

Bibliometric Analysis of Mudharabah Financing Research in Islamic Banking in Indonesia: Mapping Using VOSviewer

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Article Info	Abstract
Article history: Received March 10, 2026 Revised April 13, 2026 Accepted June 27, 2026 Available online August 15, 2026 *Corresponding author email: fathan2306wins@gmail.com	Introduction/Main Objectives: This study analyzes research trends on mudharabah financing in Islamic banking and identifies future research opportunities. Research Methods: A bibliometric literature review was conducted using Google Scholar articles retrieved through Publish or Perish (PoP) for 2021–2026. Data were analyzed using Mendeley, Microsoft Excel, and VOSviewer. Finding/Results: The analysis identified 939 articles with 6,199 citations and 32 keywords grouped into five clusters. Research mainly focuses on Islamic banking profitability, financial performance, and financial-sector growth, with studies dominated by Islamic Commercial Banks (BUS). Research on UUS, BPRS, Islamic FinTech, BMT, and Islamic cooperatives remains limited. Conclusion: Future research should expand beyond BUS and strengthen studies on risk management and mudharabah product innovation.
Keywords: Bibliometric Analysis, Islamic Banking, Mudharabah Deposit, Mudharabah Financing, VOSviewer.	
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INTRODUCTION

The Islamic banking industry has experienced significant development, making it undeniable that the Islamic financial system is not only an alternative but can also replace the conventional financial system. Supported by various factors, Islamic banking has the potential to attract customers from the global Muslim population, which accounts for up to 24% of the world's population (Mansoor Khan & Ishaq Bhatti, 2008). In line with this statement, Indonesia ranked as the world's fourth-largest Islamic economy in 2024–2025 (Mare, 2026). Indonesian Muslim society has also become increasingly aware of the importance of implementing the Islamic financial system, as reflected in the growing demand for Islamic banking products and services, as well as in regulatory support from the government (Mokoagow, 2024). Despite the challenges of domestic and global economic dynamics, the total assets of Islamic banking reached IDR 980.29 trillion in 2024. Profitability improved, as indicated by increases in the ROA indicator for Islamic Commercial Banks (BUS) and Islamic Business Units (UUS), and was also driven by optimal efficiency. The Islamic Commercial Bank industry dominated the distribution of assets, financing, and Third-Party Funds (TPF), with total assets reaching IDR 664.41 trillion (Otoritas Jasa Keuangan (OJK), 2025).

The Islamic banking industry provides various services based on specific Sharia contracts, particularly financing. Financing contracts in Islamic banks include murabahah, musyarakah, mudharabah, qardh, ijarah, istisna, and multijasa. Among these contracts, the mudharabah contract has the highest demand. This is reflected in the growth of total mudharabah-based financing, which reached IDR 211,495 billion in 2025. Mudharabah is a partnership contract in Islamic finance in which one party provides the capital while the other manages the business. This contract applies the principles of profit and loss sharing and encourages a mutually beneficial relationship between the capital provider and the business manager (Hamzie, 2026). Mudharabah financing, with its profit-sharing system, contributes significantly to profitability, improves the quality of bank assets, and minimizes payment risk (Wahyuning & Ainun, 2025). In line with this statement, a study by Yanti et al., using multiple linear regression analysis, found that mudharabah financing hurts the increase in Non-Performing Financing (NPF) and has a significant effect on profitability (Yanti et al., 2024).

However, mudharabah financing is not free from challenges and problems. According to Khalifah et al. (2024), the main factors causing problems in mudharabah financing are high business risk, information asymmetry, and the complexity of the evaluation process. In addition, an increase in profit-and-loss sharing motivates customer demand; however, a proportion of mudharabah financing that is not properly managed can lead to an increase in NPF (Adzimatunur, 2020). These problems have made mudharabah financing less popular among the public. In addition to its high risk, the complexity of the financing evaluation process also contributes to this condition. Therefore, it is important to strengthen risk mitigation efforts by regulators,

enhance public education and socialization, and utilize Islamic fintech solutions, such as smart contracts and blockchain technology (Khalifah et al., 2024).

