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Customer Interest Orientation in Islamic Banks: A Bibliometric Analysis of Islamic Banking Research in Indonesia

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Abstract

This study maps the development of scientific research on customer interest in Islamic banking through a bibliometric analysis. The method is quantitative and descriptive, using Publish or Perish to collect data from Google Scholar and VOSviewer to analyse it. Research data were obtained from the Google Scholar database using the keyword “customer interest in Islamic banks” and a publication date range of 2015–2025, with a maximum of 500 articles. Bibliographic data were then processed in Microsoft Excel and visualised in VOSviewer to identify patterns of relationships between keywords, research trends, and emerging topic clusters. The results show that research on Islamic bank customers' interest has developed alongside increasing attention to factors such as religiosity, service quality, Islamic financial literacy, digital innovation, and trust in Islamic financial institutions. In addition, bibliometric visualisation reveals several clusters of research themes that illustrate the relationships among customer behaviour, digital technology, and Sharia principles. This study provides an overview of the development of academic research on customers' interest in Islamic banks and identifies opportunities for further research in Islamic banking in Indonesia.

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Introduction

From the perspective of Islamic economics, financial activities are not solely aimed at generating profit but must also take into account ethical values and public welfare of the public. Fundamental principles such as justice (*al-'adl*), balance (*tawazun*) interest (*maslahah*) (Iswanto, 2022) are essential. The primary feature of Islamic banking that sets it apart from conventional banking is the treatment of money as a medium of exchange rather than as a commodity for trade. Consequently, all Islamic financial activities must be linked to productive real sectors to foster economic stability and prevent speculative practices (*gharar* and *maysir*) that harm society (Wasiaturrahma, 2022). In their operations, Islamic banks employ various partnership contracts with proportional risk and profit sharing and are overseen by the Sharia Supervisory Board (*DPS*) to ensure transparency, fair governance, and compliance with Sharia principles (Syarif et al., 2025).

Although the Islamic banking industry in Indonesia has shown significant growth over the past two decades, marked by the establishment of Bank Muamalat Indonesia in 1991 and the major merger of Bank Syariah Indonesia (BSI) in 2021 (Hakimi, 2024), the market share of Islamic

banking in Indonesia is still relatively small compared to conventional banking (Bank Syariah Indonesia, 2023). The main challenges faced include low public literacy levels, limited human resource quality, and suboptimal market penetration (Siregar & Khairani, 2025). This condition indicates that the industry's acceleration is still hindered by the low conversion of the public into customers, thus requiring an in-depth study of the factors influencing their interest in choosing Islamic banking services (Mohammad et al., 2022).

In the context of modern finance, Albanjari et al. (2023) argue that digitalization and the development of Islamic fintech have become crucial drivers of Islamic banking competitiveness. As highlighted by Harahap et al. (2023) and Salman (2023), customer interest, particularly among millennials and Generation Z, is now multidimensional and no longer driven solely by religious orientation. These determining factors include functional orientation (convenience, speed, digital innovation), trust orientation (system security and brand image), and user experience orientation in applying digital banking, as noted by Susanti (2023) and Hasanah et al. (2024) in their analysis. Therefore, the quality of Islamic banking applications, which includes both system reliability and Sharia compliance, becomes a key factor in shaping positive perceptions and the public's transactional interest (Lubis, 2018; Maimun et al., 2025).

Along with the shift in industry trends, academic attention to Islamic finance has grown rapidly, marked by a surge in scientific publications, particularly in 2015 (Maulidiyah, D., & Maika, M. R., 2023). In this context, Adnan et al. (2024) explain that bibliometric analysis has become an effective instrument for mapping publication trends, clustering themes, and tracing the structural evolution of a scientific field. Nevertheless, Zahari et al. (2024) and Mainata et al. (2025) argue that most previous research on customer interest in Islamic banks remains partially empirical, fragmented, and focused on a local scale. To date, no comprehensive bibliometric mapping has integrated, classified, and evaluated national research trends related to the various orientations shaping customer interest in Islamic banks in Indonesia. The absence of structured mapping makes it difficult for academics and industry practitioners to see the big picture of research development and consumer preference trends holistically.

