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Biblioshiny R Application on Islamic Microfinance Research

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Abstract

This study aims to determine the development of Islamic microfinance research trends published by leading journals on Islamic economics and finance. The data analyzed consisted of 441 indexed research publications. The data is then processed and analyzed using the R Bibliometric application to find out the bibliometric map of the development of Islamic economics and finance on Islamic microfinance. The results showed that the number of publications on the development of Islamic economic and financial research had increased significantly. Then, most types of documents that analyze Islamic microfinance are journaled articles. The most popular author is Kassim S, and the most popular keywords are Islamic, microfinance, institution, and Indonesia. The trend analysis shows that Islamic microfinance institutions needs to play a more social role, especially to help reduce poverty.

Keywords: *Islamic Microfinance, Bibliometrics, R Biblioshiny*

INTRODUCTION

Indonesia is a country with the largest Muslim population in the world. According to data from the PEW Research Center (2009) by Bank Syariah Mandiri Analysis in the Forum on Religion and Public Life The Future of the Global Muslim Population in October 2010 states that the total Muslim population in Indonesia has reached 202,867,000, which is higher than with other Muslim countries such as Pakistan (174,082,000), India (160,945,000), Bangladesh (145,312,000) and Egypt (78,513,000). A large number of Muslims in Indonesia is a big potential in the market share of Islamic financial products.

The development of the Islamic finance industry in Indonesia is increasing every year. One of the visible indicators is the increasing number of Sharia Financial Institutions (LKS) scattered throughout Indonesia. This has an impact on the increasing development of Islamic microfinance institutions. According to Iska (2012), Islamic microfinance institutions are financial institutions that provide services in payment traffic and money circulation that are carried out following sharia principles. Sharia microfinance services include credit, savings, insurance, transfers, and financing for micro-businesses. The role of Islamic microfinance institutions in providing broad access to microfinance is considered an effort to eradicate poverty (Pratiwi et al., 2014).

Some examples of Islamic Microfinance Institutions (IMFI) include the Sharia Rural Bank, Baitul Maal Wattamwil (BMT), and sharia-based cooperatives (Kamilah et al., 2019). According to Jenita (2010), the target or segment reached by Sharia Microfinance Institutions is a relatively low-income society with micro-financing services. This makes IMFI have an important role in economic growth in Indonesia. Islamic microfinance institutions are expected to be a solution for the low-income groups in society (Fianto *et al*, 2018; Rahman & Nie, 2011). The reason is that the poor generally do not have collateral, a prerequisite for the disbursement of loans by financial institutions. (Abdullah & Ismail, 2014; Abdullah & Ismail, 2017).

More than 440 published scientific research papers are the object of research both nationally and internationally in the time frame of this paper, namely November 2020. The paper that is the object of this research is a paper that discusses Islamic microfinance in Islamic economic and financial research. Research with this theme is interesting to do considering that Islamic microfinance has begun to be widely used as scientific research to produce ideas and innovations that can answer problems in Islamic economic and financial research.

Islamic financial institutions are financial institutions that work according to the Islamic concept with the principle of profit lost sharing as the main method. The principles of Islamic finance have wide applications in the profit-sharing system and embed a code of ethics (moral, social, and religious). Meanwhile, Sharia Microfinance Institutions are financial and financing institutions established by the community to solve capital constraints and their members' needs with Islamic principles (Firmansyah et al., 2018). According to Ilmi (2002), IMFI has the main activity of gathering people in the form of savings (savings) and deposits and channeling them back to the community in financing based on sharia principles.

The existence of sharia microfinance institutions has an important role in sharia-based economic development, especially in providing solutions for empowering small and medium-sized businesses and becoming the core of community-based economic strength (Firmansyah et al. 2018). This shows that the role of IMFI is very meaningful for the community because it is a sharia micro institution that can solve fundamental problems faced by small and medium entrepreneurs, especially in the field of capital. IMFI does not only function in channeling capital but also functions to handle social activities.

METHODOLOGY

Bibliometric mapping is a research topic in the bibliometric field (Borner et al., 2003). Two bibliometric aspects that can be distinguished are constructing the bibliometric map and the graphical representation of the map. In the bibliometric literature, the greatest concern has been with the construction of bibliometric maps. Research related to the effect of differences on size similarity (Ahlgren et al., 2003), and they were tested by different mapping techniques (Boyack et al., 2005). The graphical representation of the bibliometric received less attention. Although some researchers seriously study problems related to graphic representation (Chen, 2003). Most of the articles published in the bibliometric literature rely on simple graphical representations provided by computer programs. This study uses publication data in papers sourced from various scientific journals and other sources with the theme of research on Islamic microfinance. From the search results, 441 articles were published.

Several applications of bibliometric studies in Islamic economic and finance research, for example, are found in Rusydiana et al. (2021) related to mathematical modeling in Islamic finance, and Sukmana (2020) related to waqf. In addition, it can also be seen in Rusydiana (2021) regarding the role of Islamic finance in Covid, as well as Antonio et al. (2020) in the halal value chain and Rusydiana et al. (2020) in the theme of Islamic accounting research. Research is slightly different from Laila et al. (2021) which examines the energy economy in OIC countries.

The following is a table showing a collection of documents used in research on Islamic Microfinance in Islamic economic and financial research. The number of documents used was 441, which were divided into 5 types of documents, including journal articles (320 documents), book chapters (66 documents), monographs (5 documents), preprinted (32 documents), and proceeding (18 documents).

Table 1: Document Types

No	Document Types	Number of Articles
1	Journal article	320
2	Book chapter	66
3	Monograph	5
4	Preprint	32
5	Proceeding	18
	TOTAL	441

Based on the results of the classification of document types above, the type of document that is most widely used as a research subject is a document in the form of a journal article with a percentage of 72.5% or as many as 320 documents. Meanwhile, the least documents used were in the form of a monograph by 1.1% or as many as 5 documents. This shows that the references used in this study are quite valid because most of them come from documents in scientific articles.

ANALYSIS

Average Citation per Year

Furthermore, research is also carried out based on the average citations in papers related to Islamic Microfinance in economic research and Islamic finance, both on average per year and per-article. The research carried out in this theme was published for 16 years from 2005 to 2020. From the following table, it is known that the most published papers related to the theme of Islamic Microfinance in Islamic economic and financial research were mostly published in 2019, with the number of publications as many as 93 documents. However, this does not rule out that in 2020 there could be an increase in the number of studies conducted from the previous year.

Based on the average total citation for each article, the highest occurred in 2008 with an average of 12.33 citations. Meanwhile, for the average annual citation, the study with the highest citation occurred in 2008 at 1.03. This shows that the papers published in 2008 were cited more than any other year in the theme of Islamic Microfinance.