Based on these issues, this study aims to map the development of research on Mudharabah financing in Islamic banking in Indonesia using bibliometric methods and VOSviewer, along with metadata network mapping and a literature review. This analysis is important because research on Mudharabah financing continues to develop but remains fragmented across specific objects and topics. Therefore, this study is expected to consolidate the direction of research development, identify research gaps, and map relationships among topics to inform future research agendas.

LITERATURE REVIEW

It began with the enactment of Law Number 10 of 1998, under which the Indonesian banking system was able to adopt a dual banking system comprising conventional and Islamic banking. This was followed by Law Number 21 of 2008, which became the regulatory foundation for Islamic banking. As a result, by 2007, the Islamic banking industry had developed rapidly and was divided into three forms: Islamic Commercial Banks (ICB), Islamic Business Units (IBU), and Islamic Rural Banks (IRB). Today, Islamic banking has a significant influence on Indonesia's economic growth. (Dika & Rosita, 2025). Islamic banking products comprise various services that use Sharia-compliant contracts. These products include savings, deposits, financing, leasing services, and other banking facilities conducted in accordance with Sharia principles. Financing has become the Islamic banking product with the greatest influence and the highest demand. (Mokoagow, 2024). As a provider of financial products, Islamic banking not only collects funds but also redistributes them to the public.

In practice, the most frequently used financing patterns are the profit-sharing principle and the sale-and-purchase principle. The profit-sharing principle includes two models: Mudharabah and Musyarakah financing, while the sale-and-purchase principle includes Murabahah and Istishna financing. (Niam & Wardana, 2022). Musyarakah financing in Indonesia has shown the largest increase from 2021Q4 to 2025Q4, rising from approximately IDR 53.85 billion to approximately IDR 91.30 billion. In a broader perspective, sound Islamic financing has a significant influence on the economy. A study by Durohman et al. (2023) on OIC member countries found that Islamic financing plays a significant role in reducing long-term income inequality. The interest-free and profit-sharing financing principle can expand access to capital for underserved groups, such as micro-enterprise actors and low-income households. (Durohman et al., 2025)

However, Mudharabah financing continues to influence Islamic banking in Indonesia. Research conducted by Akbar et al. found that Mudharabah financing affects the net profit of Islamic banking. (Akbar et al., 2022) Research by Niam and Wardana, using linear regression analysis, found that Mudharabah financing has a greater effect on the profitability of Islamic

banking than Musyarakah financing. (Niam & Wardana, 2022) Likewise, the performance of Islamic banking is also greatly influenced by the productivity of Mudharabah financing. (Arista & Shila, 2023). In line with these findings, Mudharabah financing itself is a profit-sharing scheme that serves as an alternative to the interest-based system. In the Mudharabah financing scheme, the bank, as the provider of funds/capital, provides capital to the entrepreneur, who serves as the manager, to conduct productive business activities. The profits are then shared according to the agreement, while losses not caused by the entrepreneur's negligence are borne entirely by the capital provider. (Ascarya & Yumanita, 2005). In its implementation in Islamic banking, the bank selects prospective customers through stages of administrative assessment, field surveys, and business feasibility analysis. (Dalimunte & Bastian, 2023).

METHOD

This study aims to map the discussion through a bibliometric review of the influence of Mudharabah financing on Islamic banking in Indonesia. The data used in this study are secondary, comprising scientific journal articles on Mudharabah financing. The research data sources include academic databases, such as Google Scholar, which are used to search for and collect relevant articles, as well as methodological books that provide comprehensive guidance on bibliometric analysis. In the data collection process, the researcher used Publish or Perish (PoP) software to search for reputable national and international journals that are officially indexed. Furthermore, the analysis process utilized VOSviewer, Microsoft Excel, and Mendeley Desktop. The data processing was limited to the title and abstract categories.

Bibliometric analysis is used to examine the distribution of publications and citations across the literature. The reliability of bibliometric indicators depends on the selection of databases and the identification of publications based on researchers' affiliations. Bibliometric indicators are more robust at higher levels of aggregation and are well-suited to analyzing patterns in large collections of publications (Utami et al., 2022).

