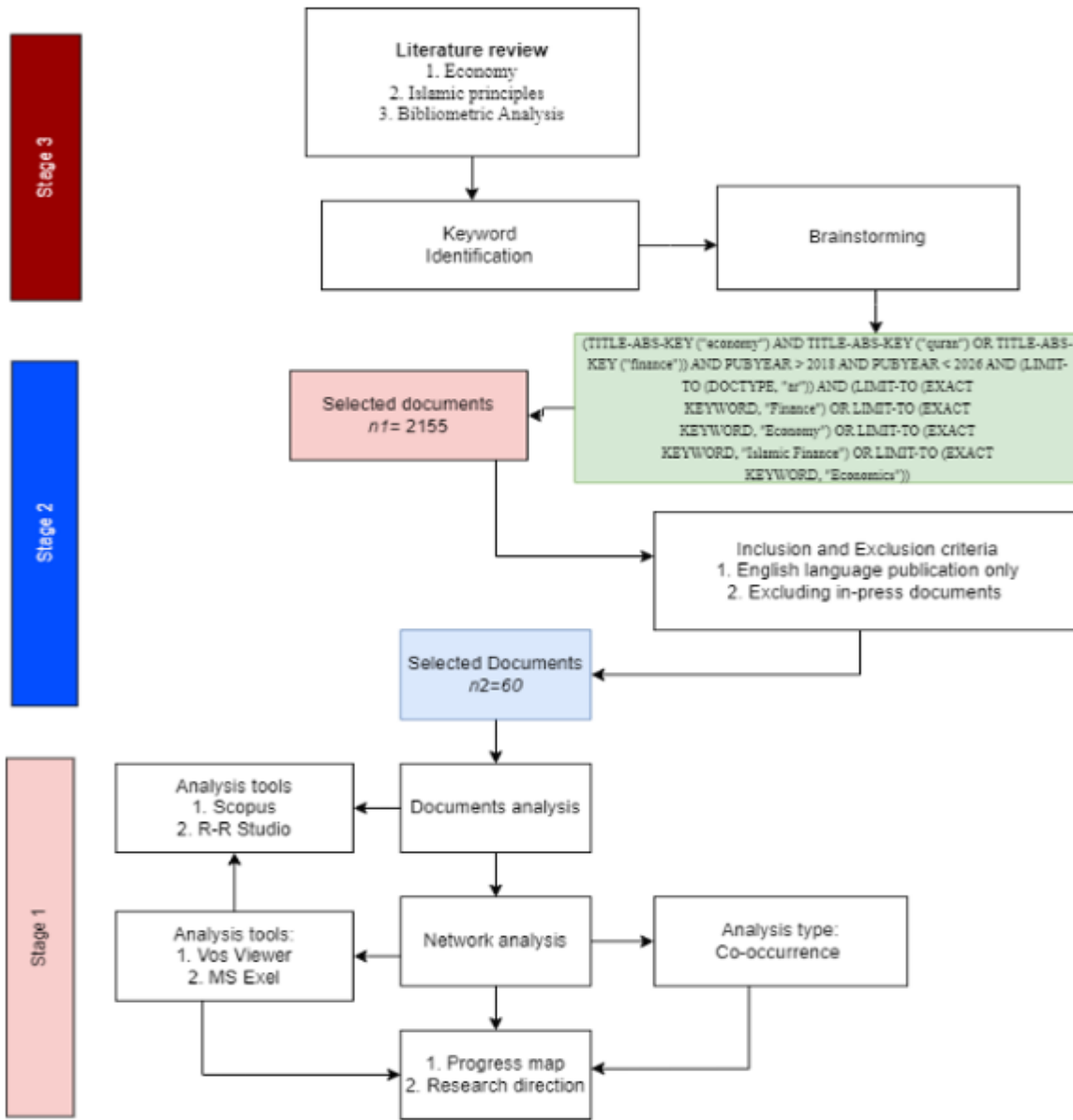
Figure 1: Research Flow.

3. RESULTS AND DISCUSSION
3.1. Documents analysis

Table 1: AI-driven tools for enhancing plant.

Main Information About Data	
Timespan	2019:2024
Sources (Journals, Books, etc)	3797
Documents	10529
Annual Growth Rate %	2.86
Document Average Age	2.3
Average citations per doc	9.417
References	489163
DOCUMENT CONTENTS	
Keywords Plus (ID)	15067
Author's Keywords (DE)	21804
AUTHORS	
Authors	20167
Authors of single-authored docs	2514
AUTHORS COLLABORATION	
Single-authored docs	2842
Co-Authors per Doc	2.68
International co-authorships %	22.3
DOCUMENT TYPES	
article	7160

The collection, which includes 10,529 items, covers a broad range of sources from 2019 to 2024, including