To address this research gap, this study intends to conduct a bibliometric analysis of scientific publications in Indonesia that focus on customer interest in Islamic banks. By doing so, we will examine the publication patterns and interconnections among dominant themes, including Islamic fintech and consumer behavior. These aspects will be systematically analyzed to identify potential future research gaps. In line with Mursid et al. (2025), the study's results are expected to contribute to theoretical knowledge through a structured literature synthesis. Additionally, these findings will serve as a strategic foundation for Islamic bank management to design service innovations that sustainably expand their market share in Indonesia.

Method

Research Approach and Design

This study employs a quantitative descriptive approach with bibliometric analysis methods. Using a descriptive approach, this research aims to systematically describe, map, and classify existing studies without conducting hypothesis testing. Meanwhile, the quantitative approach is applied because the analyzed data is numerical and objective, such as the number of annual publications, the frequency of keyword appearances, and citation volumes. Regarding this method, Nazara et al. (2024) explained that bibliometric analysis is highly effective for examining patterns,

trends, and the intellectual structure of a scientific field through objective, measurable analyses of scientific publications.

Data Collection, Inclusion, and Screening Procedures

The focus of this study is scientific publications that discuss Islamic banking and customer-interest orientation in Indonesia. The data used are secondary data obtained from the Google Scholar database through the Publish or Perish (PoP) software. The selection of Google Scholar as the primary database is based on the argument that this platform provides broad coverage of nationally indexed SINTA (Science and Technology) journals. This is important for comprehensively capturing the phenomenon of Islamic banking research in Indonesia, given that many high-quality local journals are not yet fully indexed in global databases such as Scopus or Web of Science.

Data retrieval was carried out using specific keywords, “Islamic bank customer interest”. To ensure transparency and the replicability aspect of the research, the data screening process was conducted through four stages of inclusion and exclusion criteria as follows:

1. Period Criteria (Inclusion) include publication time limits analyzed within the last 10-year range, from 2015 to 2025, to capture research dynamics following the digitalization trend.
2. Document Type Criteria (Inclusion/Exclusion) include documents that are included only in the form of scientific journal articles (research articles and review articles). Conversely, documents such as books, book chapters, theses/dissertations, unpublished manuscripts, and conference proceedings are excluded from the analysis list.
3. Language and Relevance Criteria (Inclusion) require that selected articles be written in Indonesian or English and have a substantial focus on the context of the Islamic banking industry in Indonesia.
4. In the Final Screening Stage, from a total of 500 articles successfully retrieved through Publish or Perish, a manual check was conducted to assess the completeness of metadata (author name, journal name, year, and issue) and abstract relevance. Through this process, a total of 500 articles are ready for analysis and exported into the Research Information Systems (RIS).

Indicators and Data Analysis Techniques

After the metadata is standardized, the data are analyzed comprehensively using two complementary software programs: VOSviewer and Bibliometrix. To address the research objectives academically, the analysis techniques are divided into several specific bibliometric indicators:

1. Performance and Productivity Analysis, using Bibliometrix features to examine trends in annual publication growth, author productivity based on Lotka’s Law (Lib, 2023), as well as the most influential institutions and journals in topics of interest to Islamic bank customers.
2. Keyword Relationship Analysis, using VOSviewer to map keyword networks based on co-occurrence. This indicator identifies clusters of dominant themes, frequently studied concepts (such as religiosity or Islamic Fintech), and research gaps in topics that are still rarely explored.
3. Author Collaboration Analysis, using VOSviewer to map social networks and patterns of collaboration among researchers and institutions in Indonesia, in developing this study.

- Citation Analysis, using VOSviewer and Bibliometrix to identify articles and authors with the greatest intellectual impact or influence based on the structure of the number of citations received.

The results of this analysis are presented systematically in matrix tables and network visualization maps (network, overlay, and density), which are then interpreted descriptively by relating them to consumer behavior theory and the current development of the Islamic banking industry in Indonesia.