The data collection process in this study was conducted in several stages (Suminto et al., 2025). First, the researcher searched for journal articles using the keywords “Pembiayaan Mudharabah pada Perbankan Syariah” and “Mudharabah financing in Islamic banking” during 2021–2026, with the assistance of Publish or Perish (PoP) software. Second, the obtained journal titles were compiled in Microsoft Excel to identify and filter duplicate entries. Duplicate articles were removed, and the selected articles were reviewed to ensure their relevance to the research. Third, all research data sources were downloaded in RIS (Research Information Systems) and PDF (Portable Document Format) formats. Fourth, the obtained RIS files were imported into Mendeley Desktop to facilitate reference management and bibliometric data analysis.

RESULT AND DISCUSSION

RESULT

RESEARCH DATA METRICS

Based on the results of data collection using the Publish or Perish (PoP) software from 2021 to 2026, a total of 939 international and national scientific journal articles indexed in Google Scholar were obtained over the six years. In this study, bibliometric metadata analysis was conducted on 939 publications that collectively received 6,199 citations.

The data collection process used the keywords “mudharabah financing in Islamic banking,” “pembiayaan Mudharabah pada perbankan Syariah,” “sektor keuangan Indonesia,” and “Indonesia's financial sector.” The data were then filtered again to obtain accessible journal article publications. The following presents the distribution of publication data regarding the influence of Mudharabah financing in Islamic banking on Indonesia's financial sector that has been recorded and indexed in Google Scholar through the Publish or Perish (PoP) software:

Table 1. Publication Data on Mudharabah Financing in Islamic Banking

Year	Total of Publication
2021	84
2022	114
2023	156
2024	186
2025	307
2026	92

Source: Processed by the authors using Microsoft Excel, 2026.

Table 1 shows a positive trend in the number of publications regarding the influence of Mudharabah financing in Islamic banking on Indonesia's financial sector from year to year during the observed period, particularly in 2025, which recorded the highest number of publications with 307 articles. Meanwhile, 2026 shows a declining trend because the data for that year are only available through January, so the number of recorded articles does not yet reflect the entire year. The following graph illustrates the publication trend regarding the influence of Mudharabah financing in Islamic banking on Indonesia's financial sector during the 2021–2026 period:

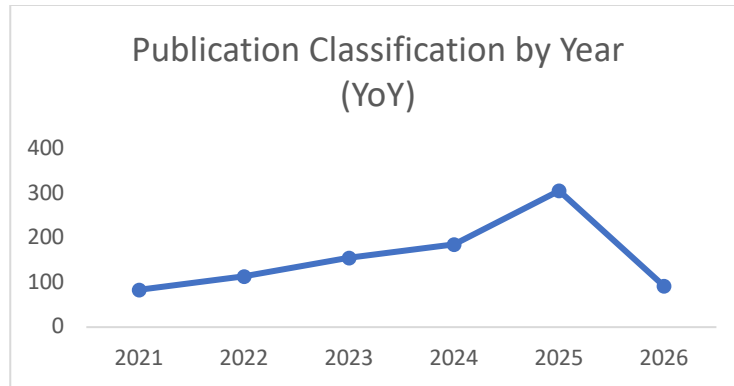


Figure 1. Publication Trends by Year (YoY)

Source: Data is processed using Publish or Perish (PoP), 2026

Citation Analysis of Article Publications

The next step is citation analysis. Citation relationships are the primary foundation of citation analysis. Citation analysis is one method used to assess the quality of publications by calculating how many times other researchers have cited a scientific article, as the frequency with which a scientific work is cited may indicate how often the article becomes a subject of discussion among researchers (Pisuko et al., 2022). In addition, citation analysis can be used to evaluate the influence of a particular author, journal, or article and demonstrate the article's contribution to the development of the scientific literature (Suminto et al., 2025). Based on the metadata analysis compiled using the Publish or Perish (PoP) software, a total of 6,199 citations were obtained, with an average of 1,240 citations per year and 7 citations per article. This indicates that publications on the influence of Mudharabah financing in Islamic banking in Indonesia still require greater attention and further research in the academic literature. The following table presents the 10 articles with the highest number of citations:

