

Islamic Financial Inclusion a Bibliometric Analysis

Fauzul Hanief¹, Malia Widya²

¹ Lecturer, Head of Islamic Economics Laws Department, Muhammadiyah University of Surakarta, Surakarta, Indonesia.

² Bachelor student, Islamic Economic Laws Department, Muhammadiyah University of Surakarta, Surakarta, Indonesia

¹ fauzul.hanif@ums.ac.id, ² i000190109@student.ums.ac.id,

Abstract

Islamic finance is one of the supporting pillars towards the development of financial inclusion. The rapid development of the Islamic finance industry has attracted many researchers to conduct studies on this topic. This research attempts to synthesize the published literature and map the intellectual structure that has been formed and developed around the topic by focusing on publication trends, main areas of research, most contributing journals, most influential authors, and collaboration between countries. A bibliometric approach was taken to achieve the desired results using the Scopus database from which 186 documents were retrieved. The study found that there was a surge in publications since 2015. In addition, one major publisher was found to have the most contributing journals on the topic. We also found the three most influential authors on this topic. Lastly, Malaysia was found to be putting a lot of effort into contributing to the topic. This research provides a significant foundation for future researchers in conducting their studies based on these five results.

Keywords: *Islamic Finance, Inclusion, Bibliometric*

Introduction

The emergence of Islamic finance in the mid-1980s had many impacts on society, especially Islamic societies (Lewis & Algaoud, 2013). Islamic finance itself shows its growth rate every year, both in terms of assets and numbers (Gheeraert, 2014). Especially since 2000 which is in the midst of transformation and progress, the output has reached \$1.5 trillion Up from £5 billion in 1985 (Ahmed, 2010). This is because Islamic financial banks become intermediaries that provide transmission of savings from suppliers to agents who need financing (Boukhatem & Ben Moussa, 2018). Although Islamic finance is experiencing good growth, Islamic finance is also facing problems and challenges that continue to grow (Mansoor Khan & Ishaq Bhatti, 2008).

The spread of Islamic finance has transformed the Islamic banking industry to help achieve financial inclusion (Abedifar, Ebrahim, Molyneux, & Tarazi, 2015). Financial inclusion functions as access to the financial system, enabling people who are economically and socially excluded to get better into the economy, actively participate in renewal and save themselves from economic crises (Swamy, 2014). Financial inclusion has an impact on economic growth, financial stability, poverty alleviation and income inequality (Omar & Inaba, 2020).

Not only in Islamic banking does financial inclusion develop, but with the existence of I-FinTech (*Islamic financial technology*), namely disruptive technology that uses technology to provide financial services more quickly, accurately and transparently. This I-FinTech facility can help achieve the goals of poverty alleviation and broader financial inclusion (Rabbani, 2023).

In the study of Islamic financial inclusion, many studies have used bibliometrics to examine past research and predict future research. Among these are research on the topic of digital banking (MRA Aziz et al., 2021), FinTech in Islamic finance (Alshater, Saba, Supriani, & Rabbani, 2022), Islamic financial planning (Sevriana, Febrian, Anwar, & Ahmad Faisal, 2022) and various other studies. Many studies on Islamic finance are always developing, but only a few studies discuss inclusion that occurs in Islamic

finance, several literature reviews on the topic of financial inclusion, namely (Mitton, 2008) , (Ozili, 2020) , (Kim & Lee, 2018) . None of these articles suggest that the existence of Islamic finance includes participation in the emergence of financial inclusion.

With this urgency, this study will conduct research on the topic of Islamic financial inclusion using the bibliometric method, this study aims to examine publication trends, main areas of published literature, journals that contribute the most, main figure of scholars and major countries and their cross-country collaborations in the field of Islamic financial inclusion. This research has contributed to helping review authors to be used as a benchmark for future research, with relevant journals for publication on the topic of Islamic financial inclusion.

Financial inclusion has become an interesting topic of discussion for researchers over the last 13 years, less than two hundred articles on this topic require researchers to conduct a broader review of things that have not been discussed from previous research. Several literature studies on financial inclusion include (Setiawati, Nidar, Anwar, & Masyita, 2018) which explains that, with the emergence of Islamic financial products , the aspect of Islamic financial literacy is mandatory. So that it becomes a reference for the government and related parties to take action related to financial literacy in order to realize the financial inclusion program.