Findings

Search results using Publish or Perish

The search for articles in this study was conducted using VOSviewer for bibliometric analysis. The basic principle of this method involves two main stages: identifying keywords that match the research topic and conducting literature searches using these keywords to obtain relevant publications. Based on this principle, the determination of research keywords was done using the phrase “interest of Islamic bank customers” in the search title column. The search process was limited to a maximum of 500 publications with a publication period from 2015 to 2025. The Google Scholar search yielded 500 articles relevant to the research topic. Next, the obtained data is stored in CSV (Comma-Separated Values) format for initial processing in Microsoft Excel, and in RIS (Research Information System) format for further analysis with VOSviewer to produce network visualizations and bibliometric mappings.

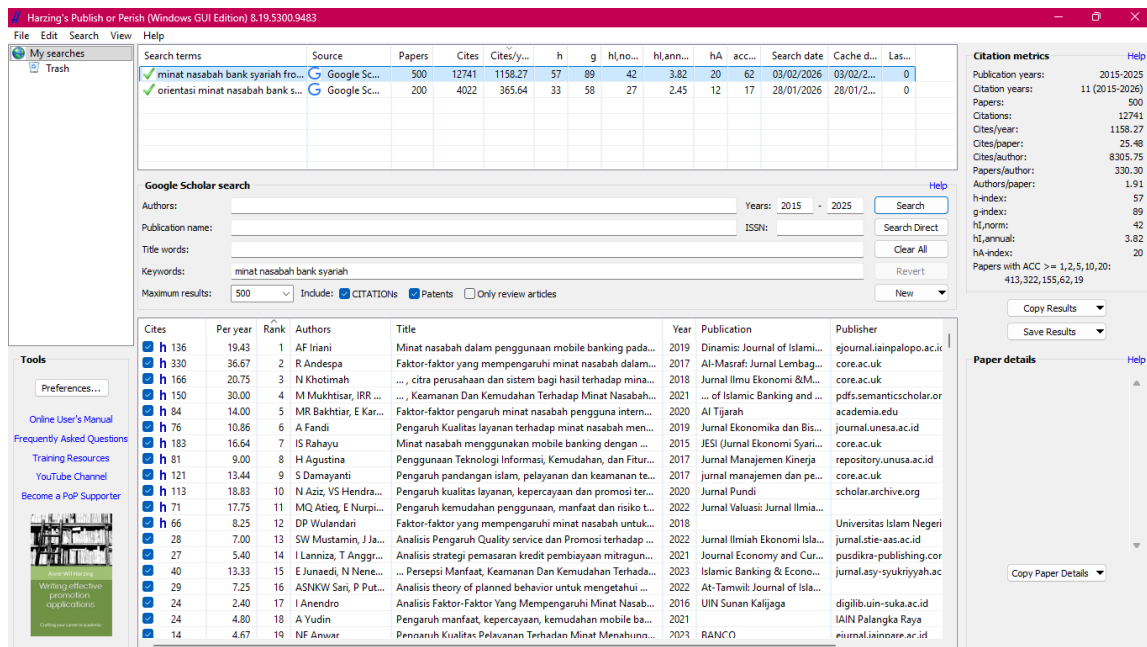


Figure 1. Results of Google Scholar Article Search with the Keyword Customer Interest in Sharia Banks in Publish or Perish for the Research Years 2015-2025

Based on the distribution of publications by year, a significant upward trend in literature production related to the research topic is observed after 2017. During the initial observation period (2015–2017), the number of publications was relatively low and stable, ranging between 15 and 24 articles per year. This condition indicates that the field of study was still in its early developmental stage, with limited academic exploration. From 2018 to 2019, there was a moderate

increase to 45 and 53 publications, respectively, reflecting growing academic attention to Islamic banking and finance.