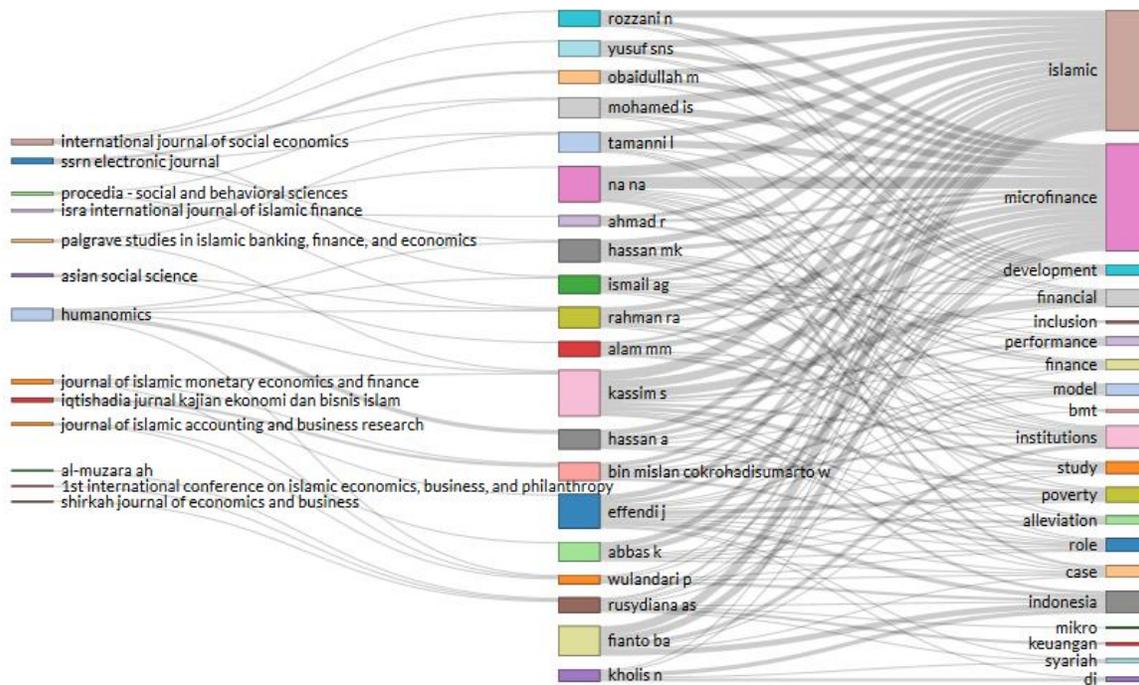
Table 2: Total Citations

Year	N	Mean TC per Article	Mean TC per Year	Citable Years
2005	1	5.00	0.33	15
2006	2	0.00	0.00	14
2007	3	1.33	0.10	13
2008	9	12.33	1.03	12
2009	5	5.00	0.45	11
2010	6	7.83	0.78	10
2011	13	2.00	0.22	9
2012	10	1.70	0.21	8
2013	22	3.77	0.54	7
2014	43	1.62	0.27	6
2015	40	3.32	0.66	5
2016	36	1.08	0.27	4
2017	50	1.32	0.44	3
2018	52	0.46	0.23	2
2019	93	0.22	0.22	1

2020	56	0.10		0
Total	441			

Three Fields Plot

Figure 1: Three Fields Plot



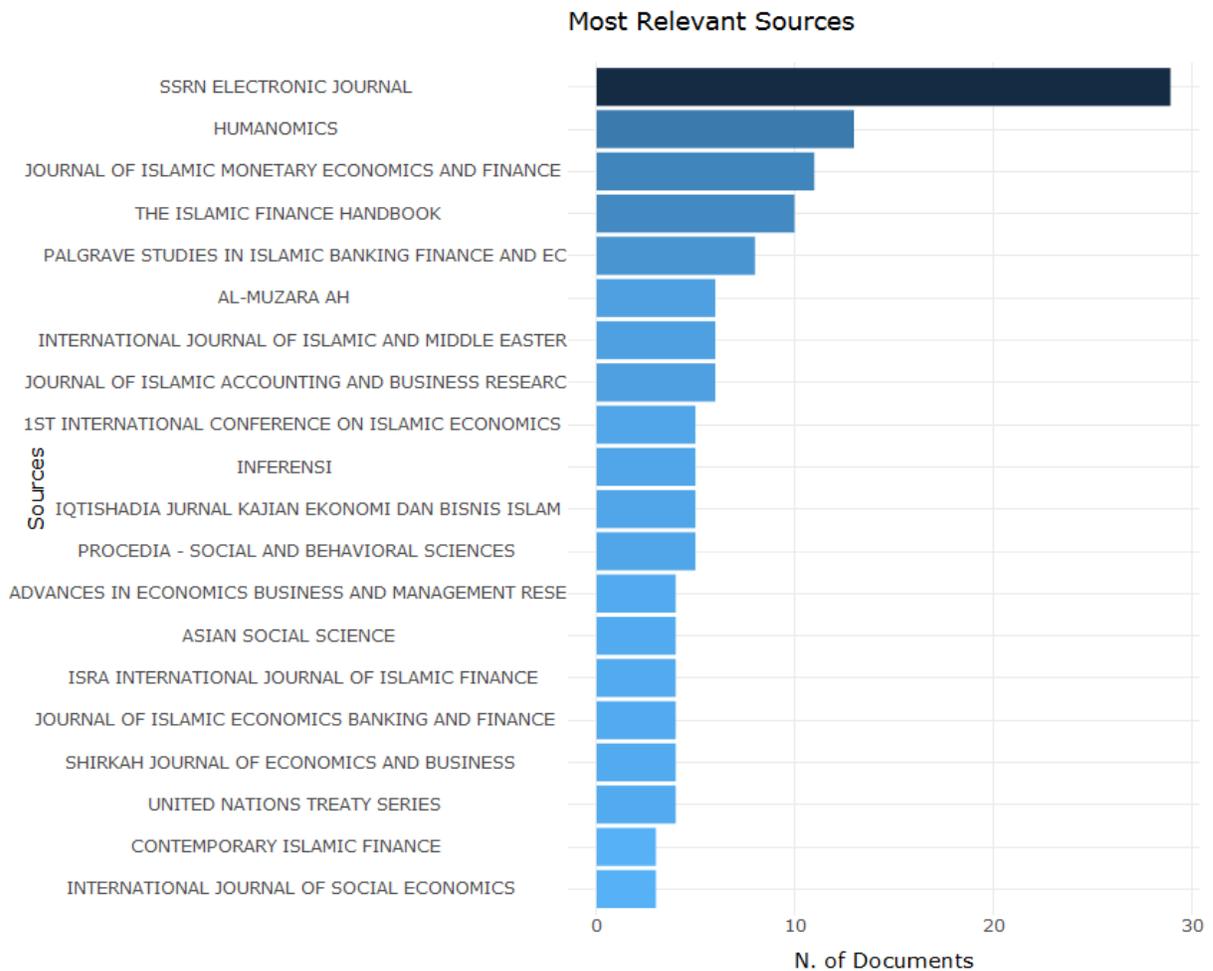
The Three Fields Plot image above is a picture consisting of 3 elements: the name of the publication journal, a list of authors' names, and the themes/topics used. The three elements are connected by a gray plot, which is related to one another. Starting from the journal's name, each journal shows the author who often contributes to its publication. Each writer shows the topic they often use for research conducted with Islamic microfinance in Islamic economic and financial research. The size of the rectangle illustrates the large number of publications associated with each of these elements

From the picture above, it is known that in the first element, there are 13 journals indexed in the Three Fields Plot that publish the paper on the theme of Islamic microfinance. The top journal that publishes the highest number of papers on the theme of Islamic microfinance in Islamic economic and financial research is Humanomics, which is depicted with a light blue rectangle connected to several authors, namely Hassan MK, Ismail AG, Rahman RA, Kassim S, Hassan A, and Wulandari P.

Next, go to the second element in the middle of the image, which shows the author's name, where several authors are linked with previous journals. Besides, the author will also be associated with topic keywords often used on the image's right. Where in this study, there were 20 top researchers enrolled in this plot. The size of the rectangle indicates the respective quantity of research publications from each author. As for this study, the authors mostly publish Islamic microfinance themes in Islamic economic and financial research, namely Kassim S, Na Na, and Effendi J, which are depicted by pink, purple and dark blue rectangles.

Finally, the third element describes the research topic on the right side of the picture. Each topic is connected with writers who write a lot on related topics. From the results of the image, there are 20 keyword topics listed. Of all the topics that appear, the words Islamic and microfinance often appear marked with brown and purple rectangles. This illustrates that the words Islamic and microfinance are closely related to research on the theme of Islamic microfinance in Islamic economic and financial research.