3,797 books and periodicals. The data shows a 2.86% modest annual growth rate, with an average age of 2.3 years for the papers. There are 489,163 references in all, and each text has been cited 9.417 times on average. There are 21,804 Author's Keywords (DE) and 15,067 Keywords Plus (ID) related to the content of the document(Yuhanida et al. 2024). There are 20,167 authors in the dataset, and 2,514 of them have written single-authored documents. 2.68 co-authors on each document show collaboration among authors, and 22.3% of the documents have international co-authorship. Articles make up the bulk of the documents—7,160 in total.
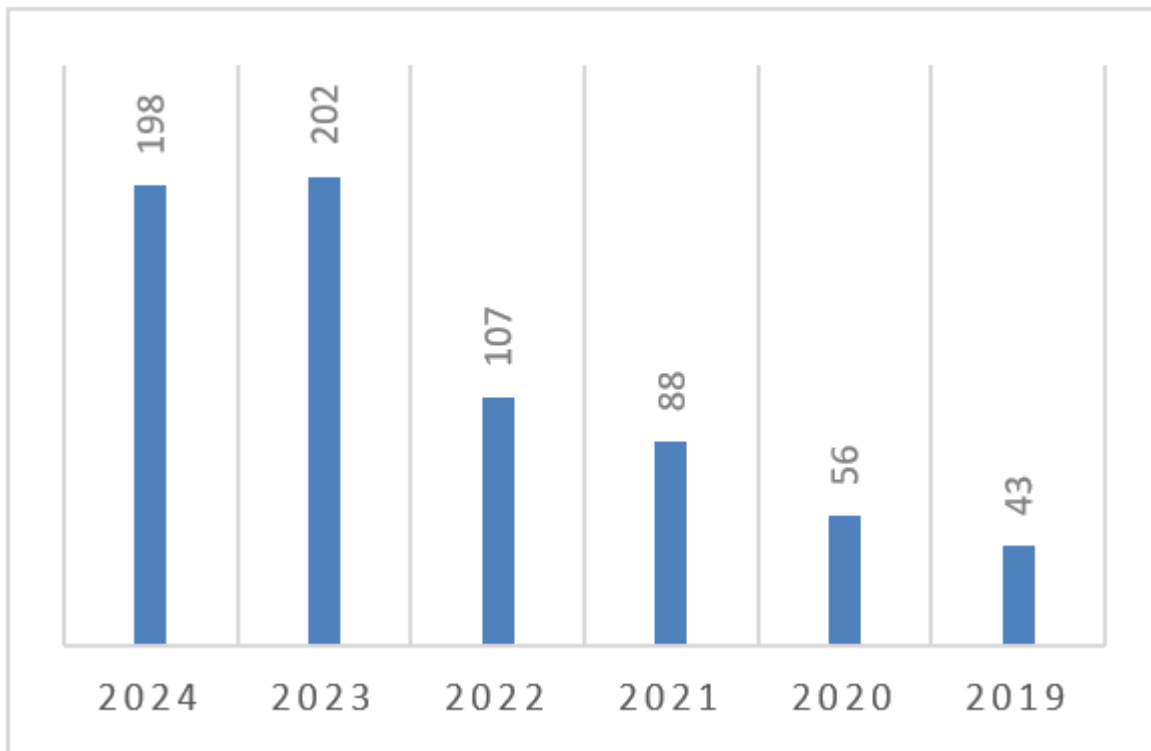

Figure 2: Trend of Publications from 2019 to 2024.

The pattern of publications from 2019 to 2024 is seen in Figure 2. The information reveals a notable increase trend in the quantity of publications over this time frame. There are 43 publications in 2019, 56 in 2020, and 88 in 2021 after a gradual increase in 2019. There is a more noticeable increase in 2022 when there are 107 publications(Sweta et al. 2022). The pattern persists, with 202 publications showing a sharp rise in 2023 and a modest decline to 198 in 2024. With a peak seen in 2023, this overall rise indicates rising interest and productivity in the field of study over these years.
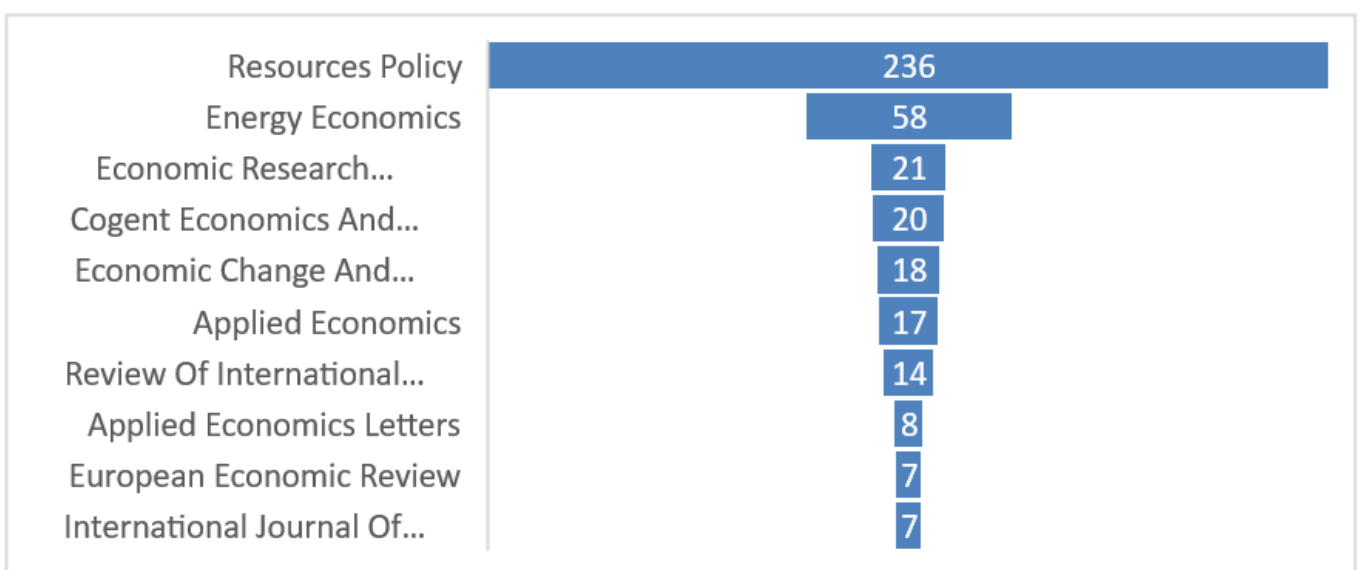

Figure 3: Top Journals by Number of Publications.

The top journals according to the number of publications in the dataset are shown in Figure 3. With 236 publications, "Resources Policy" leads by a wide margin, making it the most prolific source on this subject. After this, "Energy Economics" is the second most prestigious journal with 58 publications(Bakar and Haqqi 2022).