The most significant surge occurred in 2020, peaking in 2021, with 178 and 206 publications, respectively, the highest figures in the dataset. This phenomenon can be interpreted as a reflection of the increasing relevance of research topics, particularly in the context of digital transformation in the financial sector, Islamic financial inclusion, and responses to global economic dynamics. After reaching this peak, the number of publications shows a gradual declining trend during the 2022–2025 period. This decline does not necessarily reflect a decrease in research interest but may be influenced by academic publication cycles, database indexing processes, and more selective dataset filtering in recent years.

Overall, this pattern indicates that the development of the literature in the analyzed research field has undergone phases of growth, expansion, and stabilization, aligning with previous bibliometric findings from keyword network visualization. The trend of increased publications during peak periods supports the interpretation that this field has become a focus of strategic study in the academic literature, while subsequent fluctuations underscore the dynamic nature of research evolution, influenced by scientific and institutional contexts.

Year	Publications per Year
2015	17
2016	15
2017	24
2018	45
2019	53
2020	178
2021	206
2022	164
2023	118
2024	111
2025	79
Total	1010

Table 1. Number of Publications per Year

The distribution of publications per year shows a dynamic pattern of development in the literature related to the research topic. During the initial observation period, 2015–2017, the number of publications was relatively low and stable, ranging from 15 to 24 articles per year. This indicates that the field of study was still in its early exploratory stage, with academic attention to the topic not yet widely developed. The limited number of publications during this phase reflects the restricted research contributions and the lack of mainstream scholarly discourse in the area under analysis.

In the 2018–2019 period, a fairly significant increase is observed, with the number of publications reaching 45 and 53 articles, respectively. This increase indicates growing academic interest in the research topic and an expansion of the scope of research conducted by researchers. This phase can be categorized as a period of growth, during which the literature began to develop from initial exploration towards the establishment of a more established research foundation. The

most notable surge occurred in 2020, peaking in 2021, with publication counts of 178 and 206, respectively. This phase marks a period of rapid expansion in the literature, indicating the growing relevance of the research topic within the academic community.

Author	Title	Year	Citation
Roni Andespa	Faktor-Faktor Yang Mempengaruhi Minat Nasabah Dalam Menabung Di Bank Syariah	2017	330
Abdul Haris Romdhoni, Dita Ratnasari	Pengaruh Pengetahuan, Kualitas Pelayanan, Produk, Dan Religiusitas Terhadap Minat Nasabah Untuk Menggunakan Produk Simpanan Pada Lembaga Keuangan Mikro Syariah	2018	274
Ridwan Muchlis	Analisis Swot Financial Technology (<i>Fintech</i>) Pembiayaan Perbankan Syariah Di Indonesia (Studi Kasus 4 Bank Syariah Di Kota Medan)	2018	231
Hutomo Rusdianto Chanafi Ibrahim	Pengaruh Produk Bank Syariah Terhadap Minat Menabung Dengan Persepsi Masyarakat Sebagai Variabel Moderating Di Pati	2016	222
Ahmad Fauzi, Indri Murniawaty	Pengaruh Religiusitas Dan Literasi Keuangan Syariah Mahasiswa Terhadap Minat Menjadi Nasabah Di Bank Syariah	2020	206
Imam Sugih Rahayu	Minat Nasabah Menggunakan Mobile Banking Dengan Menggunakan Kerangka <i>Technology Acceptance Model</i> (TAM) (Studi Kasus Pt Bank Syariah Mandiri Cabang Yogyakarta)	2015	183
Resti Fadhillah Nurrohmah, Radia Purbayati	Pengaruh Tingkat Literasi Keuangan Syariah Dan Kepercayaan Masyarakat Terhadap Minat Menabung Di Bank Syariah	2020	171
Wirdayani Wahab	Pengaruh Tingkat Bagi Hasil Terhadap Minat Menabung Di Bank Syariah	2016	167
Nurul Khotimah	Pengaruh Religiusitas, Kepercayaan, Citra Perusahaan, Dan Sistem Bagi Hasil Terhadap Minat Nasabah Menabung Dan Loyalitas Di Bank Syariah Mandiri (Studi Kasus Pada Nasabah Bank Syariah Mandiri Gresik)	2018	166
Mislah Hayati Nasution Sutisna	Faktor-Faktor Yang Mempengaruhi Minat Nasabah Terhadap Internet Banking	2015	165