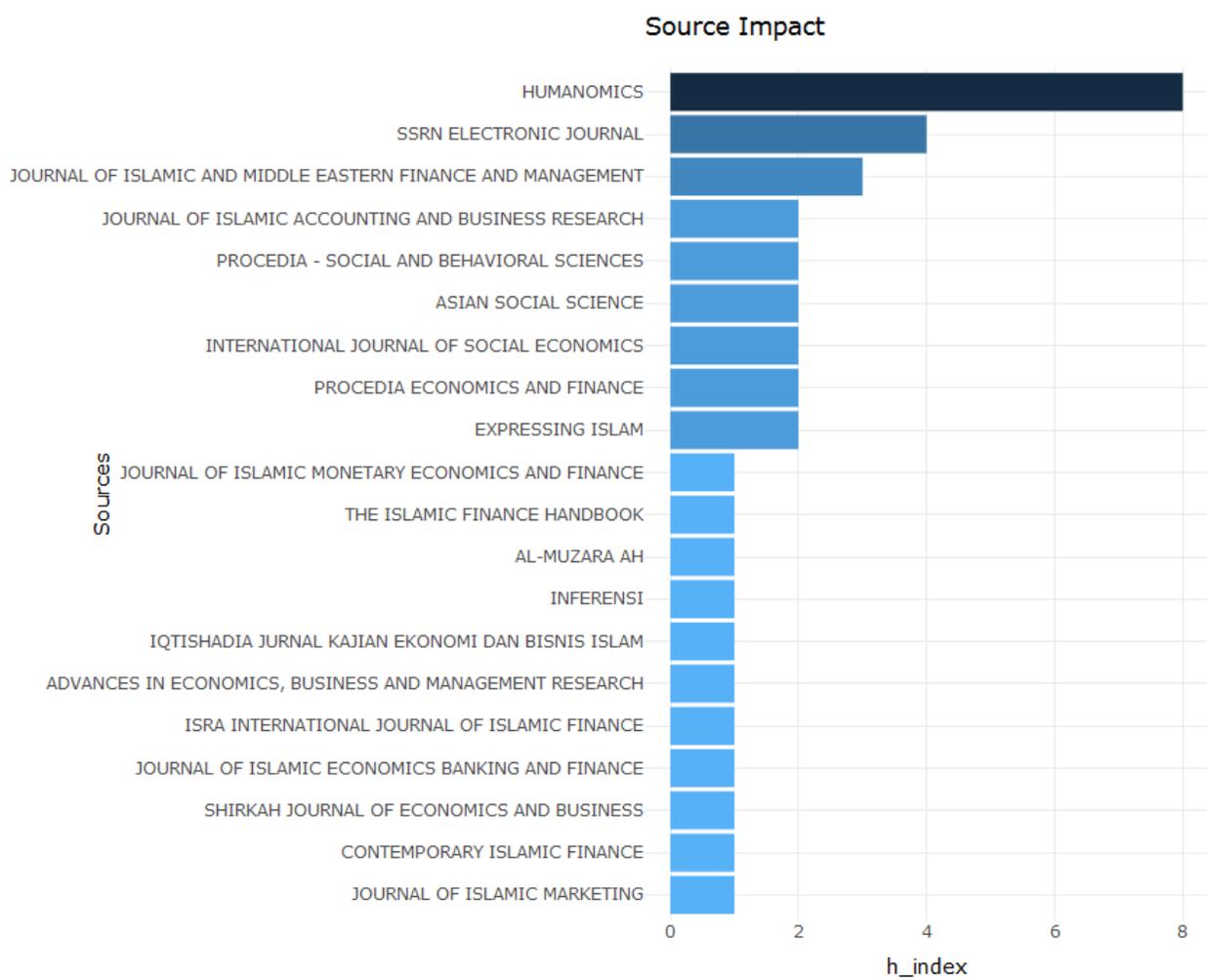
Figure 2: Most Relevant Sources



The picture above is a journal classification based on Bradford law, namely the classification of journals based on their productivity level, divided into several sections, including the core journal group, the intermediate journal group, and the broad journal group. The core journal groups are indicated by shaded sections and annotated core sources. Journals that fall into this category are journals with the highest level of productivity on the theme of Islamic microfinance in Islamic economic and financial research during a specified time.

The figure shows that the journal with the highest publication quantity is more than 15 research documents, namely Humanomics. Furthermore, in the second position, there is the Journal of Islamic Monetary Economics and Finance with some publications of more than 10 but under 15 research documents and followed by other journals that are included in the category of core journals with the theme of Islamic microfinance in Islamic economic and financial research.

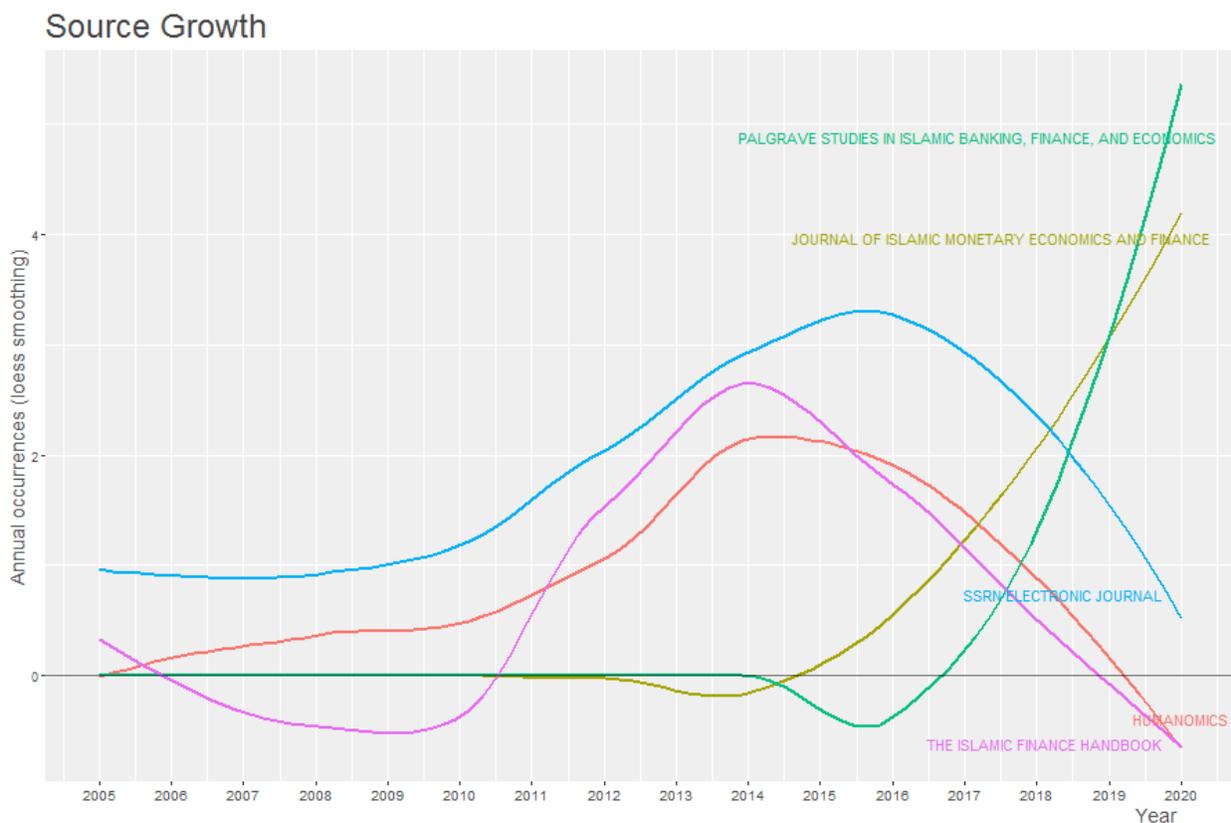
Figure 4: Source Impact



Journal calculations are not only made based on the quantity produced or its relevance. However, this research is also carried out based on each journal's impact that publishes a paper with the theme of Islamic microfinance by calculating the journal's h-index, depicted in a blue bar chart. In addition to showing the h-Index value obtained, the diagram above also illustrates the journal's impact through the blue color shown. The darker the blue on the diagram, the greater the impact the journal will have.

The data above shows that the Humanomics journal occupies the top position with an h-Index of 10 marked in dark blue. In comparison, the second and third positions are SSRN Electronic Journal and Journal of Islamic and Middle Eastern Finance and Management with h-Index values of 4 and 3, respectively. As for journals with h-Index 1, there are 11 journals marked with bright blue color. The diagram, which indicates the low impact of the journal.