Similar conclusions about Islamic finance were made by (Abdullahi, Othman, & Kassim, 2021) who compiled many articles on finance. The study concluded that the lack of factors influencing the introduction of Islamic banking products and services in Nigeria, Islamic banks in Nigeria must develop a strong marketing strategy in order to build trust in Islamic banking services, this affects the lack of financial inclusion in Nigeria.

Another study on the topic of financial inclusion conducted by (Fernández-Olit, Martín Martín, & Porras González, 2020) This research is more specific in discussing financial inclusion and exclusion, which produces the same answer as the two previous studies above, research on financial inclusion in low-income countries has generated many meta-analyses . However, getting ineffective results , and the lack of a comprehensive systematic review of the literature, so that the conclusions still need to be discussed further.

Furthermore, research on literature studies explaining the importance of financial inclusion was carried out by (Aduda & Kalunda, 2012) this research shows how important financial inclusion is in economic development, several studies have examined the growth of financial inclusion with limited studies, this article concludes the steps in increasing financial inclusion including access and use. This is because access and use are not the same but complement each other.

Not only Islamic banks, research reviewed by (Tajudin, Omar, Smedlund, & Aziz, 2020) shows that the emergence of I-Fintech (*Islamic financial technology*) in the era of technological progress has the ability to overcome the problem of Islamic financial inclusion, with Islamic philanthropic principles such as zakat, sadaqah and encouragement to increase insight, technology, and development in forming consistent resources, enabling the development of financial inclusion.

Finally, research using bibliometric analysis by (Sevriana et al., 2022) specifically examines the Islamic economic and financial sector in Indonesia, this study outlines the basis for a significant literature review in designing inclusive Islamic finance.

Methods

This study applies bibliometric analysis, according to Osareh, (1996) bibliometrics is the application of statistical methods to determine bibliographic data. Bibliometric network analysis has proven useful for filtering the intellectual structure of scientific fields that use quantitative methods, bibliometrics also helps explore and analyze large amounts of data (Lezama-Nicolás, Rodríguez-Salvador, Río-Belver, & Bildosola, 2018) . By extracting data to ensure the validity of the data, followed by conducting data analysis to produce appropriate results, Table 1. for a detailed description.

Table 1. Bibliometric Literature Mapping Method

step	Description
1	Data Inclusion
1.1	Defining the database
1.2	Defining the keywords
1.3	Searching execution
1.4	Data extraction of selected documents
2	Clean data
2.1	Checking for any data duplication
2.2	Checking for any incorrect data
3	Data analysis
3.1	Analysis on publication trends
3.2	Analysis on key areas of published literature
3.3	Analysis on the most contributing journals
3.4	Analysis on the main figure of scholars
3.5	Analysis on the main countries and collaborations

The research data used in this study are journals, scientific articles, book chapters, conference reviews and chapters as well as editorials, using English, Spanish and Arabic to examine broader data on the topic of Islamic Financial Inclusion. Data on the topic of Islamic Financial Inclusion in the 2011-2023 range sourced from the Scopus database. Regarding the Scopus database, as mentioned by Frances Boyle & Damien Sherman, (2006) is an abstraction and indexing database which is the result of a collaboration of researchers from around the world that has data filtering and purification features, so that researchers can easily find or access it.

The keywords used in this study are the main keywords "Islam" OR "Islamic" and the topic keywords are "Financial" AND "Inclusion". Table 2 shows a detailed description of the data. The number of articles obtained from the results of the Scopus database is 186 articles. The search results from these data then the data will be stored in file form, namely BibTeX and CSV format, BibTeX files are used to map data using R-Studio, while the CSV format is used to map data using VOSviewer.