Table 1. List of Journals with the Highest Citations

Bibliometrically, this period also aligns with the results of the keyword network visualization, which shows the density of core themes such as Islamic banking and financial governance at the center of the research discourse. After reaching its peak, the number of publications shows a gradual decline from 2022 to 2025, falling from 164 to 79 articles. This decline cannot be directly interpreted as reduced research interest but rather reflects the dynamics of the scientific publication

cycle, database selection processes, and the time factors associated with indexing the latest publications. Furthermore, this phase can be interpreted as a period of adjusting research directions toward more specific and interdisciplinary topics, as seen in the overlay visualization showing the emergence of themes such as financial technology, financial inclusion, and sustainability. Overall, the distribution pattern of publications shows three main developmental phases: the initial exploration phase, the intensive expansion phase, and the stabilization phase. This pattern confirms that the development of the literature is not linear but is influenced by academic dynamics, shifts in research focus, and the global context underlying it. Thus, the analysis of publication trends not only provides a quantitative overview of research productivity but also enhances understanding of the evolution of the field of study examined in this research.

Data analysis results with VOSviewer

The keyword network visualization reveals strong conceptual connections among research topics in Islamic banking and finance. The continuity among keywords is evident in the numerous links connecting one node to another, indicating how often they co-occur in scientific publications. For example, the relationship among the keywords religion, attitude, purchase intention, and customer satisfaction shows that research on consumer behavior in Islamic banking often integrates psychological dimensions, religious values, and service evaluations. Similarly, the connection among financial inclusion, banking, and governance reflects an institutional approach that positions Islamic banking as an instrument of economic development.

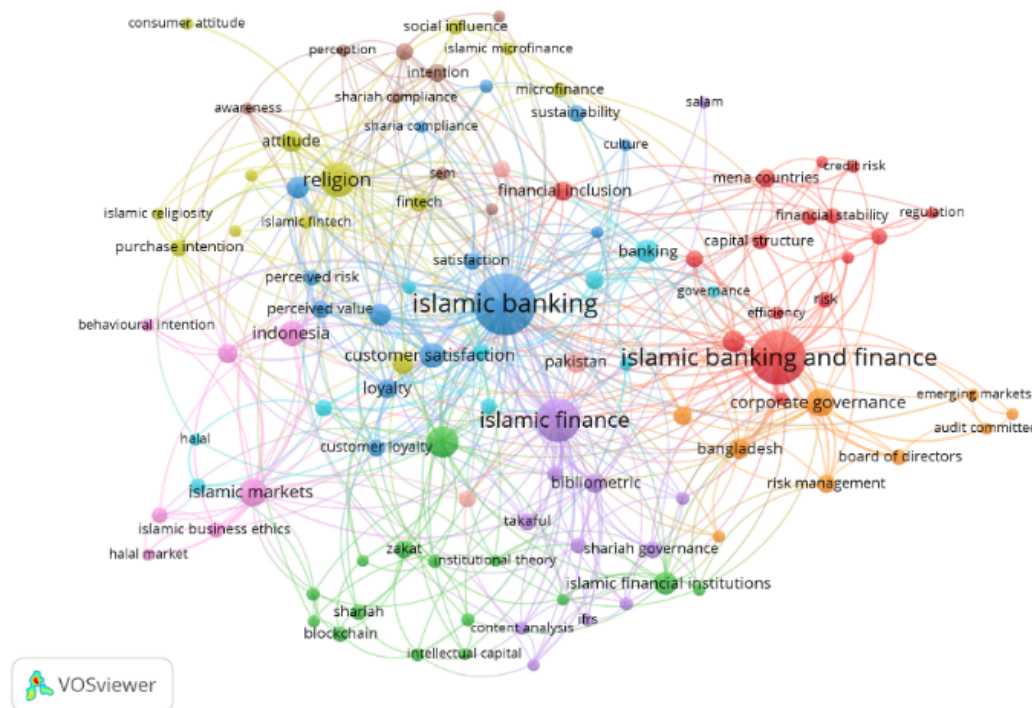


Figure 2. Network Visualization

The interconnection between clusters is also influenced by bridging concepts such as fintech, sustainability, and customer satisfaction, which serve as meeting points between the customer behavior dimension and the institutional dimension. These concepts broaden the scope of research,