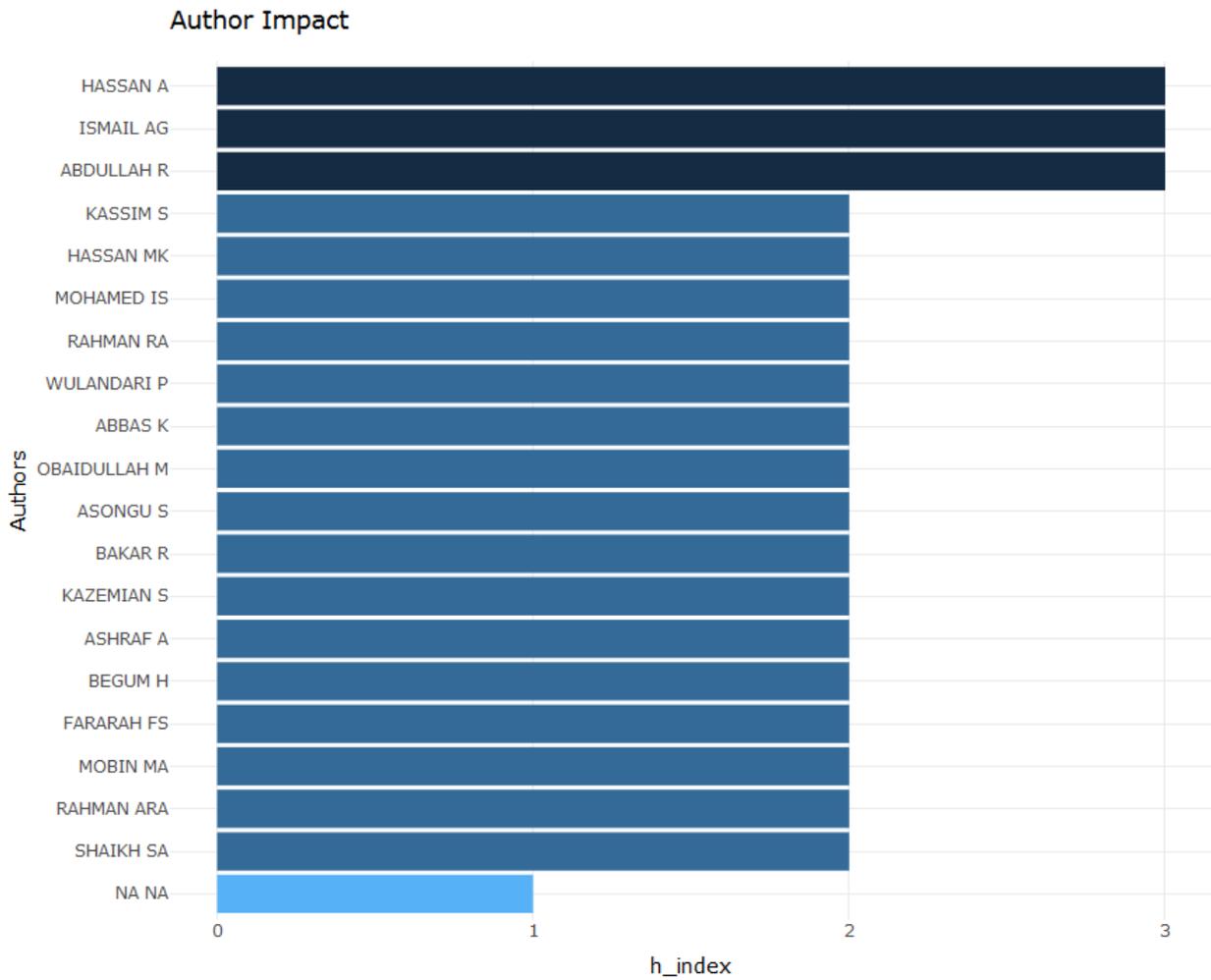
Figure 5: Source Growth



This study also discusses the development of journals that are a source of research on Islamic microfinance in Islamic economic and financial research. The curve above shows the development of the annual occurrence of each journal from 2005 to 2020. The curve illustrates that research with Islamic microfinance in Islamic economic and financial research tends to fluctuate in its publication. The curve above also shows that several journals have started to experience development since 2011 and continue to increase even though they have decreased

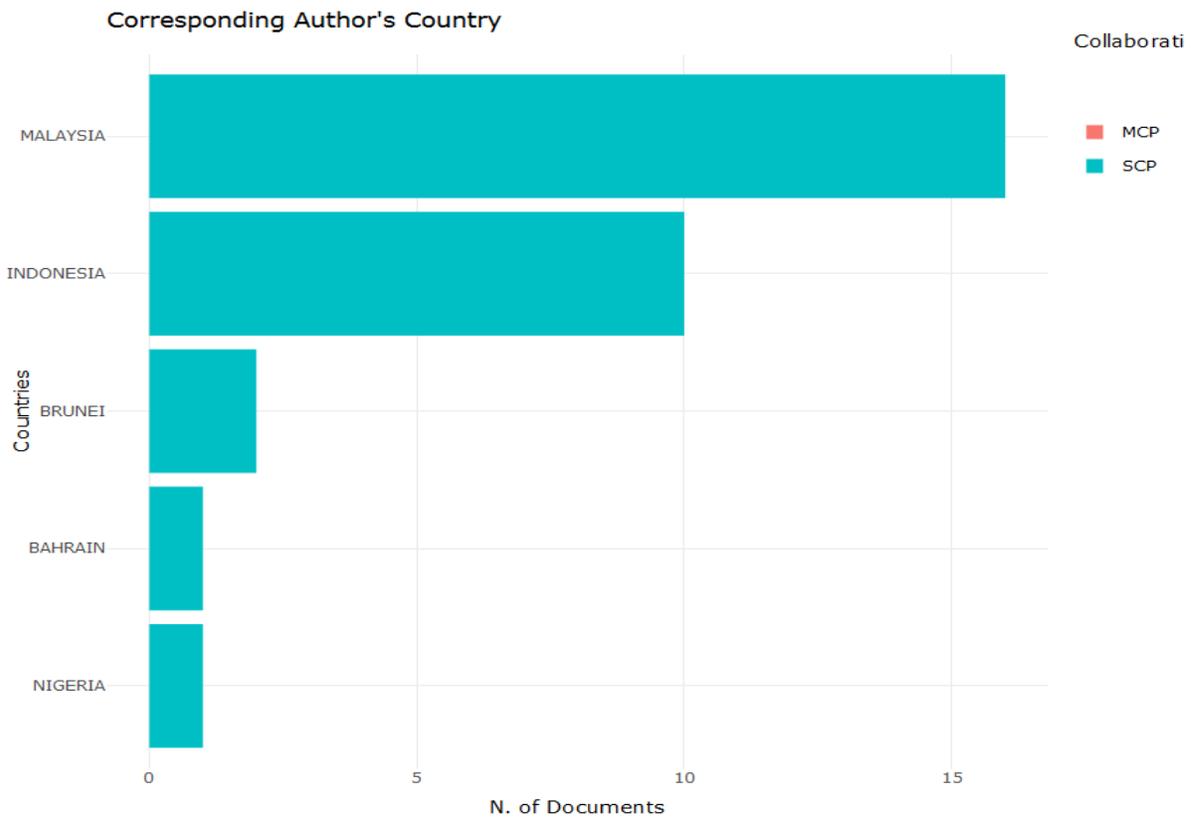
in some years, such as SSRN Electronic Journal. Meanwhile, other papers that experienced a drastic drop in 2020 at 0 are Humanomics, The Islamic Finance Handbook.

Figure 6: Author Impact



Authors who have published their papers can also be sorted based on the resulting impact based on the h-Index. My h-index values range from 0 to 3. The magnitude of my impact is marked in dark blue in the bar chart above. The picture above shows that the authors with the highest h-Index obtained by Hassan A, Ismail AG, and Abdullah R with the achievement of number 3 are marked with a dark blue bar chart color that describes the maximum impact. Then followed by 16 other authors with an h-Index value of 2 with a fairly good impact. Meanwhile, the lowest writer obtained the h-Index 1 and the lower level of impact, namely Na Na.