There are 21, 20, and 18 publications in other journals such as "Economic Research Ekonomska Istraživanja," "Cogent Economics and Finance," and "Economic Change and Restructuring," in that order(Rajiani et al. 2023). The other journals, which each produces between seven and seventeen publications, are "Applied Economics," "Review of International Political Economy," "Applied Economics Letters," "European Economic Review," and "International Journal of Finance." This distribution shows that the bulk of articles in the area are published in a small number of important journals, with "Resources Policy" being the most popular publication(Nurfauziah, Zulaiha, and Fadli 2023).
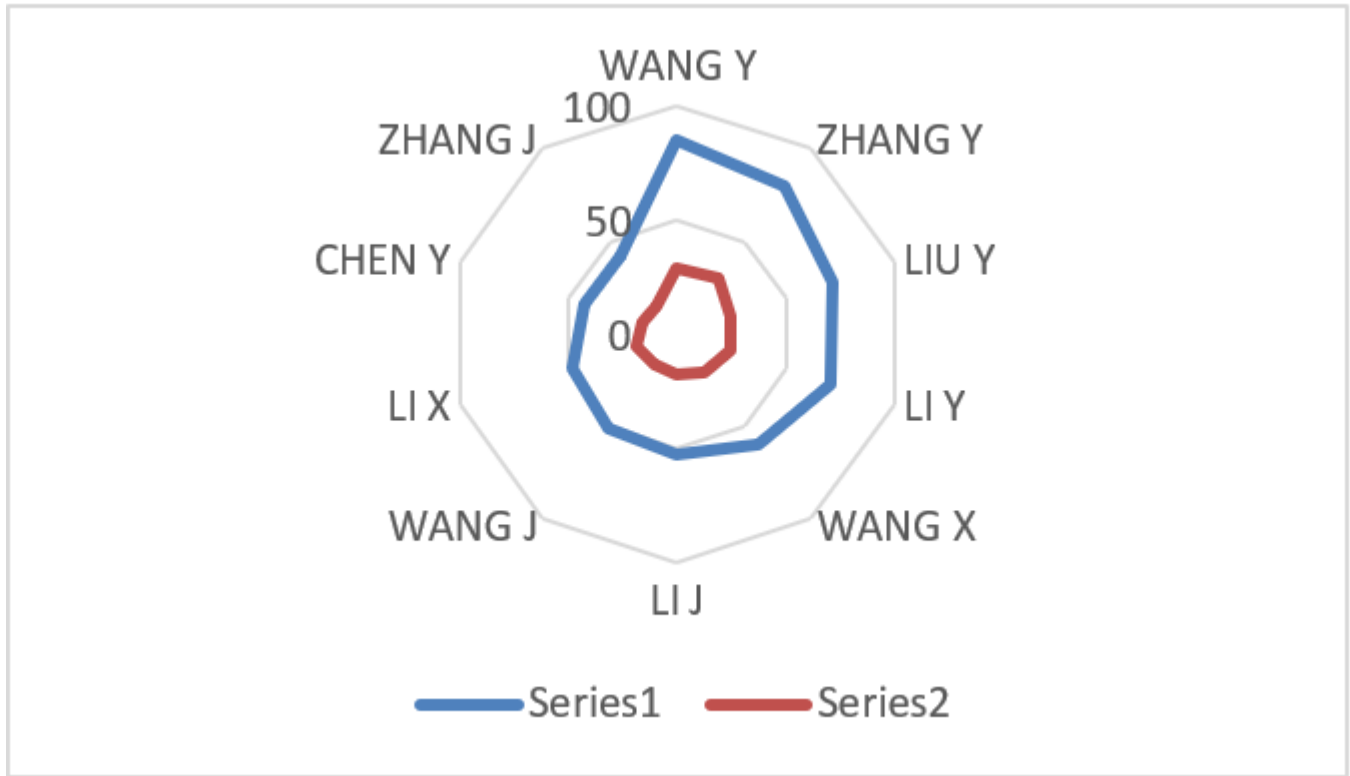

Figure 4: Most relevant authors.

Figure 4 shows a radar chart with two sets of data that are visually contrasted to show the relevance of various writers. Authors like Wang Y, Zhang Y, Liu Y, Li Y, Wang X, Li J, Wang J, Li X, and Chen Y are included in the chart.

- Most writers in Series 1 (shown in blue) have greater relevance scores; Wang Y leads at 100, followed by Zhang Y at about 80. While the remaining authors score lower, other authors such as Liu Y and Li Y also demonstrate moderate relevance with ratings of about 60.
- Compared to Series 1, Series 2 (shown in orange) shows reduced relevance scores for all writers, with no author scoring more than 40.

This radar chart visually highlights that authors like Wang Y and Zhang Y are the most relevant, especially in Series 1, whereas other authors have varying but generally lower relevance across both series.
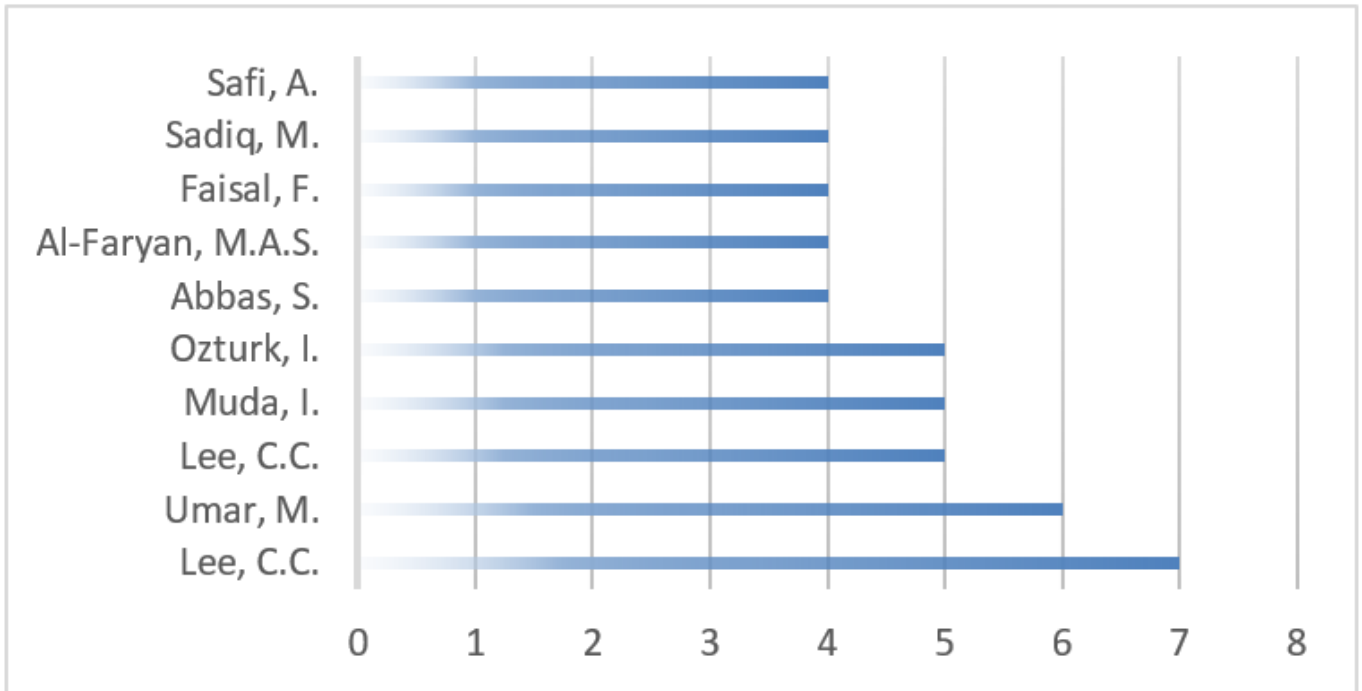
Figure 5: Top Authors by Number of Documents.