Table 2. Citation Analysis of Publications on Mudharabah Financing in Islamic Banking in Indonesia

Year	Title	Author	Name of Journal	Total
2022	Tantangan perkembangan perbankan syariah di Indonesia	Abdul Rachman Abdul, Dewi Putri Mandiri, Widi Astuti, Siti Arkoyah (Abdul et al., 2022)	Jurnal Tabarru': Islamic Banking and Finance	212
2023	Bibliometric and literature review of financing risk in Islamic banking	Eka Wahyu Hestya Budianto (Budianto, 2023)	JPS (Jurnal Perbankan Syariah)	186
2023	Pemetaan Penelitian seputar Variabel Determinan Return On Asset pada Perbankan Syariah:	Muhammad Susandra, Eka Wahyu Hestya Budianto, Nindi Dwi Tetria Dewi	Eco-Iqtishodi : Jurnal Ilmiah Ekonomi dan Keuangan Syariah	181

Year	Title	Author	Name of Journal	Total
2023	Studi Bibliometrik VOSviewer dan Literature Review Pemetaan Penelitian seputar Bank CIMB Niaga Syariah dan Konvensional: Studi Bibliometrik VOSviewer dan Literature Review Research Mapping of Musyarakah	(Rohmandika et al., 2023)	JEMPER (Jurnal Ekonomi Manajemen Perbankan)	174
2022	Contracts in Islamic Financial Institutions: VOSviewer Bibliometric Study and Literature Review	Eka Wahyu Hestya Budianto, Nindi Dwi Tetria Dewi (Budianto & Dewi, 2022)	Maliki Islamic Economic Journal	156
2023	Pemetaan topik penelitian seputar Bank Tabungan Negara (BTN) syariah dan konvensional: studi bibliometrik VOSviewer dan literature review	Laila Rahmawati, Eka Wahyu Hestya Budianto, Nindi Dwi Tetria Dewi (Rahmawati et al., 2023)	Academia.edu	108
2023	Bank Bukopin Syariah dan Konvensional: Studi Pustaka (Library Research) dan Bibliometrik VOSviewer Analisis Perkembangan	Eka Wahyu Hestya Budianto (Putri et al., 2023)	Academia.edu	106
2021	Financial Technology (Fintech) Syariah Pada Masa Pandemi Covid-19 Di Indonesia	Ahmad Yudhira (Yudhira, 2021)	VALUE: Jurnal Ilmiah Akuntansi, Keuangan dan Bisnis	87
2022	Dasar hukum kontrak (akad) dan implementasinya pada perbankan syariah di Indonesia	Abdul Rachman (Rachman, 2022)	Jurnal Ilmiah Ekonomi Islam	77

Year	Title	Author	Name of Journal	Total
2024	Contemporary challenges for Sharia financial institutions to increase competitiveness and product innovation from the perspective of Sharia economic law: Evidence in Indonesia	Fadli Daud Abdullah, Doli Witro, Misbahul Munir Makka, Muhammad Sadi Isa, Syahid Mujahid Wiwaha (Fadli Daud Abdullah et al., 2024)	MILRev: Metro Islamic Law Review	59