Figure 7: Corresponding Author's Country

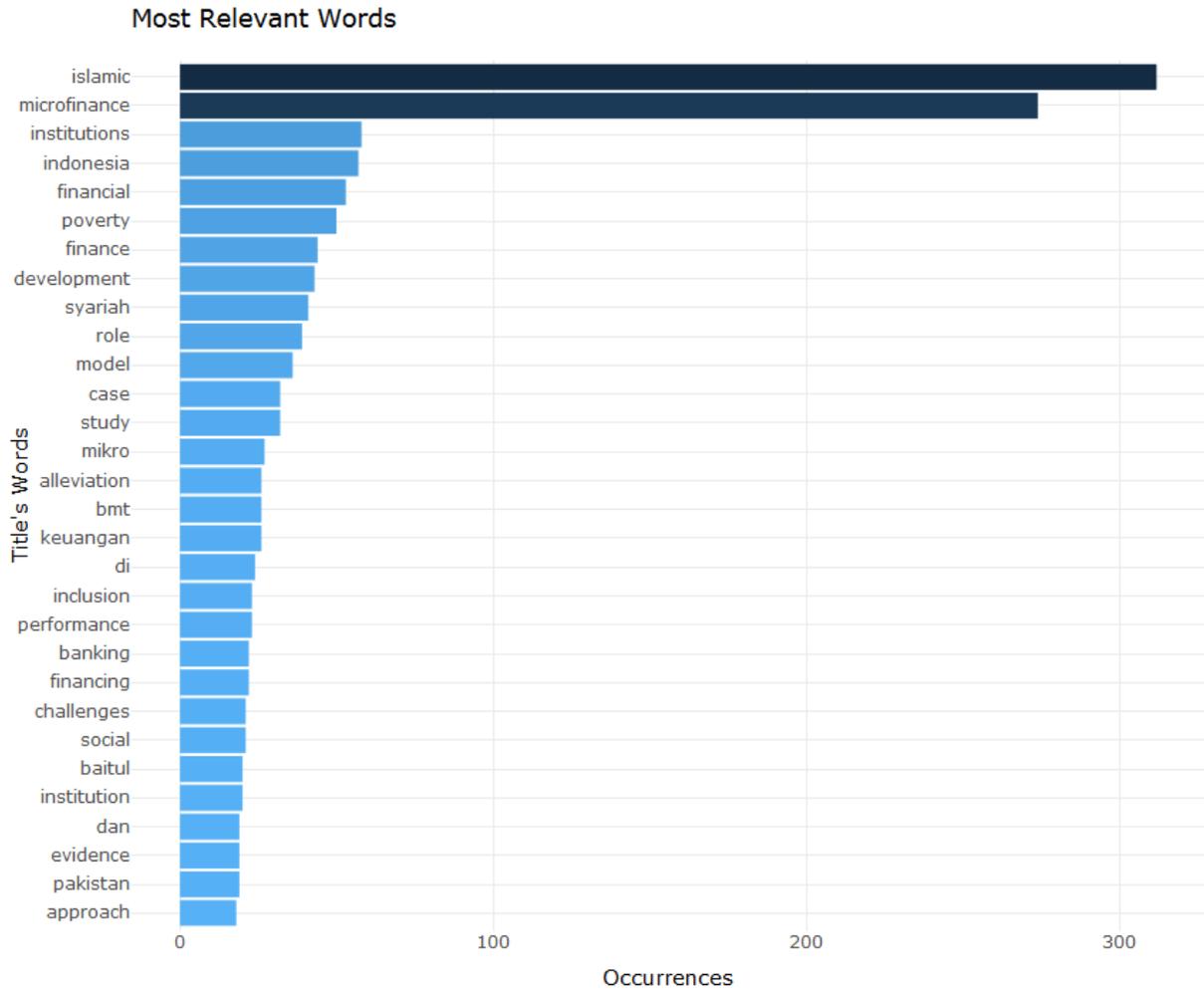


The picture above shows the author's correspondence countries in each article, calculating the total form of collaboration between SCP (single country collaboration) or one country collaboration, not MCP (multiple country collaboration) or collaboration between several countries. There are 5 top countries included in this data, and the document quantity interval is between 0 and more than 16 published paper documents with the theme of Islamic microfinance.

The results obtained are that Malaysia ranks first as a country with the highest quantity of author correspondence with more than 16 published papers. Furthermore, the second rank is Indonesia, with the number of published papers less than 10 papers. Then in the third position is occupied by Brunei with a total of 2 papers. Finally, Bahrain and Nigeria with the number of published papers 1.

This data shows the need for an increase in the number of paper publications on the theme of Islamic microfinance in other countries, especially Indonesia, to research better new ideas and innovations for the development of domestic Islamic microfinance management so that it is hoped that it can produce better output.

Figure 8: Most Relevant Words



This study also counted the relevant words used in collecting documents that were the object of the study, where there were several words with several occurrences ranging from 0 to more than 320 times. The top 30 words listed marked in the diagram in blue show the comparison of the number of occurrences of each word usage and its relevance to the theme of Islamic microfinance in Islamic economic and financial research.

The top word with the highest number of occurrences and the most relevant to the research theme is the 'Islamic' word with total usage of more than 300 times, and the most relevant are shown in dark blue diagrams. This illustrates that the theme of Islamic microfinance research is closely related to Islamic words that often appear in research with this theme. Furthermore, in second place is the word microfinance with an occurrence quantity of more than 250 times.

Figure 9: Word Tree Map

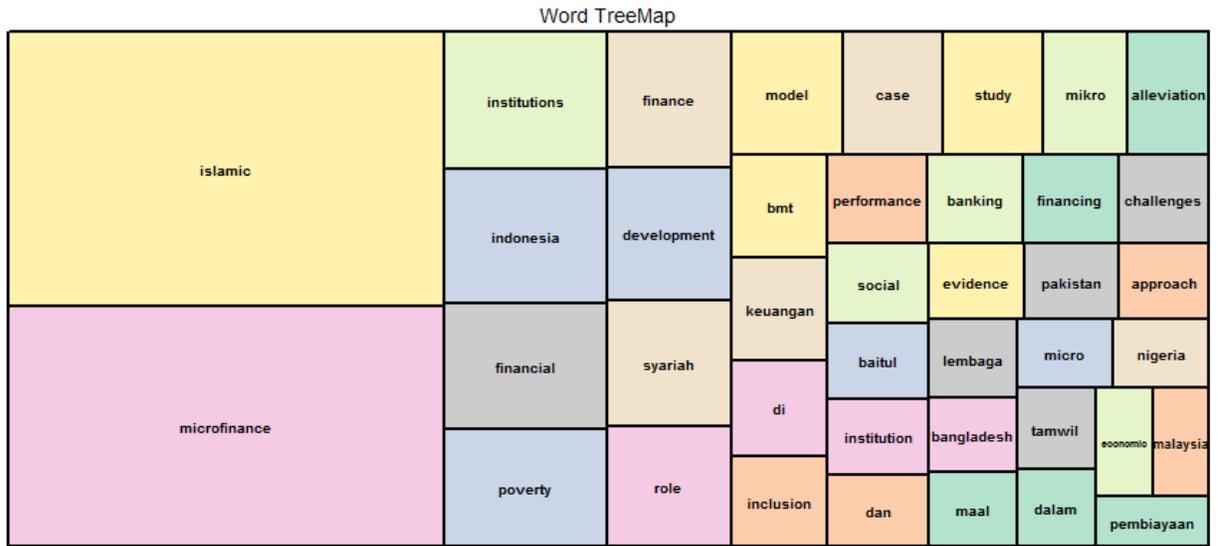
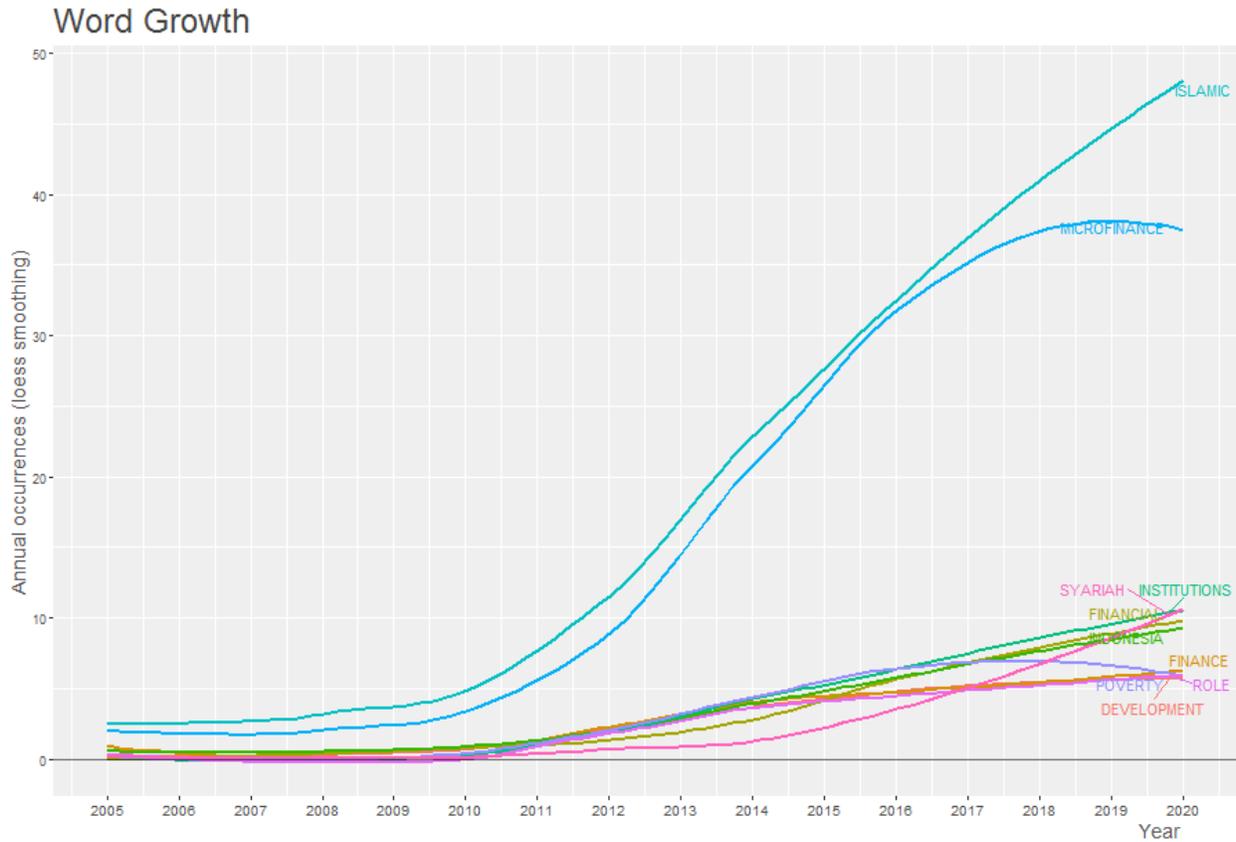