Figure 5 presents a horizontal bar chart format of the top writers sorted by the number of papers. Based on the quantity of documents linked to each author, the chart assigns a number on a range from 0 to 8.

Lee, C.C. appears twice on the chart, suggesting that this author may have contributed significantly or more than once. One of the author's entries received the highest score of 7, ranking it as the top on the list. Umar, M. is next in line, scoring just above 5.

- Muda, I., Ozturk, I., and Abbas, S. are among the other writers with scores close to 4, suggesting moderate contributions.
- With scores ranging from 2 to 3, authors such as Al-Faryan, M.A.S., Faisal, F., Sadiq, M., and Safi, A. have had less of an impact.

This chart effectively highlights the leading contributors, with Lee, C.C. being the most prolific in terms of document output, followed by Umar, M. and others with varying but significant contributions(Anam 2022).
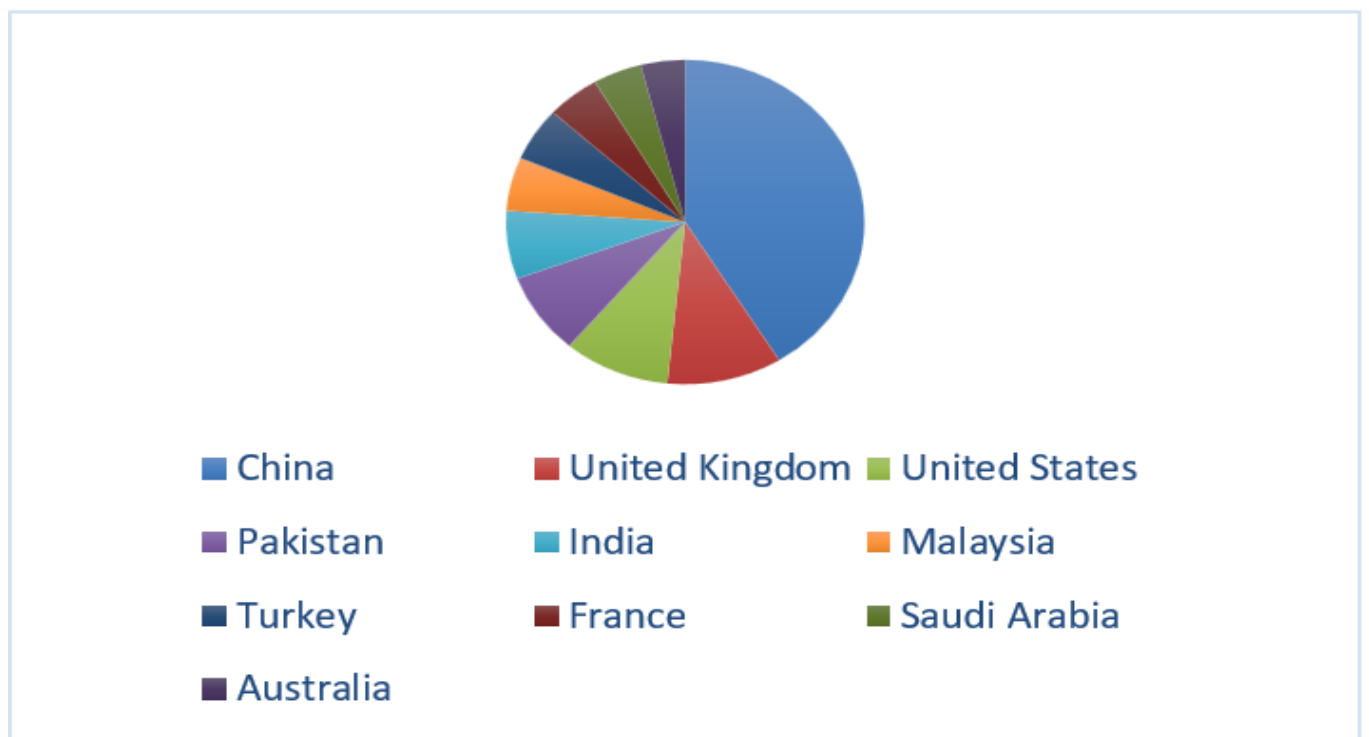

Figure 6: Top Ten Countries That Have Published the Most Articles.

A pie chart showing the top ten nations with the most papers published is shown in Figure 6. The size of

each segment in the chart corresponds to the quantity of published papers, and each section represents a nation.

- Of the countries listed, China has the most published papers, making it the largest section.
- The huge segments of the pie chart indicate the considerable contributions of the United States and the United Kingdom.
- Some nations contribute less than the top three, with Pakistan, India, Malaysia, Turkey, France, Saudi Arabia, and Australia having comparatively fewer articles in their segments.