Table 2. Data Collection Protocol

Categories	definition
Play keywords	"Islam OR Islamic"
Topic Keywords	"Financial" AND "Inclusion"
Databases	Scopus
search type	Title, abstract, author keywords

document types	Article Conference Papers Book & Book Chapter Reviews Conference Review Editorial
language	English spanish Arabic
Timespan	2011-2023
DateSearch	27-Feb-23

Findings and Discussion

Table 3. General Information

Information	Results
<i>Key information about the data</i>	
Time span	2011-2023 3 _
Source (Journal)	115
Document	186
% Annual Growth Rate	14.35
Average Age of Documents	4.25
Average citations per document	10.52
Reference	1
<i>document type</i>	
Article	145
Conference Papers	10
Book Chapter	18
Reviews	8
book	3
Conference Reviews	1
Editorial	1
<i>Document Contents</i>	
Plus Keyword (ID)	175
Author (DE) keywords	529
<i>Writer</i>	
Writer	415

Document author with one author	42
<i>Author Collaboration</i>	
Documents with one author	48
Co-author per document	2.52
international co-authorship	27.42

Table 3. presents the main characteristics of the data used for analysis. The data explains that the research timeframe on Islamic Financial Inclusion is 2011-2023. 183 documents in English, 2 in Russian and 1 in Spanish. There are 186 research articles included from 115 journals. 145 data in the form of articles, 10 data conference papers, 18 data book chapters and the rest comes from reviews, books, conference reviews, editorials. Of the 415 authors, only 42 authors published journals as single authors. The annual growth in discussing Islamic finance comprises 14.35% of very decent literature, and the average citation of each document is relatively high (10.52). For table 4. Next is a breakdown of the results that will be presented for this study, there are 5 areas of interest: publication trends, the main areas of published literature, the most contributing journals, the main authors, and affiliated countries

Table 4. Analysis For Results Extraction

step	topic	Analysis Process
1.1	Publication trends	Compiling literature based on year of publication and plotting it into a time-graph
2.1	Key areas of published literatures	Mapping the interconnection of literatures based on keyword co-occurrence
2.2	Key areas of published literatures	Counting the number of keywords appear in the articles and measuring its link's strength
2.3	Key areas of published literatures	Visualizing the keyword trends based on year of publication under keyword's co-occurrence analysis
3	Most contributing journals	Filtering the journals based on number of published articles in related topics
4.1	Main figure of scholars	Measuring the most cited articles written by authors, including the venue of that article's publication
4.2	Main figure of scholars	Measuring the most cited articles written by authors, including the venue of that article's publication
4.3	Main figure of scholars	Measuring the most contributing institutions based on scholars' affiliation
5.1	Countries and collaborations	Mapping and visualizing the co-authorship by authors among countries
5.2	Countries and collaborations	Visualizing how the collaboration among countries occurred throughout the years

Publication Trends

Figure 1. Shows the number of annual publications of Scopus data spanning from 2011 to 2023 for about 13 years. The development of publications has increased and decreased. A surge in increase occurred in 2015 to 2018 due to the development of Islamic finance which is experiencing growth to prepare living standards for people who can't afford it (Hassan, Hossain, & Ahmed, 2022) . a decline in 2019 was followed by a very drastic increase in 2021 reaching 30 publications, with financial inclusion improving poverty, as a driver of long-term economic growth (Muhammad Ridhwan Ab Aziz et al., 2021)