Figure 10: Word Cloud



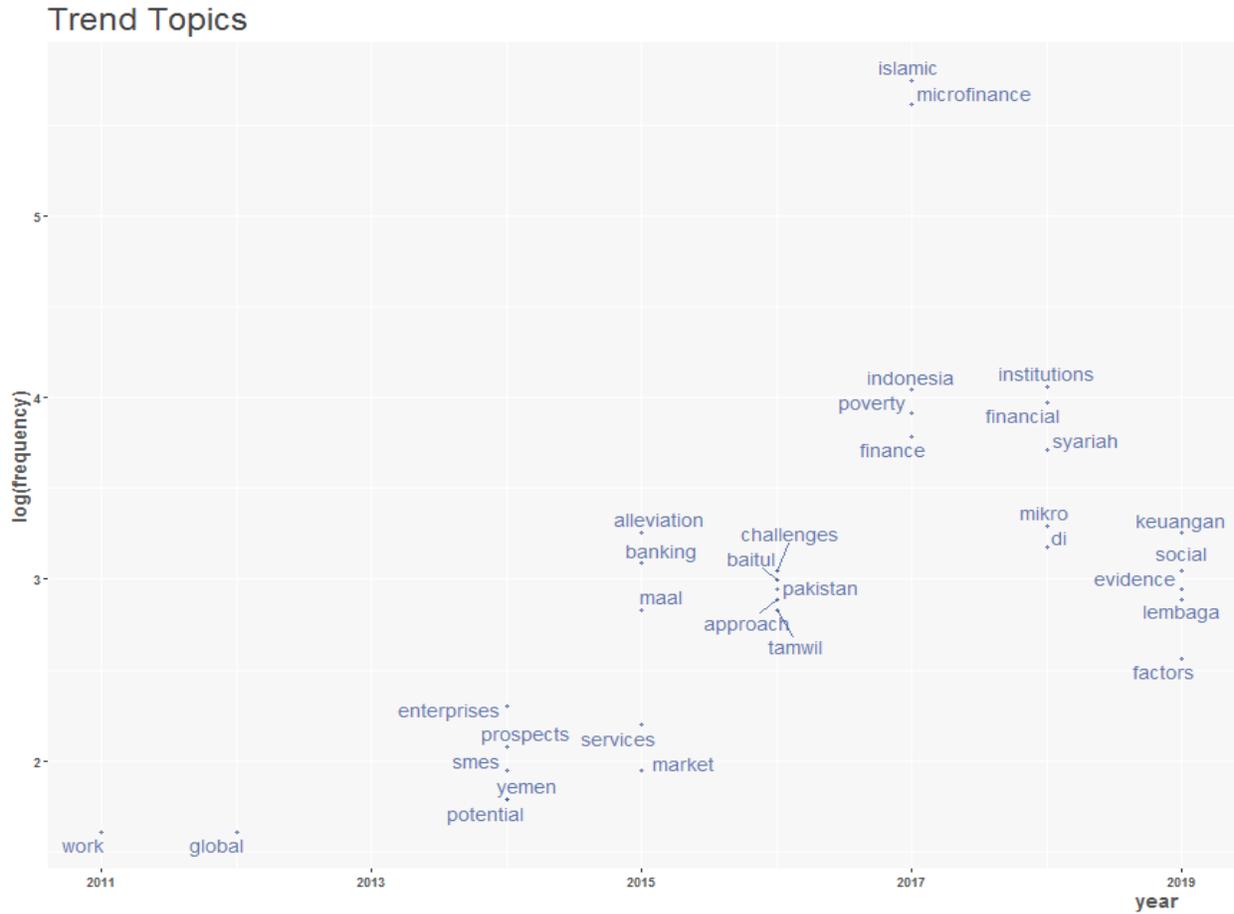
Figure 12: Word Growth



In this study, the words that often appear are also translated into a development curve each year with an annual occurrence value. These results indicate the average number of occurrences in the data collection study in the theme of Islamic microfinance in Islamic economic and financial research per year. The picture above shows that most words that often appear and are used since 2008 tend to increase.

The highest increase was achieved by the word Islamic in 2017, with the value of annual occurrence increasing every year. The increase also occurred in the word microfinance in 2014 but decreased in 2020.

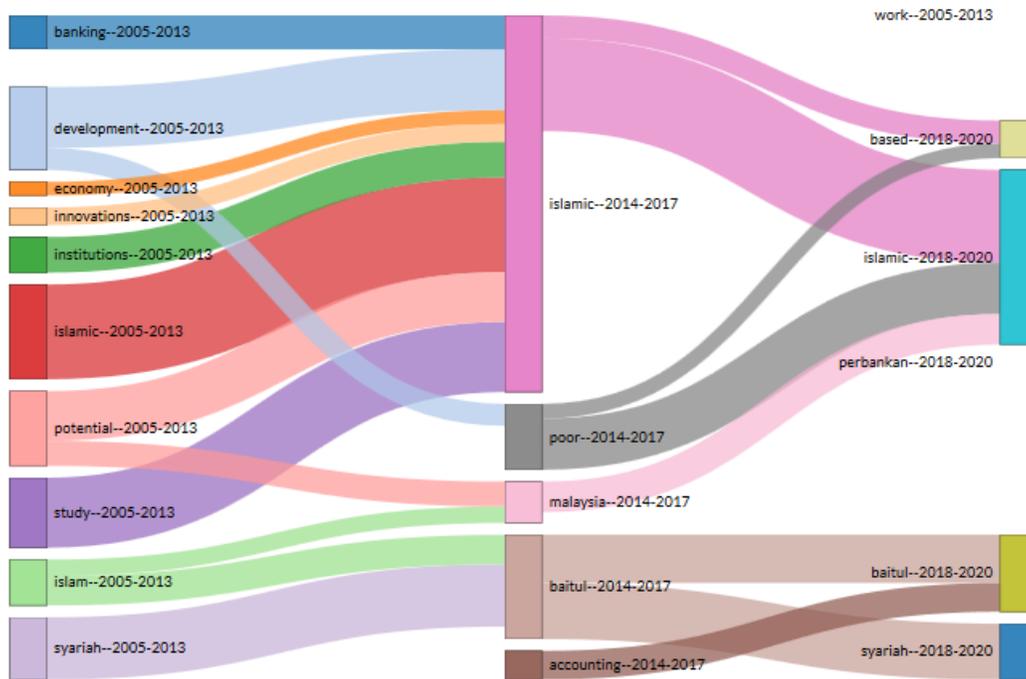
Figure 13: Trend Topic



Topic trends are also part of this research, where the picture above shows an overview of the development of the topic from time to time with the division per year. It is known what topics have been used for a long time and what topics have been used recently. The emergence of topics is also adjusted to the frequency of the number of words appearing in research on Islamic microfinance in Islamic economic and financial research. The higher, the more the word is used, and the more to the right, the more recent the word is used. The development of the topic began to experience a significant increase since 2014.

Based on the description of the data above, the topics that have been used since 2011 work, especially those related to the theme of Islamic microfinance in Islamic economic and financial research. In 2014, the topic of enterprises, prospects, SMEs, Yemen, and potential began to emerge. Even though it has been quite a while, the quantity of these five topics is still small. The topics widely used in 2020 include finance, social, evidence, institutions, and factors with different quantities, where the topic factors are at least under the topic of institutions.