This chart visually highlights the leading countries in article publication, with China, the United Kingdom, and the United States being the most prolific, while the other countries contribute smaller but notable amounts.
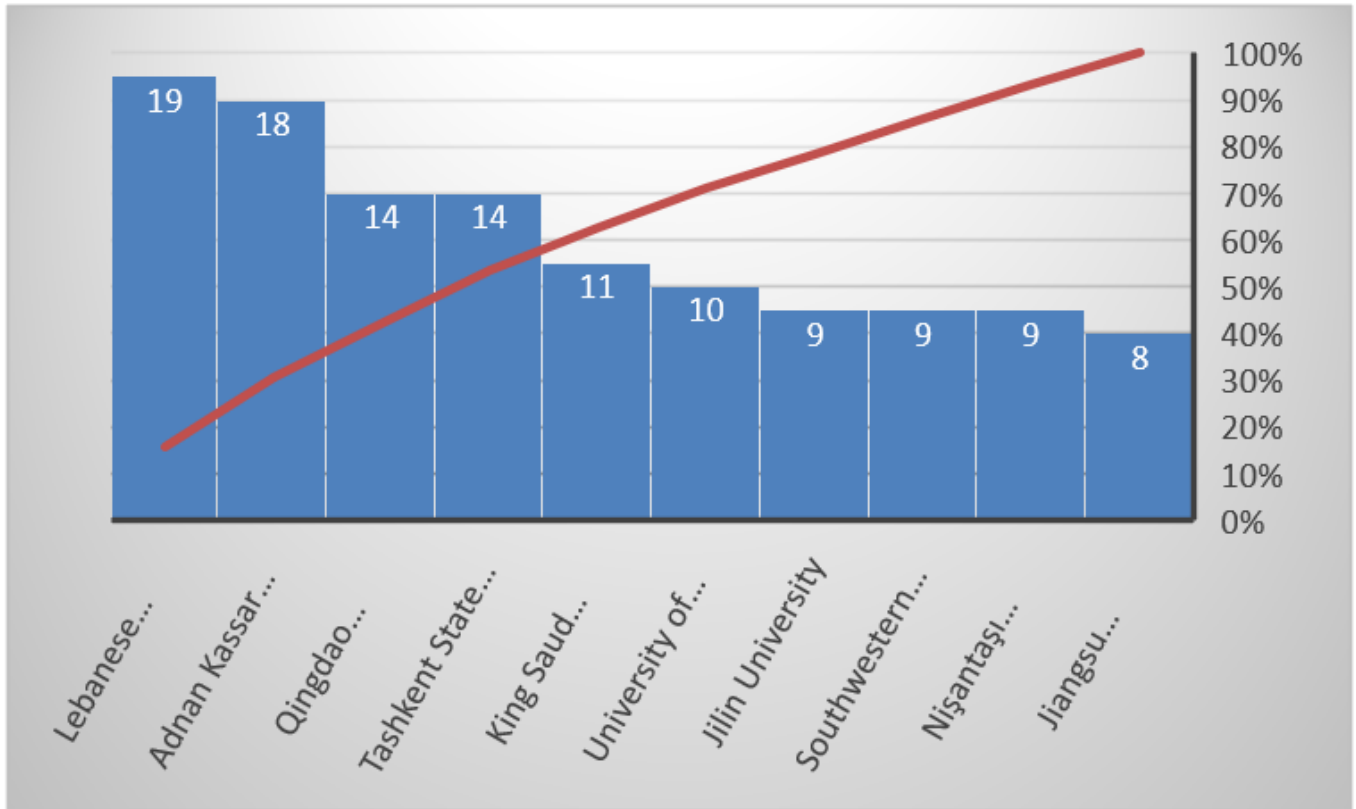

Figure 7: Top Institutions with Cumulative Percentage of Publications.

The top universities according to overall publications as well as their cumulative proportion of all publications are shown in Figure 7. As can be seen from the chart, Qingdao has 14 publications, whereas Adnan Kassar has 18, and Lebanese has 19. As we proceed down the list, organizations like Southwestern and the University of Jilin each contribute ten articles, while Tashkent State and King Saud have a moderate number of publications—13 and 12, respectively(Muhajir and Tulic 2022). With nine and eight publications, respectively, Nisantasi and Jiangsu are at the bottom of the list(M Mahmudulhassan, Waston, and Nirwana AN 2023). The orange line, which represents the cumulative percentage line, shows a consistent rise when the contributions from each institution are added, indicating the combined influence of these institutions on the total number of publications.
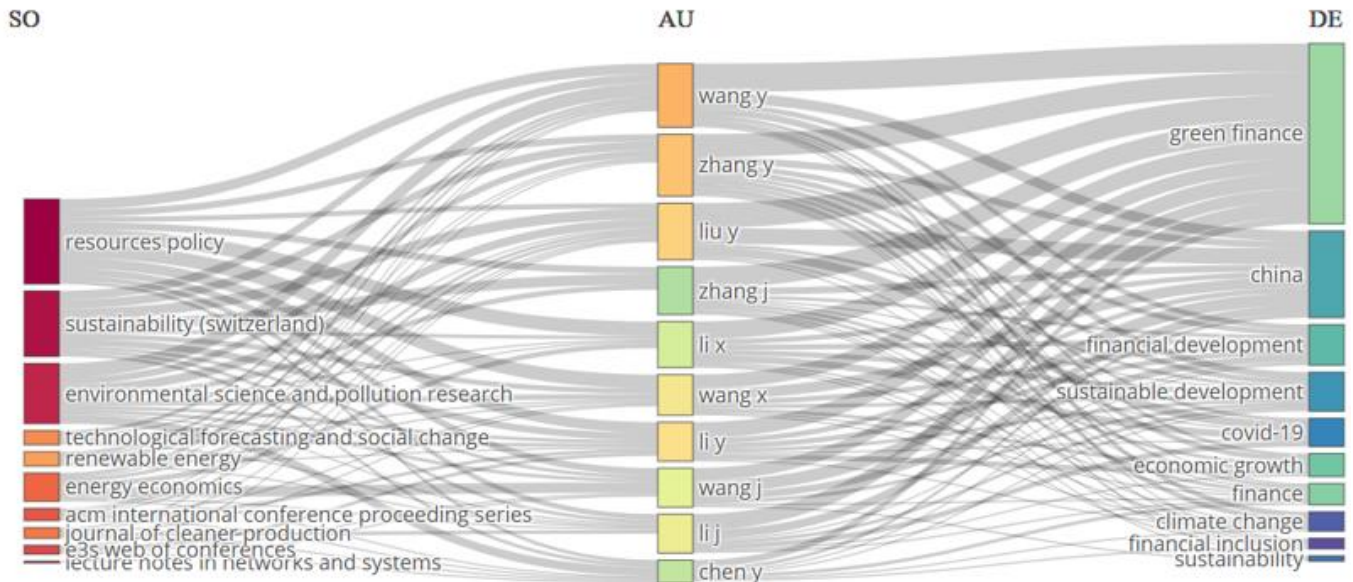
Figure 8: Publications by Author, Source, and Discipline Flow.