A Bibliometric Analysis of Network Visualization Based on Keywords

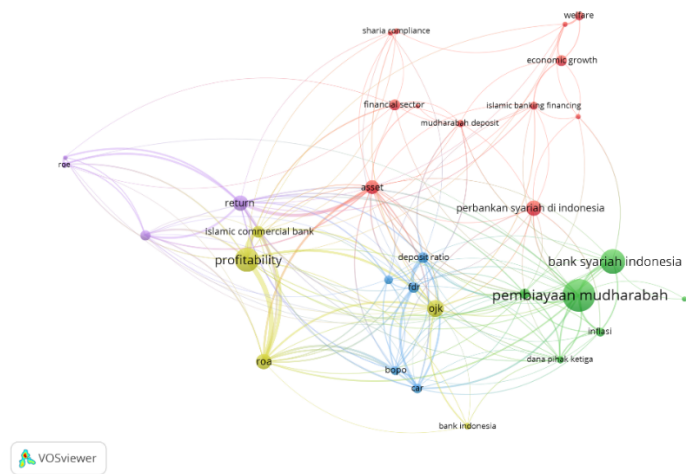


Figure 2. Network Visualization of Mudharabah Financing in Islamic Banking

Source: Processed data, VOSviewer Software, 2026

Based on the results of the Network Visualization of Risk Management, 32 keywords related to the influence of Mudharabah financing in Islamic banking on Indonesia's financial sector were identified. These keywords are grouped into five clusters, with a total of 671 links, represented by interconnected colored circles.

Cluster 1 consists of 12 keywords, namely: Asset, Conventional Bank, Economic Growth, Financial Sector, Islamic Banking Financing, Islamic Financial Sector, Mudharabah Deposit, Islamic Banking in Indonesia, Sharia Compliance, Sustainability, and Welfare.

Cluster 2 consists of 6 keywords, namely: Agricultural Sector, Bank Syariah Indonesia, Third-Party Funds, Inflation, Non-Performing Financing, and Mudharabah Financing.

Cluster 3 consists of 5 keywords, namely: BOPO, CAR, Deposit Ratio, FDR, and Performing Financing.

Cluster 4 consists of 5 keywords, namely: Bank Indonesia, OJK, Islamic Commercial Banking, Profitability, and ROA.

Cluster 5 consists of 4 keywords, namely: Equity, the Influence of Mudharabah Financing, Return, and ROE.

Based on the bibliometric network visualization analysis of the above keywords, publications on the influence of Mudharabah financing are associated with profitability, the financial sector, the agricultural sector, and Islamic banking ratios.

Overlay Analysis of Risk Management Visualization

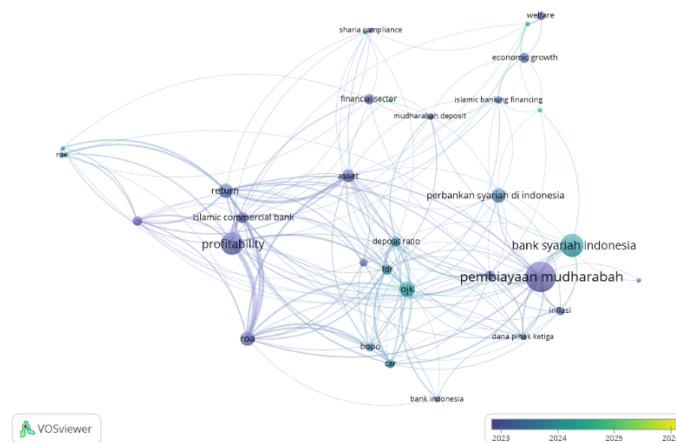


Figure 2. Overlay Visualization of Mudharabah Financing in Islamic Banking

Source: Processed data, VOSViewer Software, 2026

The figure presents the results of a bibliometric analysis using the overlay visualization method to illustrate the development and research trends in risk management analysis within Islamic financial institutions. Based on the visualization, the color of each keyword indicates the period during which it appeared in the literature. Darker colors, such as blue and purple, represent topics that have been studied for longer. In comparison, lighter colors, such as light green and yellow, indicate relatively newer topics that are currently developing in recent research. (Suminto et al., 2025).

Keyword Classification Analysis and Link Strength in Co-Occurrence

Co-occurrence analysis was conducted to identify the most frequent keywords (occurrence) and their degree of association (link strength) in studies on risk analysis in Islamic financial institutions. The results of this mapping provide an overview of the dominant research trends, developments, and areas of focus in the literature. Of the 32 identified keywords, those with an occurrence frequency of more than 10 in each cluster were selected as the basis for the descriptive analysis of the direction of research development in this field.