Figure 14: Thematic Evolution

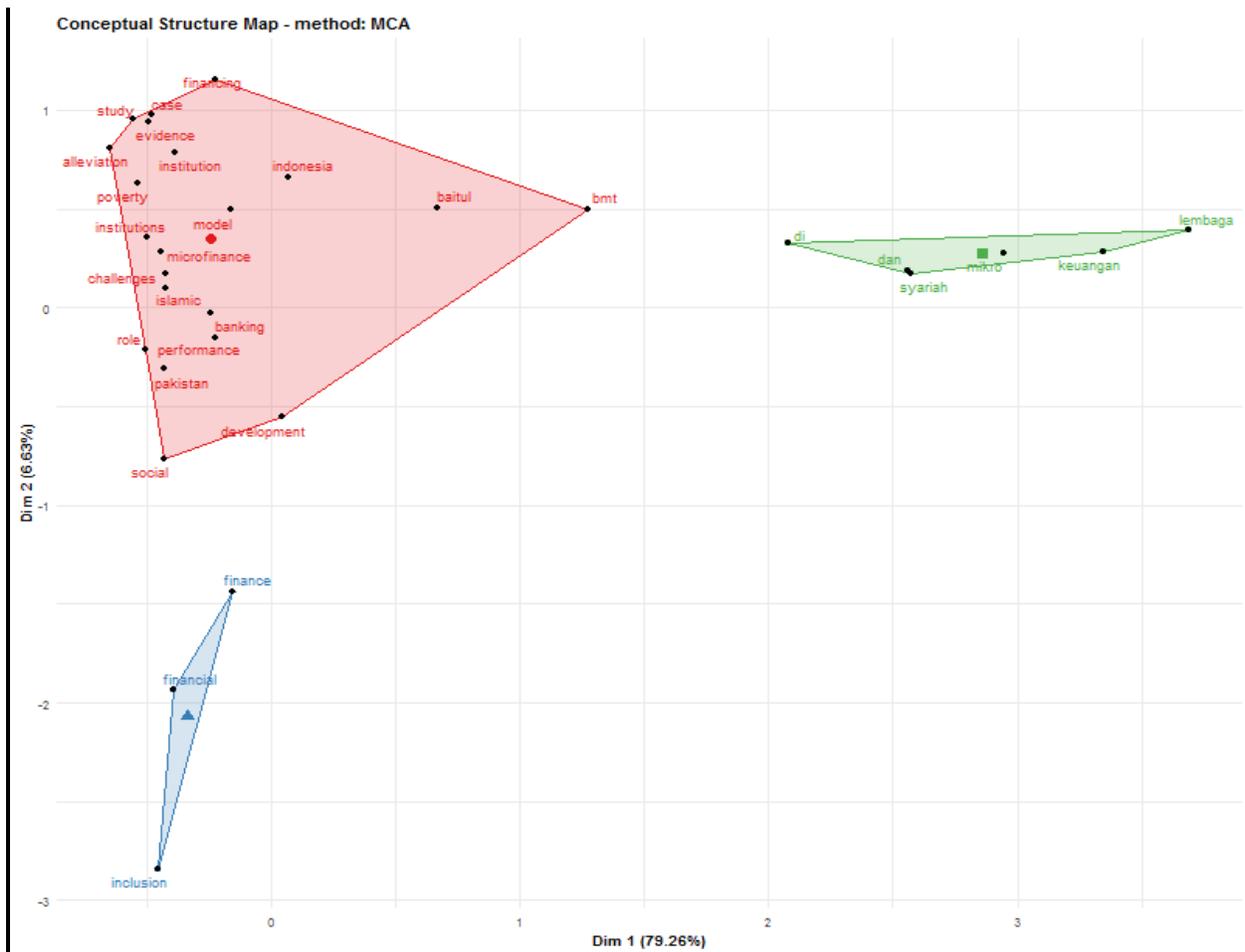


The themes used in papers that are the object of research continue to change, especially from papers that have recently been published compared to papers published for a long time. The evolution of the theme is shown in the image above. Although this research's theme is Islamic microfinance, this data shows several sub-themes that are widely used. The left side shows several themes that are widely used from 2005 to 2013. There are 10 themes listed with different sizes depending on the quantity of use of these themes. The theme "Islamic" took first place, followed by the theme "development" and "potential."

The second part of the middle section shows several themes that are widely used from 2014 to 2017. Some of the themes that have emerged during this period are evolutionary from previously used themes and have a connection in their content. For example, the theme 'Islamic' emerged as a form of revolution from the theme. 'banking,' 'development,' 'economy,' 'innovation,' 'institution,' 'Islamic,' 'potential' and 'study,' this shows that research using extension themes is an extension of research on the themes of banking, development, economy, innovation, institution, Islamic, potential and study in previous research. In this section, the theme is most widely used in Islam.

The third or right section shows the most recently used themes in the period between 2018 and 2020. There are 4 listed themes, of which 2 themes are an evolution of the themes that appeared in the previous period, namely 'Islamic' and 'baitul,' which is an extension of several themes as indicated by the colorful grooves.

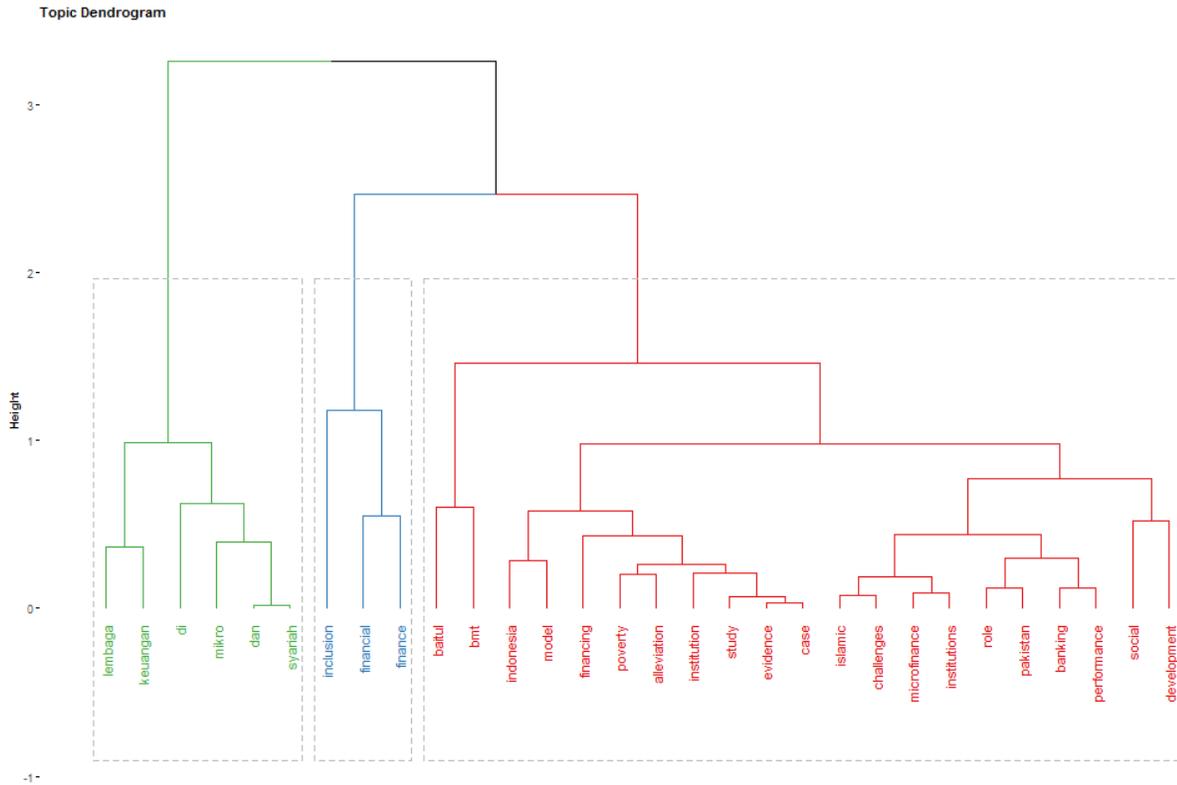
Figure 15: Conceptual Structure Map



This study also describes the conceptual structure map or contextual structure map of each word that often appears in research papers on Islamic microfinance by dividing them based on mapping the relationship between one word and another through area mapping. Each word is placed according to the values of Dim 1 and Dim 2 to produce a mapping between words whose values do not differ much.

In this data, there are 3 parts of the area divided, namely the red, blue, and green areas. Each area contains words that are related to one another. Based on the picture above, the red area shows more and various words related to each other. Included in it, this shows that many research papers link between the words listed in this area.