The flow of publications from their sources (SO), via the authors (AU), to the disciplines or topics (DE) they address is depicted in a Sankey diagram in Figure 8. The writers Wang Y, Zhang Y, and Liu Y are connected to particular publications on the left, including Resources Policy, Sustainability (Switzerland), and Environmental Science and Pollution Research, which correspond to the authors in the center(Waston, Muthoifin, et al. 2024). The subjects on the right, such as Green Finance, Financial Development, and Sustainable Development, are then connected to these writers(Jumadi and Priyana 2016). The figure clearly illustrates the connections between the research's disciplines of contribution, publication location, and conductor, underscoring the interconnectedness of academic publishing in different domains(Masduki, Suwarsono, and Teguh Budiarto 2024).
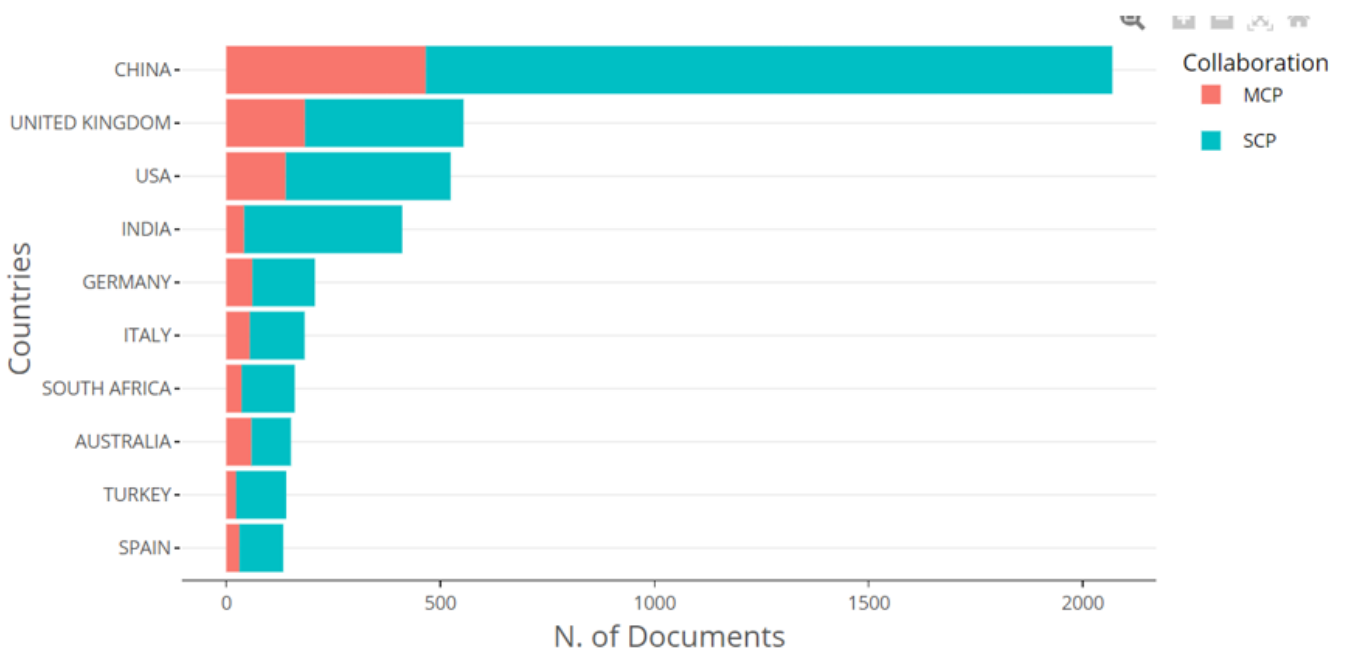

Figure 9: Corresponding Authors Countries Chart.

The quantity of documents created by corresponding writers from different nations is shown in Figure 9, which is divided into two categories based on the type of collaboration: Single Country Publications (SCP) in teal and Multiple Country Publications (MCP) in red. China leads with the most documents, mostly from SCP, suggesting that a large portion of its research is carried out there. The USA and the UK come next, displaying a more evenly distributed mixture of MCP and SCP, indicating a greater level of global cooperation(Yahya, Hasan, and AN 2022). While South Africa, Australia, Turkey, and Spain exhibit varying degrees of both types of collaboration, other nations such as Germany, Italy, India, and Spain also make major contributions, but with a higher emphasis on SCP(Wahid et al. 2023). The chart highlights different patterns of research collaboration across these countries, with China standing out for its primarily domestic research efforts.
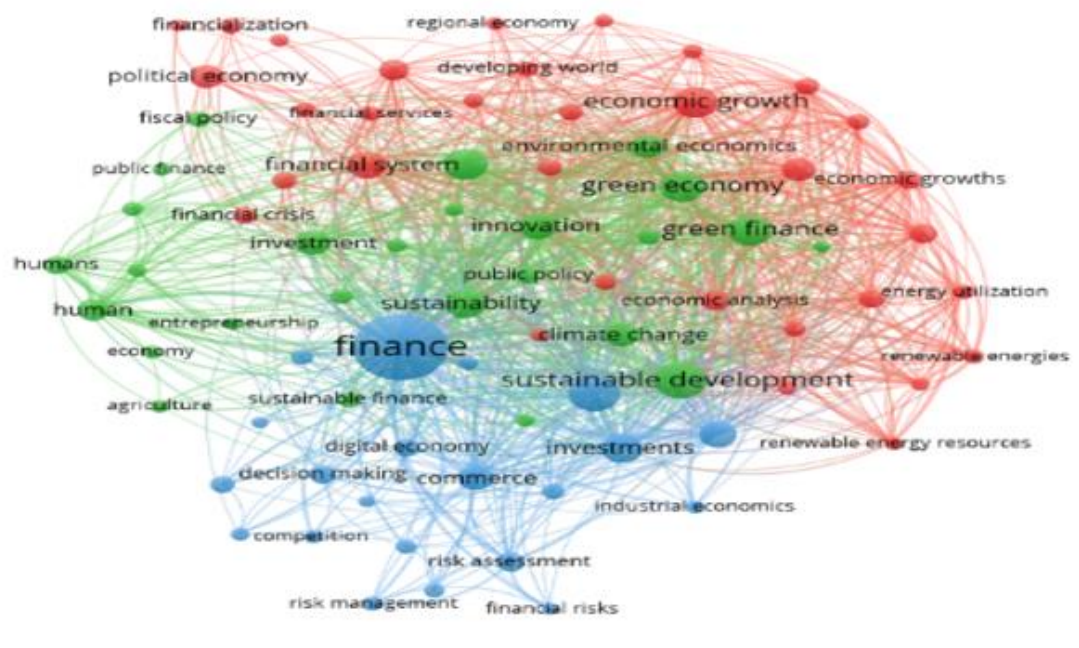
Table 2. AI-driven tools for enhancing plant.