Table 4. Number of Keywords and Link Strength

No	Cluster	Keyword	Occurrence	Link Strength
1	1	Asset	41	74
2		Conventional Bank	12	8
3		Economic Growth	32	9
4		Financial Sector	32	13
5		Islamic Banking Financing	22	13
6		Islamic Banking System	12	7
7		Islamic Financial Sector	11	4
8		Mudharabah Deposit	19	12
9		Perbankan Syariah di Indonesia	46	16
10		Sharia Compliance	15	12
11		Sustainability	13	16
12		Welfare	23	10
13	2	Agricultural Sector	12	2
14		Bank Syariah Indonesia	84	37
15		Dana Pihak Ketiga	19	36
16		Inflasi	23	29
17		NonPerforming Financing	29	42
18		Pembiayaan Mudharabah	120	68
19	3	BOPO	23	47
20		CAR	26	67
21		Deposit Ratio	32	66
22		FDR	31	75
23		Performing Financing	25	31
24	4	Bank Indonesia	18	12
25		Islamic Commercial Banking	35	76
26		OJK	52	64
27		Profitability	82	134
28		ROA	48	148
29	5	Equity	11	29
30		Pengaruh Pembiayaan Mudharabah	28	44
31		Return	48	106
32		ROE	15	35

Source: Processed data, VOSViewer Software, 2025

DISCUSSION

The keyword representing the relationship between Mudharabah financing and profitability appears most frequently in the literature. Based on previous studies, Mudharabah financing does not have a significant effect on profitability in the financial sector, particularly Islamic banking (Nuriyah & Setyaningsih, 2024). In line with this statement, research by Yatissofa et al. finds that, despite the increasing demand for financing, if losses occur, the bank must also bear the associated risks (Yatissofa et al., 2025). This statement is supported by studies conducted by Wirdyansyah (2025), Muhammad and Utomo (2025), and Suprianto et al. (2025). The influence of Mudharabah financing is also related to total assets. This influence is derived from Mudharabah financing activities in Islamic financial institutions, such as BMT, BPRS, UUS, and BUS, which contribute the most. Islamic banks with large total assets have greater capacity to develop financial products and to meet internal banking needs, including capital requirements, business expansion, and service quality improvement.

Bank Syariah Indonesia has the largest number of studies on Mudharabah financing and its influence on Indonesia's economy. This is in line with Wahyudin (2025), who found that Bank Syariah Indonesia's total assets and Sharia-based financing products significantly affect the economy by supporting investment, consumption, and other business activities. (Wahyudin, 2025). Previous research, such as Hasan (2021), used a partial correlation test to find that changes in total banking assets can influence the relationships among financing variables. (Hasan, 2021). In addition, Mauizhotul (2020) also stated that financing, including Mudharabah financing, has a significant effect on the growth of total banking assets. (Mauizhotul Hasanah, 2020). However, these findings are contrary to Pertiwi's (2021) study on Islamic Rural Banks (BPRS) in Indonesia, which found that Mudharabah and Musyarakah financing do not have a significant effect on total assets. According to the study's conclusion, this condition is caused by external company factors and customers' financial conditions. (Pertiwi, 2021).

As one of the Islamic financial institutions, Islamic banking should make greater use of the Mudharabah contract, which is closely associated with the profit-sharing concept. In Islamic banking, the Mudharabah contract performs its functions through fund collection, fund distribution under financing schemes, and the provision of services for certain banking products. The existence of the profit-sharing system in Islamic banking is inherent in the use of the Mudharabah contract to utilize Third-Party Funds as capital in the financing mechanism provided to customers. (Nurjaman et al., 2024). Thus, Third-Party Funds play a strategic role in increasing the volume of Islamic banking financing. The more Third-Party Funds collected, the more funds banks can distribute to the public. Therefore, Islamic banks that can effectively mobilize Third-Party Funds have greater opportunities to expand financing, thereby strengthening their role in supporting the growth of the Islamic economy. (Fadhilah, 2025). This finding is consistent with the study by Adinda (2023), which examined Islamic banks in Indonesia during the 2015–2022 period and found that Third-Party Funds have a significant effect on the distribution of financing.