Figure 16: Topic Dendrogram

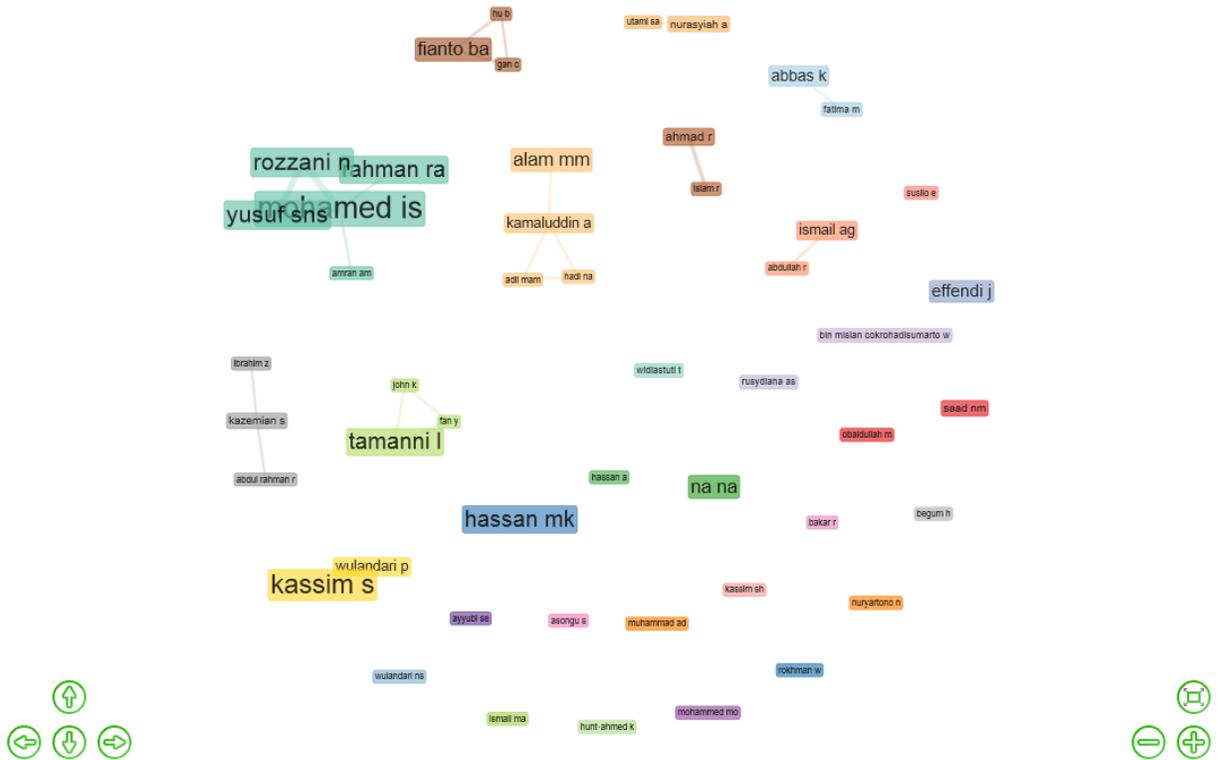


Next is a dendrogram tree diagram showing the most widely used topics and their relation to other topics and classification of these topics depicted in different colors. The representation of dendrogram diagrams is often used in a variety of contexts. For example, in a grouping hierarchy, this diagram describes the division of relationships between elements in groups resulting from software analysis. This grouping is also arranged to take into account the height of the coordination line between topics and between clusters.

This diagram shows that there are 3 classifications of topics, namely topics in red, blue, and topics in green. This shows that the relationship between green classification topics is far from those in the red classification. Each of them is further divided into several clusters, each cluster is further divided into several sub-clusters, and so on until the topic used, several topics are part of one cluster, indicating there is a relationship between the two in research papers on the theme of Islamic microfinance in recent years.

Collaboration Network

Figure 17: Collaboration Network



Furthermore, namely the collaboration network, or a collaboration between the authors of Islamic microfinance themed papers. In the picture above, you can see that several authors' names are displayed, and some have a connection, and some are not. The authors' relationship is shown by clusters of color equations and lines between one name and another. The size of each square also indicates the number of papers published on this theme.

The data above shows the collaboration between the 11 clusters of authors, but there are the 5 largest clusters in this study. The first cluster with Tosca color shows the collaboration between Rozzani, Rahman RA, Yusuf SNS, and Mohamed IS. The second cluster in yellow shows the cooperation between Kassim and Wulandari P. The third cluster in dark blue shows the cooperation of Hassan MK. The fourth cluster is light green showing the collaboration between Tamanni I and Tan Y. Then the fifth cluster is dark green showing the cooperation of Nana. The authors who are not related and indexed in the data above show no collaboration between the author and other authors in making papers related to the theme of Islamic microfinance.

FINDINGS

The above research results indicate a bibliometric analysis using the Biblioshiny of journal articles with a digital object identifier equipped in the Islamic microfinance theme indexed by the Dimension database. Research related to microfinance has become an interesting discussion since the increasing number of MSMEs that require microfinance, thus requiring researchers to produce various scientific studies in microfinance, especially in various innovations and strategies. The development of literature on microfinance has begun to be widely discussed concerning Islamic principles in recent years.

Based on the above results, it appears that research on Islamic microfinance has been widely published by various journals and other types of documents, as shown in the source and the total number of citations, resulting in various topics. The Three Fields Plot results show the three data, namely journals, authors, and topics, allow identification of the relationship between the three, what topics are discussed by the authors, and in which journals the authors publish their research. This plot data also describes each element's quantity, the most published journals, the most productive writers, to the most discussed topics.

The SSRN Electronic Journal is the most productive journal on Islamic microfinance, where it has the most relevant journals. Interestingly, this journal is also the only journal with the highest number of papers in Bradford's Law. However, the high impact journal with an h-index of 8 is occupied by Humanomics, while the SSRN Electronic Journal is second. As for each journal's development, the journal Palgrave Studies in Islamic Banking, Finance, and Economics was the top. This shows that journals that publish Islamic microfinance themes tend to be diverse and are not limited to financial journals. The journals that have been mentioned can be a reference for researchers looking for research sources on this theme.

Then about the authors of the paper, many writers have a high enough impact on Islamic microfinance literature, such as Hassan A, Ismail AG, and Abdullah R whose H-index reaches 3. dominating, this is certainly an opportunity for other countries to continue to race to increase research related to Islamic microfinance. The authors also appear to collaborate with other authors, as shown by the collaboration network. Several collaboration clusters show that enough researchers are collaborating in developing Islamic microfinance.

The most relevant words used in the article on the theme of Islamic microfinance, which is most relevant to use, are Islamic and Microfinance, followed by Institutions, Indonesia, financial, poverty, finance, and so on. These words that often appear show that most of them focused on putting forward financial topics from all the data of the articles studied. Then the second focus was social. The discussion on Islamic microfinance when referring to the most widely used words seems varied, where the words inclusion, performance, banking, baitul mal, financing to challenges appear. Based on these words, it can be concluded that the research on this theme is quite comprehensive and covers various fields.

Interestingly, several countries and regions of the world have also appeared in the word TreeMap, Word cloud, and clustering, including Indonesia, Bangladesh, Pakistan, Nigeria, and Malaysia. This fact shows that several countries are quite popular to be the object of study in

Islamic microfinance research, especially countries with a majority Muslim population and located in Southeast Asia. Islamic microfinance in countries that have implemented the Islamic financial system as an object of study is well known. These countries seem to be quite popular as the research object from articles on the themes examined in this study.

Topic developments indicated by Trend Topic provide an overview of the position of each topic. It is found that there is a development of the words used in various Islamic microfinance literature, especially when looking at thematic evolution, which divides it into three periods, a conceptual structure map that divides into three clusters and dendrogram topics that describe the same result in the form of hierarchical grouping.

CONCLUSIONS

The study was conducted to determine the development of Islamic Microfinance research in Islamic economic and financial research during the period 2005 to 2020. The 441 documents used in this study indicate that research with the theme of Islamic Microfinance has increased every year. The author who often researches this theme is Kassim S during the research period. Meanwhile, the keywords used in this research are the words Islamic, microfinance, institution, and Indonesia. The trend analysis shows that Islamic microfinance institutions needs to play a more social role, especially to help reduce poverty. Research with the theme of Islamic Microfinance is increasingly developing and inseparable in Islamic economic and financial research. Therefore, research with this theme needs to be developed considering the limited research that extensively addresses Islamic Microfinance's theme in Islamic economic and financial research.

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