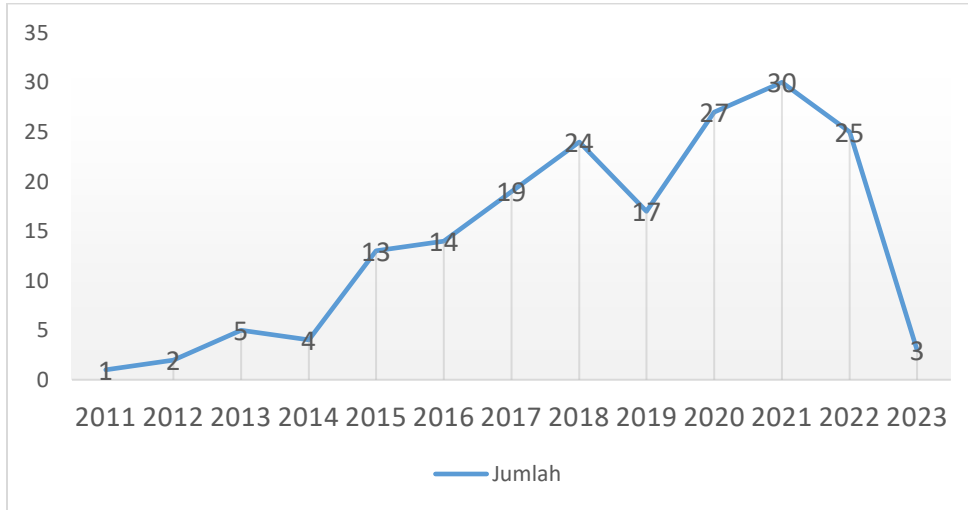


Figure 1. Growth Of Islamic Financial Inclusion Literature

Key Areas of Published Literature

Table 5 provides details on the number of keywords that appear in all documents. In terms of the appearance of the keywords, financial inclusion and Islamic finance which have a large number of documents that have been published.

Table 5. Keywords occurrence

Keywords	N	PowerLink	Keywords	N	Link Power	Keywords	N	Link Power
Financial Inclusion	55	228	Cryptocurrencies	3	20	Financial Institutions	4	15
Islamic Finance	34	136	Islam	4	19	Malaysia	4	15
Islamic Banking	23	94	Economic Growth	5	18	Capacity Building Data	3	14
Islamic Microfinance	15	58	Zakat	5	18	Envelopment Analysis	3	14
Fintech	10	48	Bangladesh	4	17	Finance	3	14
Islamic Banks	9	39	banking	3	17	India	3	14
Indonesia	8	32	Covid-19	4	16	Sharia	3	14
Poverty Alleviation	7	29	Economic Development	4	16	Islamic Social Finance	3	13

6	Journal Of King Abdulaziz University Islamic Economics	5	2	Q1	0.155	King Abdulaziz University Scientific
7	Qualitative Research In Financial Markets	5	4	Q2	0.336	Emerald
8	Emerging Markets Review	4	1	Q1	1,491	Elsevier
9	International Journal Of Ethics and Systems	4	2	Q1	0.311	Emerald
10	Al-Shajarah	3	1	Q2	0.120	International Islamic UniversityMalaysia

Table 6 presents the 10 most cited journals in the field. These journals currently have the best platform for publishing articles on Islamic finance. One well-known publisher has made a major contribution in this field, namely Emerald Group Publishing, this publisher has 5 journals that pay high attention to the Islamic finance industry. Apart from well-known publishers, there are university publishers, namely from Saudi Arabia and Malaysia, from these two countries the journal of Islamic Economics of King Abdulaziz University is a well-known journal among Islamic finance researchers to publish their articles and the journal Al - Shajarah is a journal that publishes original scientific articles in in the fields of Islamic thought, civilization and science . Another well-known publication site is Springer Nature which is the place for publication of the journal Lecture Notes In Networks and System and followed by the journal Banks and Bank System originating from Business Perspective.

Main Figure of Scholars

Table 7. Most cited documents

Writer	Title	Year	Source	Quoted by	TCs per year
Kim Daiwon., Yu Jung Suk., Hassan, M. Kabir	Financial Inclusion and Economic Growth in OIC countries	2018	Research in international business and finance	201	33.33
Hassan, M. Kabirr., Aliyu, Sirajo	Contemporary survey of Islamic Banking Literature	2018	Journal of financial stability	115	19.17
Abedifar, P., Ebrahim, SM, Molyeneux, P., Tarazi, A.	Islamic banking and finance: Recent empirical literature and directions for future research	2015	Journal of Economic Surveys	95	10.56
Imam, P., Kpodar, K.	Islamic banking: Good for Growth?	2016	Economic Modeling	75	9.38

Farooq, M., Zaheer, S.	Are Islamic banks more resilient during financial panics?	2015	Pacific Economic Review	70	7.78
Albaity, M., RS, Noman, AHM	Competition and bank stability in the MENA revision: The moderating effect of Islamic versions of conventional banks	2019	Emerging Markets Review	69	13.80
Ibrahim, MH	Issues in Islamic banking and finance: Islamic banks, Shariah-compliant investment and sukuk	2015	Pacific Basin Finance Journal	59	6.56
Rubio, JF, Hassan, MK, Merdad, HJ	Non-parametric performance measurement of international and Islamic mutual funds	2017	Accounting Research Journal	40	3.33