This is because financing is a productive asset closely related to Third-Party Funds. Therefore, financing distribution policies should consider liquidity conditions in addition to the profitability of mobilizing Third-Party Funds. (Adinda, 2023).

Furthermore, the growth of Mudharabah financing may be influenced by inflation. Mudharabah is a profit-sharing system that does not involve interest rates. In contrast, inflation may raise interest rates, making customers less inclined to choose conventional banks operating under an interest-based system (Fauziah, 2022). However, inflation itself affects the real value of profit sharing and increases banking funding costs (Habibi, 2026). In Islamic banking, Mudharabah financing is closely related to several Islamic banking financial ratios. Research by Nura et al. (2023) states that BOPO has a significant effect on Mudharabah financing. In terms of operational efficiency, the higher the ratio, the lower the bank's operating expenses relative to its operating income, indicating better control of its operating costs. Furthermore, CAR also has a strong influence on the performance of Mudharabah financing.

CAR is a ratio used to measure capital adequacy, which helps absorb potential losses that Islamic banks may face. The CAR level can affect the profit-sharing rate and indicate the bank's ability to cover potential losses through its capital adequacy. (Nura et al., 2023). Meanwhile, FDR also has a positive effect on Mudharabah deposits. Previous studies, such as those by Trisnadi (2015), Agus Yasin (2018), and Rahmawaty (2015), found that FDR has a positive effect on Mudharabah deposits because FDR represents the bank's ability to return customers' funds. A high FDR indicates that the bank distributes more financing, thereby increasing its potential to generate higher income. (Alipah & Wirman, 2023). Based on the results of the literature review through network visualization analysis, it can be concluded that Mudharabah financing in Indonesia's financial sector has been more widely studied and implemented in the Islamic commercial banking sector. The findings indicate that the influence of Mudharabah financing on economic growth is not directly observable but rather occurs through improvements in the performance and growth of Islamic banking. In this context, the success of Mudharabah financing is also supported by the stability of banking financial ratios, such as FDR, CAR, and BOPO, which play a role in maintaining and improving the profitability of Islamic banking as reflected by Return on Assets (ROA) (Rahman, 2022).

CONCLUSION

This study provides a comprehensive overview of Mudharabah financing in Indonesian Islamic banking, based on data from scientific journal articles indexed in Google Scholar. In general, studies on Mudharabah financing show an increasing trend from year to year, reflecting growing academic interest in this topic. Citation analysis also plays an important role in comprehensively examining the topic. In addition to serving as an indicator of an article's popularity, the citation distribution pattern also indicates increasing academic interest in

examining the influence of Mudharabah financing on the profitability of Islamic banking and its contribution to other financial sectors.

The bibliometric visualization analysis using VOSviewer yielded three main findings and recommendations for future research. First, many studies on Mudharabah financing focus on Islamic Commercial Banks (BUS), while studies specifically examining other types of Islamic financial institutions, such as Islamic Business Units (UUS) and Islamic Rural Banks (BPRS), remain relatively limited. This condition indicates a research gap that may provide an opportunity for future studies to expand the scope of Mudharabah financing research across Islamic banking institutions in Indonesia. Second, the scope of research on Mudharabah financing needs to be expanded by examining various aspects that influence the effectiveness of Mudharabah financing in Islamic banking. These aspects include customers' interest in using the product, the implementation of risk management to mitigate potential losses, the effectiveness of the profit-sharing mechanism implemented by banks, and the appropriateness of fund allocation to productive sectors.

Third, Islamic financial institutions need to optimize risk management implementation in Mudharabah financing and develop innovations that enhance the effectiveness and competitiveness of this financing product. This is expected to increase the contribution of Mudharabah financing to the profitability of Islamic financial institutions, strengthen the development of Indonesia's Islamic financial sector, and enhance public confidence in the profit-sharing mechanism as the main characteristic of the Mudharabah contract.

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