topics have been foundational in research since the early phase of the literature's development. In contrast, brighter keywords such as financial inclusion, sustainability, blockchain, or fintech tend to appear in more recent periods, reflecting a shift in academic attention towards digital innovation, sustainability, and financial inclusion issues. This indicates a transformation in the research paradigm from a focus on institutional structures toward the integration of technology and socio-economic impact. In addition to color differences, the brightness level of nodes also holds significant analytical meaning. Brighter-appearing keywords indicate more recent temporal relevance and signify areas of research that are emerging or gaining increased academic attention in recent years. Conversely, darker nodes reflect themes that are well-established and relatively stable within the scientific discourse. The intensity of brightness can be interpreted as an indicator of emerging research trends, helping identify opportunities for future academic exploration. Methodologically, the primary purpose of using overlay visualization is to provide a chronological view of the evolution of research topics within a field of study.

In the context of bibliometric analysis, overlay visualization serves as a strategic evaluation tool to understand the direction of literature development, thereby helping researchers position their research within a broader scientific landscape. Thus, this visualization not only functions as a descriptive representation but also as an analytical basis for formulating theoretical implications and future research opportunities in the field of Islamic banking.

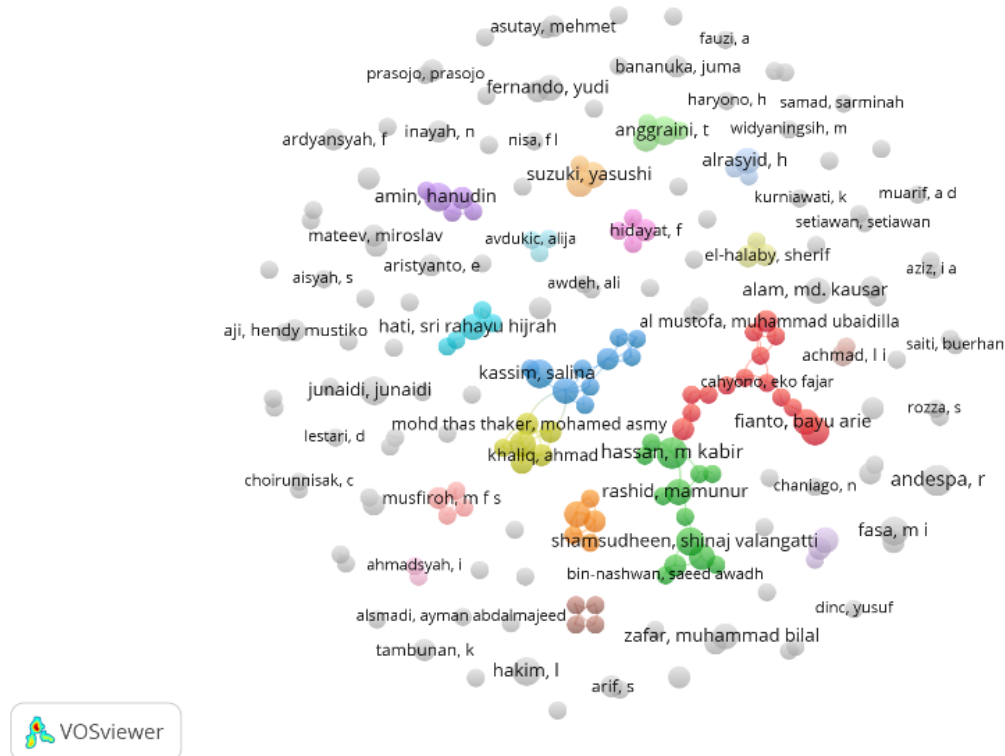


Figure 4. Network Visualization based on Co-Authorship

The network visualization illustrates the collaboration structure among authors in the analyzed publication set using VOSviewer. Each node represents an author, while the connecting lines indicate collaborative relationships in writing the same article. The appearance of words or names that seem unrelated (indicated by gray nodes or nodes separated from the main group) can be explained by low collaboration or bibliometric connectivity among authors in the dataset.