In Table 7. presents the 8 most cited documents in the field taken from 2013 to 2019. The top two documents have more than 100 citations, Kim Daiwon produces documents with 201 citations, the highest among other authors, this number is followed by Hassan , M. Kabirr., with a total of 115 citations, the two documents have characteristics of the Islamic financial sector

Table 8. Number Of Citations And Documents From Single Authors

Authors	Articles	Citations
Hassan, M.K	9	383
Kassim, S.	6	11
Othman, AHA	5	6
Ali M	3	58
Hassan, R.	3	12
Mirakor, A.	3	26
Saad, RAJ	3	28
Shaikh, S.A	3	13
Zauro, NA	3	28
Abdullahi, A.	2	6
Ahmad, K.	2	8

To find out the most influential figures on the topic of Islamic financial inclusion, a research analysis of the authors' affiliation was carried out, Table 8. Explaining in detail the main characters Hassan, MK, Kassim, S., and Othman, AHA are the most productive writers with the most publications in the field. Hassan, MK, and Ali M have more than 50 published citations, the number of publications by Ali M., to Zauro, NA has 3 publications with more than 10 author citations, then three authors namely Othman, AHA, Abdullahi, A. , and Ahmad,K has less than 10 citations. Contributions by institution in Table 9. Showing the contributions of various countries to this field, the International Islamic University Malaysia (IIUM) recorded the highest number of articles published in 15 publications. Moreover 7 out of 10 institutions are Malaysian universities which occupy the top 3 publications. Malaysia has the majority of publications in the region while the United States is in fourth place, Nigeria and Qatar are 5th and 7th which have the same number of publications,

Table 9. Number Of Citations And Document From Single Author

rank	Affiliate	Country	Article
1	International Islamic University Malaysia	Malaysia	15
2	International University Malaysia	Malaysia	14
3	International Center For Education in Islamic Finance	Malaysia	9
4	University of New Orleans	United States of America	8
5	Central Bank of Nigeria	Nigeria	5
6	University of Malaya	Malaysia	5
7	Qatar University	Qatar	5
8	Northern University of Malaysia	Malaysia	4
9	Mara University of Technology	Malaysia	4
10	University of Malaysia Sabah	Malaysia	3

Country Collaboration

Figure 4. Describing research collaboration between countries on Islamic financial inclusion with at least one publication, it also explains that the country cooperation network is divided into 8 clusters. Malaysia, Finland, United Arab Emirates, Indonesia, Bangladesh in the orange cluster. These results explain that these countries have issued similar discussion topics on Islamic financial inclusion. In addition, the short distance node between the United States and the United Kingdom in the green cluster shows that these countries have an interest in conducting research together with other countries. Malaysia and Finland also have closer knots. Thus, the cooperation network between the two countries is relatively strong. In addition, the red cluster consists of six countries with the same topic interest, namely Indonesia, Germany, Jordan, Bahrain, Pakistan and India. The country has strong ties with Malaysia, the United States, Egypt and Australia. Research on Islamic financial inclusion has spread globally and attracted researchers from various countries, including non-Muslim majority countries.

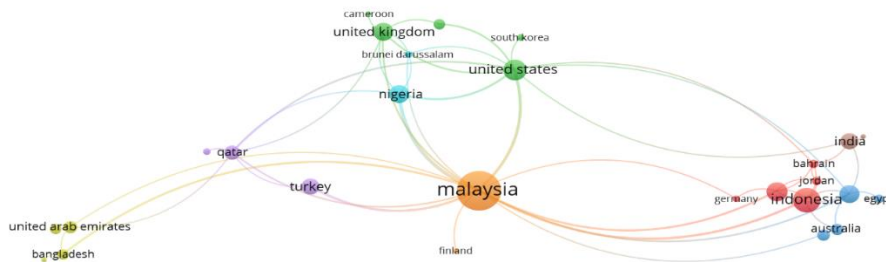


Figure 4. Global collaborative network on Islamic financial inclusion

In addition, Figure 5. Analyzing cooperation by time frame. The United Kingdom and Saudi Arabia have collaborated since 2017, while the new collaboration is marked in yellow with Bahrain and Jordan