Paper	Total Citations	TC per Year	Normalized TC
NICOLA M, 2020, INT J SURG	4150	830.00	265.71
LEE C-C, 2022, ENERGY ECON-a	575	191.67	50.67
DING W, 2021, J FINANC ECON	520	130.00	40.14
ZHANG D, 2021, ENERGY POLICY	509	127.25	39.29
EGGERS F, 2020, J BUS RES	439	87.80	28.11
JAHANGER A, 2022, RESOUR POLICY	430	143.33	37.89
NASIR MA, 2019, J ENVIRON MANAGE	420	70.00	36.58
CAO S, 2021, J CLEAN PROD	387	96.75	29.87
ZHOU X, 2020, ENVIRON SCI POLLUT RES	362	72.40	23.18
IRFAN M, 2022, TECHNOL FORECAST SOC CHANGE	352	117.33	31.02

Globally cited papers are displayed in Table 2, which also provides an overview of their influence in terms of total citations, citations per year (TC per Year), and normalized total citations (Normalized TC). The "International Journal of Surgery" has published the most cited work, Nicola M (2020), with 4,150 total citations, an average of 830 citations annually, and a normalized TC of 265.71. After that, Lee C-C (2022) with a normalized TC of 50.67 has 575 citations, a yearly average of 191.67 in "Energy Economics".

Additional noteworthy articles with over 500 citations and normalized TCs of over 40 include Ding W. (2021) in "the Journal of Financial Economics" and Zhang D. (2021) in "Energy Policy". Papers with notable citation counts and normalized metrics are also noteworthy; these are Eggers F. (2020) and Jahanger A. (2022)(Waston, Wiranto, et al. 2024). The table highlights these important texts' intellectual effects by highlighting their influence across several fields

3.2. Network Analysis Figure

Figure 10. Corresponding Authors Countries Chart.

A network visualization map showing the connections between different academic terms or themes was made with VOSviewer, as shown in Figure 10. Distinct clusters are identified on the map; the blue cluster is concentrated around the term "finance," and it links to other themes like "investments," "sustainable finance," and "digital economy," suggesting that financial systems and sustainability are of particular importance. Revolving around the concepts of "sustainable development" and "sustainability," together with words such as "green finance," "climate change," and "public policy," the "green cluster" highlights the interplay between economic policies and environmental sustainability. Terms like "economic growth," "green economy," and "financial system" are included in the red cluster, emphasizing the interplay between environmental economics, global financial institutions, and economic considerations(Anwar et al. 2024).

The map demonstrates how these clusters are interconnected, with overlapping themes like "green finance" and "sustainable development" acting as bridges between different research areas, underscoring the complexity and interrelatedness of topics in finance, sustainability, and economic growth(Nirwana, Suri, et al. 2024).
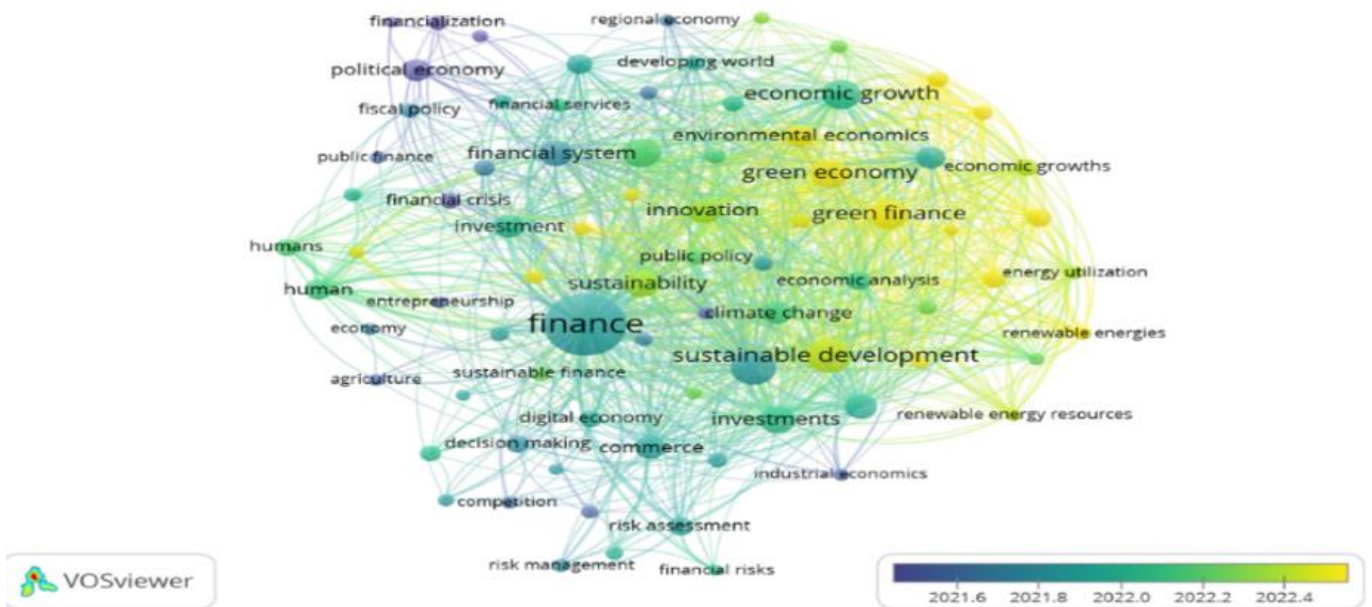
Figure 11: Overlay Visualization.