Standalone authors typically appear in only one or a few publications without cross-network collaboration, and thus do not form a strong enough connection to be included in the main cluster. This phenomenon reflects the fragmentation of the research community, in which some researchers work independently or within limited collaborative contexts, resulting in uneven network connectivity. Conversely, only a few groups of writers appear to be interconnected due to a high intensity of collaboration in the production of scientific publications. The colored clusters that form indicate research communities that maintain consistent cooperative relationships, either through co-authorship or through similarities in research themes. These interconnections can be influenced by institutional, geographical, or shared research focus factors, thereby resulting in a network structure concentrated on certain groups. This indicates that the development of literature in the analyzed field is not entirely evenly distributed, but rather influenced by collaboration networks centered around specific academic communities.

In addition, some author names appear more prominent than others, generally indicated by larger node sizes or more central positions within the network. This prominence indicates a higher level of productivity or collaborative connectivity, meaning that the author contributes to more publications or serves as a connector between research groups. From a bibliometric analysis perspective, this central position reflects academic influence and strong network capacity, as the author functions as a key node in the dissemination of knowledge and scientific collaboration. Thus, the dominance of certain authors within the network reflects not only the quantity of their publications but also their strategic role in shaping the communication structure of science in the field under study. Overall, this network visualization reveals that the distribution of author collaboration is heterogeneous, with some authors operating in isolation while others form strong collaborative clusters. This pattern confirms that the production of scientific knowledge in the field of Islamic banking and finance is influenced by the dynamics of academic collaboration networks, which ultimately determine the intensity of scientific interactions, the dissemination of ideas, and the consolidation of research themes within the evolving literature.

Cluster 1 (16 Item)	Bank Performance, Bank Stability, Capital Structure, Competition, Conventional Banking, Credit Risk, Efficiency, Financial Inclusion, Financial Stability, Gcc Countries, Islamic Banking And Finance, Mena Countries, Mena Region, Regulation, Risk, Risk-Taking
Cluster 2 (15 Item)	Acceptance, Artificial Intelligence, Blockchain, Halal Certification, Halal Supply Chain, Institutional Theory, Intellectual Capital, Islamic Economics, Islamic Financial Institutions, Malaysia, Millennials, Shariah, Shariah Supervisory Board, Waqf, Zakat,
Cluster 3 (14 Item)	Bank Selection Criteria, Culture, Customer Loyalty, Customer Satisfaction, Islamic Banking, Loyalty, Perceived Risk, Perceived Value, Satisfaction, Service Quality, Sharia Compliance, Sustainability, Trust, Utaut Model
Cluster 4 (13 Item)	Attitude, Consumer Attitude, Covid-19, Fintech, Intention To Use, Islamic Fintech, Islamic Microfinance, Islamic Religiosity, Microfinance, Purchase Intention, Religion, Social Influence, Structural Equation Modelling

Cluster 5 (12 Item)	Aaoifi, Bibliometric, Bibliometric Analysis, Content Analysis, Ifrs, Islamic Finance, Maqasid Al-Shariah, Salam, Shariah Board, Shariah Governance, Takaful, <i>VOSviewer</i>
Cluster 6 (10 Item)	Banking, Financial Literacy, Governance, Halal, Islamic, Islamic Brands, Muslims, Performance, Saudi Arabia, Systematic Literature Review
Cluster 7 (9 Item)	Audit Committee, Bangladesh, Board Of Directors, Corporate Governance, Earnings Management, Emerging Markets, Financial Performance, Pandemic, Risk Management
Cluster 8 (8 Item)	Awareness, Halal Industry, Intention, Knowledge, Perceived Usefulness, Perception, Sem, Shariah Compliance
Cluster 9 (7 Item)	Behavioural Intention, Consumer Behavior, Halal Market, Indonesia, Islamic Business Ethics, Islamic Financial Services Marketing, Islamic Markets
Cluster 10 (3 Item)	Corporate Social Responsibility, Pakistan, Theory Of Planned Behaviour