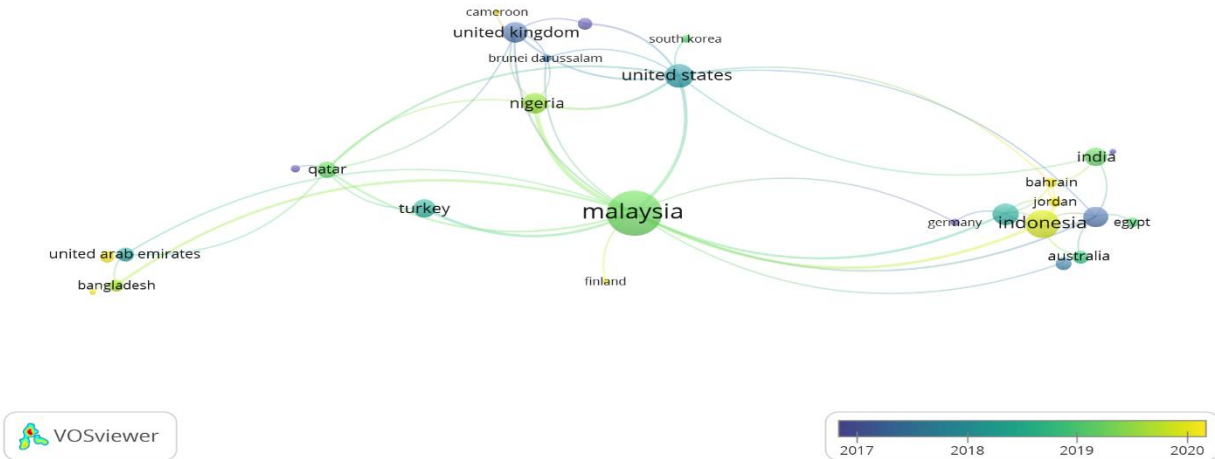


Figure 5. Global collaborative network on Islamic financial inclusion over the years. Furthermore, the results of cooperation documents between countries are shown in Table 10. India has the highest cooperation with four countries, and several countries that have cooperation include non-Muslim countries

Table 10. Collaboration among countries

Country	Link	Total link strength	Cooperation Documents	Collaborating countries
India	52	3	10	4
Bahrain	12	5	3	3
Australia	6	3	5	2
Bangladesh	85	4	4	2
Indonesia	96	9	22	2
Saudi Arabia	119	8	12	1
United Arab Emirates	79	4	6	1
Jordan	13	3	3	1
Italy	6	2	5	1
Libya	0	1	1	1
Singapore	2	1	1	1

Conclusion

Islamic finance has been recognized as an institution that helps the world economy. Over time, researchers linked the introduction of Islamic finance together with financial inclusion. This study used a bibliometric approach and utilized Scopus as a database extraction. A total of 186 documents related to the topic of Islamic financial inclusion were found and successfully extracted or processed for analysis. The

first publication on the topic of Islamic financial inclusion indexed by Scopus was in 2011. The number of publications experienced a surge in increase in 2015 and remained stagnant until 2018, decreased in 2019 and experienced a very drastic increase in 2021. Most of the journals contributing to this topic are from Emerald publishing with two publishers coming from leading universities. The majority of the journals in this study obtained high influence in the first quartile on Scopus, but only one in the 4th quartile was obtained by Springer Nature publishing. Furthermore, the most influential scientists based on one document are Kim Daiwon & Yu Jungsuk. Followed by Hassan & M. Kabirr. While the scientist with the highest number of documents is Hassan, MK, followed by Kassim, S. In addition, the majority of scientists who contribute to the field of Islamic finance come from Malaysia. International Islamic University Malaysia has the highest published documents compared to other institutions. Furthermore, for the analysis of country collaboration, it is in India, which has the highest collaboration documents with 4 countries. This study participates in the existing literature by providing two factors. First, closing the gap in the literature on how financial inclusion in Islamic finance has materialized and developed. Second, this research tries to find some important information that can be used as the basis for further research by academics. On the basis of study trends and important topics in recent years, these include directions on the subject that will give rise to considerable originality, recommendations of the most influential figures as well as collaborations between the author's countries. Research also demonstrates progress in the field of Islamic financial inclusion research, identifying unexplored aspects of Islamic financial literacy and its relationship to financial inclusion, this will attract further studies in Islamic financial inclusion or finance by various researchers.

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