With the use of an overlay visualization map made with VOSviewer, Figure 11 shows how research topics have changed over time. The timeline from mid-2021 to early 2022 is represented by a color gradient that goes from dark blue to yellow. Key phrases such as "finance," "sustainability," and "sustainable development" display a range of hues, suggesting a persistent interest in research over an extended period(Apriantoro et al. 2023). The yellow highlights on topics like "green economy," "green finance," and "economic growth" indicate that these are hot topics right now or have been in recent publications(Suwarsono et al. 2024). The darker hues of previous research topics, such as "political economy" and "fiscal policy," on the other hand, show their earlier studies' emphasis. The shifting priorities and new developments in the field of research are well-represented in this image.
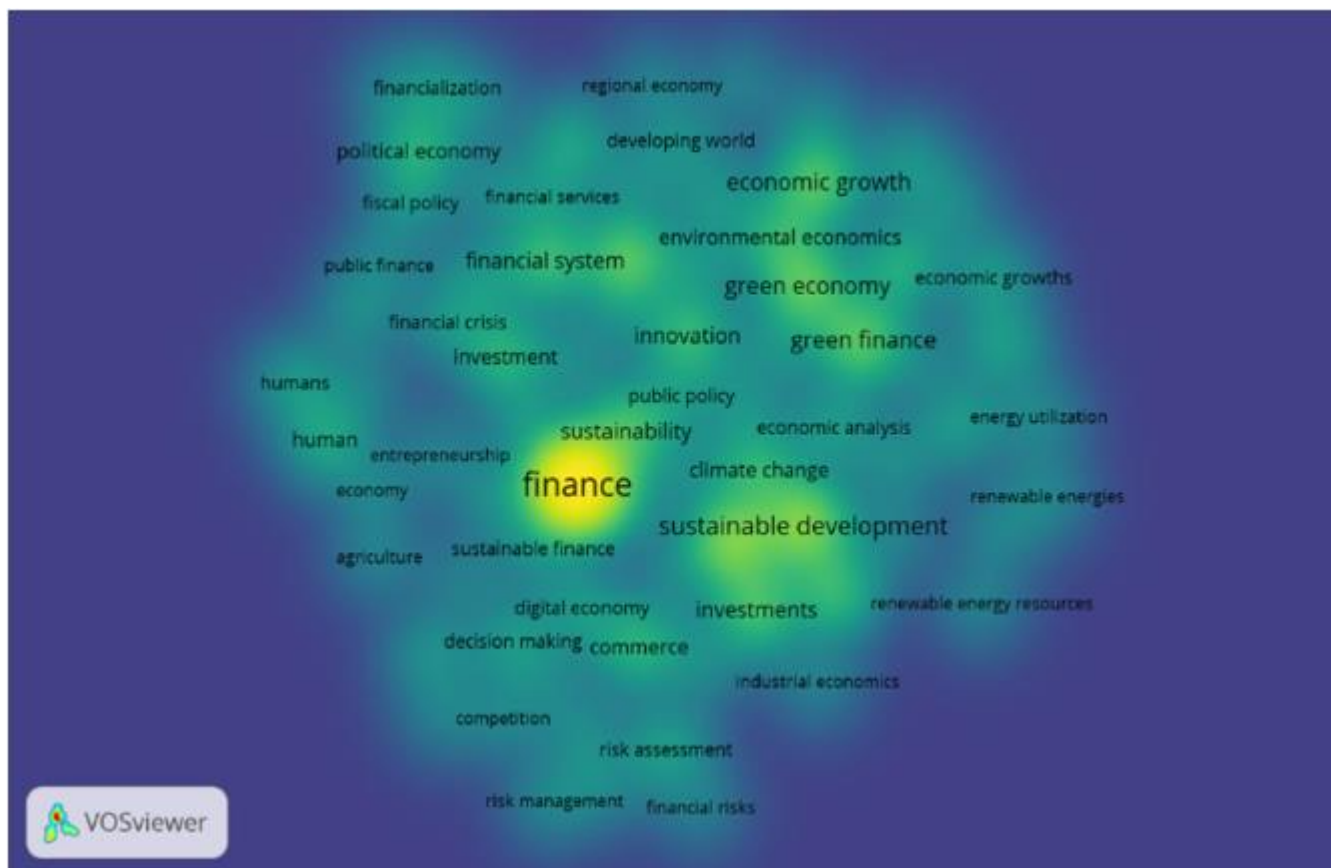

Figure 12: Density Visualization.

A density visualization map of the concentration and importance of different study topics is shown in Figure 12, which was made with VOSviewer. With "finance" at the center and displayed in vivid yellow, the heatmap

color scheme of the map indicates a strong concentration of research activity and prominence in this field. Terms that surround them, such as "green finance", "sustainable development," and "sustainability," also show up in yellow and green, indicating their significant presence(Sukisno et al. 2024). Terms like "financial system," "economic growth," and "green economy" are arranged in varied densities around the central cluster, indicating their relevance but slightly less focus than the key issues. Blue and Green areas denote subjects that have received less study attention, like "political economy," "risk management," and "digital economy." This visualization effectively illustrates where research efforts are most concentrated, emphasizing the centrality of finance and related topics within the research field.

4. CONCLUSIONS

The literature on economy, finance, and Islamic principles from 2019 to 2024 is thoroughly analyzed bibliometrically and visually in this study, which methodically maps the academic environment to identify important trends and new fields of study. The study finds a moderate but consistent increase in publications using the PRISMA technique and sophisticated tools like R Studio and VOSviewer. China, the UK, and the US have made major contributions to this rise. The study draws attention to the growing importance of subjects like "finance," "sustainable development," and "green economy," which reflects the growing incorporation of ethical and sustainable factors into financial operations. The study also emphasizes how important it is for eminent writers and journals to shape the conversation in this sector. Through a historical analysis of the development of academic research in the nexus of Economy, Finance, and Islamic Principles, this study not only outlines the state of the field now but also identifies obstacles and research gaps. Future research endeavors will have a strong basis thanks to the insightful visualizations that demonstrate the connectivity of diverse topics and the flow of knowledge across disciplines. The incorporation of ethical and religious frameworks into financial systems will become more crucial as the world economy develops, which makes this study an invaluable tool for directing future research and promoting an inclusive and sustainable economic future.

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