Table 2. Keyword Term Cluster

The bibliometric mapping via network analysis reveals that the research structure in the field under study is divided into several thematic clusters, each representing a distinct sub-focus. These clusters are formed by groups of keywords that co-occur frequently in scientific publications, indicating a concentration of specific research themes. The clusters highlight a focus on banking performance and stability, with an expansion of discussion into marketing, social, and strategic dimensions within the context of Islamic finance. The interconnection between keywords doesn't always imply a direct conceptual relationship; rather, it reflects statistical co-occurrence in the literature. This can lead to seemingly unrelated words appearing together, suggesting the research's multidisciplinary nature or the word's role as a connector between themes. Conversely, keywords with strong relationships and close positions indicate similarity in research contexts and a high level of discussion in publications. The dominance of certain node sizes indicates topics with a higher frequency of occurrence and serves as central themes within the scientific structure. Overall, this network visualization demonstrates the dynamic and structured development of research in the field under study, characterized by interactions among core, supporting, and peripheral themes that collectively form the study's intellectual map.

Discussion

The dynamics of customer interest in Islamic banking have undergone a significant paradigm shift over the past decade. Alam et al. (2012) highlighted that religiosity was the primary factor influencing customer interest, with customers opting for Islamic banks solely due to religious obligations. However, recent research indicates a notable shift. Maimun & Aminy (2025) discovered that millennial and Gen Z customers now prioritize functional aspects, such as transaction speed and application interface, alongside or even surpassing the significance of religiosity values. This suggests that religiosity has become a baseline or absolute requirement, while operational convenience has emerged as the primary differentiating factor in bank selection. This shift in preference aligns with the evolving concept of trust among customers. Amin et al. (2011)

defined trust as the credibility of banking institutions established through branch offices and the bank's prominent reputation. In contrast, research by Hasanah et al. (2024) extends this concept to include system trust, emphasizing encryption, application security, and data protection. Consequently, trust is no longer built solely through physical interactions at bank offices but also relies heavily on the reliability of cybersecurity systems.

Furthermore, technological interactions have transformed the Maqasid Shari'ah framework into a more practical domain. The research of Dusuki & Abdullah (2007), as well as early studies in the 2010s, positioned Maqasid Shari'ah as an abstract concept for safeguarding wealth (*Hifdz Al-Maal*). However, the literature from the 2023-2026 period, as revealed by Mainata et al. (2025), translates this concept into concrete form through the use of technology to enhance transparency in zakat, waqf, and digital microfinance. This recent research demonstrates that Islamic financial inclusion is more readily achieved through digitalization than through conventional socialization alone, as it successfully bridges Islamic normative values and fintech applications.

Conclusion

Based on the results of a bibliometric analysis of scientific publications on Islamic bank customers' interests, it can be concluded that research in this field has advanced significantly during 2015–2025. Network visualization analysis shows that themes of religiosity, trust, service quality, and compliance with Sharia principles are the main factors frequently studied in the literature on customer interest in Islamic banking services. The relationships between keywords in the bibliometric map also indicate that customer behavior, institutional quality, and Sharia-compliant financial products are important determinants shaping preferences for using Islamic financial services. Furthermore, overlay visualization analysis shows a shift in research focus toward more contemporary topics, such as digital service innovation, Islamic fintech, and the enhancement of technology-based financial inclusion. This indicates that the development of the Islamic banking industry also influences the direction of academic research, which increasingly emphasizes integrating Sharia principles with technological innovation. Thus, the results of this study provide a comprehensive overview of the dynamics of research on Islamic bank customers' interests and can serve as a reference for future studies seeking deeper analysis of customer behavior and innovations in Islamic financial services.

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