A Bibliometric Review of Trust in Islamic Governance, Education, and Finance Sectors

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Abstract. Using a bibliometric approach, this study aims to map and analyze the develop-ment of scientific literature related to trust in three main sectors of Islamic institu-tions, namely government, education, and finance. Eighty-one scientific docu-ments indexed in Scopus from 2003 to 2025 were analyzed using Biblioshiny soft-ware through RStudio. The study results indicate that the topic of trust has experi-enced significant growth in the last decade, especially in the context of Islamic fi-nance and sustainable development. Malaysia and Indonesia are the countries with the highest scientific contributions and citations. At the same time, the main journals that serve as publication channels include the ISRA International Journal of Islamic Finance and the Journal of Islamic Marketing. Thematic analysis and concept clustering indicate that trust is closely related to digital financial innova-tion, institutional governance, and local contexts such as Islamic education in cer-tain regions. However, the findings indicate fragmentation between sectors and lim-ited methodological and geographical integration. The originality of this study lies in the cross-sectoral approach and thematic structural literature mapping to identi-fy gaps and strategic directions for the development of trust research in Islamic in-stitutions. This study recommends strengthening interdisciplinary and collaborative approaches to study institutional trust based on Islamic values in the future.

Keywords: Trust, Islamic Institutions, Bibliometric Analysis, Governance, Financial Inclusion First Section

1 Introduction

Trust is the primary foundation for the sustainability of social and economic institutions, including institutions based on Islamic values. In the Islamic economic system, the principles of Amanah and Maslahah are at the core of the relationship between institutions and the communities they serve [1]. This trust is not just a social aspect but a functional instrument that strengthens the legitimacy, effectiveness, and sustainability of Islamic institutions such as Islamic governments, Islamic educational institutions, and Islamic financial institutions.

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However, although these values have a strong normative basis, institutional realities show a gap between Islamic idealism and institutional practices. In the Islamic financial sector, for example, despite significant growth in the use of Islamic products, doubts have arisen about the integrity of Islamic financial institutions due to the difference between the Sharia label and the substantive implementation of Islamic values [2]. Even highlighted blind trust, where customers trust Islamic institutions only because of religious symbols without critically evaluating the institution's transparency and accountability [3].

A similar phenomenon is also found in the Islamic education sector, where institutions such as Islamic madrasas and universities play a strategic role in the formation of values but still face challenges in building trust as academically and ethically credible institutions. The aspect of trust in the context of education has not been highlighted in-depth and has not been systematically mapped in academic literature.

In the governance sector, trust is a central element in forming the legitimacy of Islamic authorities such as zakat institutions, bail mal, or Sharia-based governments. However, a crisis of public trust in these institutions can arise when Sharia principles are not consistently manifested in institutional policies and management [4].

As Islamic finance develops globally, trust has become a social currency and institutional capital that determines the long-term sustainability of this industry [5]. However, the literature reviewing trust in Islamic institutions is still partial and fragmented. Previous studies focus on the financial sector alone, and few integrate the governance and education sectors into a comprehensive theoretical framework [6].

The novelty of this study lies in the bibliometric approach to map the growing corpus of literature on trust in three main sectors of Islamic institutions: governance, education, and finance. Previous studies, such as by [7], suggest the importance of a meta-analysis approach and literature mapping to build a strong conceptual founda-tion in Islamic finance studies but do not specifically discuss the dimensions of trust across sectors.

Furthermore, an empirical gap is also found in the study of how trust is formed and maintained in different cultural and geographical contexts. In Malaysia, trust in Islamic banking is a key variable in customer decisions, but the trust formation mod-el structure is rarely explained empirically[8]. Meanwhile, in Europe, the development of Islamic finance shows an increasing interest in ethical finance, but trust remains a critical issue in the adoption of Islamic products [9].

This study also addresses the research gap related to the lack of cross-sectoral studies on trust in Islamic institutions. Existing studies are too focused on one sector, whereas an interdisciplinary approach is needed to understand trust as a complex social and institutional phenomenon. The bibliometric approach allows for systemat-ically mapping trends, topics, scientific actors, and knowledge gaps in the study of trust in Islamic institutions. Thus, this study aims to analyze and map the develop-ment of research on trust in three main sectors of Islamic institutions: governance, education, and finance, with a bibliometric approach based on scientific publications from reputable databases. This study is expected to contribute to compiling a theoret-ical

framework and literature map as a basis for developing further research that is more comprehensive and evidence-based.

2 Research Methods

This study applies a quantitative bibliometric approach to explore the knowledge structure, thematic trends, and scientific networks related to the issue of trust in the context of Islamic governance, Islamic finance, and Islamic education. This approach is relevant to systematically and replicatively obtaining a comprehensive mapping of scientific production in a particular domain [1] and is increasingly popular in contemporary Islamic cross-disciplinary studies [10].

The dataset was collected from the Scopus database, with the following inclusion criteria: (1) documents in the form of journal articles or conference proceedings; (2) using English; (3) published between 2003 and 2025; (4) containing the term "trust" and at least one of the terms "Islamic governance," "Islamic finance," or "Islamic education" in the title, abstract, or keywords. The search process resulted in 81 selected scientific documents. The data were then exported in BibTeX and CSV formats for analysis in Biblioshiny software, an RStudio-based visual interface from the bibliometrix package [11].

The analysis was carried out in several stages. First, basic bibliometric descriptions such as annual publication trends, most productive journal sources, and most influential authors were calculated to illustrate the growth of the literature [6] Next, conceptual mapping was carried out through keyword co-occurrence analysis to identify dominant main themes and subthemes [8].

In addition, co-citation and bibliographic coupling analysis revealed intellectual relationships between publications and citation trends in the document corpus. This technique helps identify key thematic clusters and seminal references in Islamic belief studies [3]. Collaboration network analysis was carried out to understand collaborations between authors, institutions, and countries, which can provide insight into the global scientific network on this issue [2].

This methodology allows research to produce a comprehensive, valid, and reproducible picture of how trust dimensions are studied in various Islamic institutions and contributes to strategic scientific mapping in contemporary Islamic Studies [12].

3 Results and Discussion

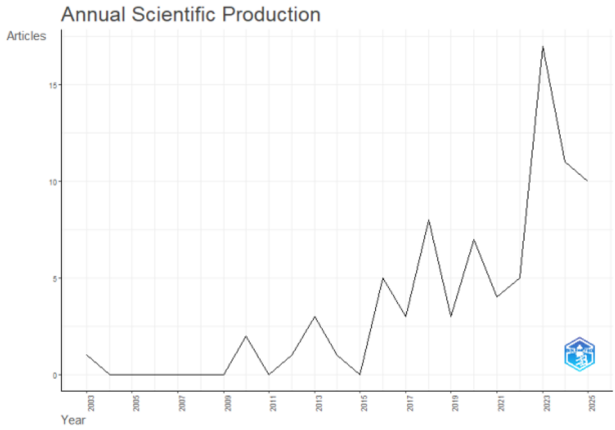

Fig 1. Annual Scientific Production

Scientific production on trust in the context of Islamic governance, finance, and education shows a gradual growth pattern in several phases. In the early phase (2003–2010), this topic received little attention, with very few stagnant publications indicating that trust was still considered a secondary issue. The early growth phase (2011–2016) was marked by an increasing number of publications, reflecting scien-tific awareness of the importance of trust in bridging Islamic values and modern insti-tutional practices. The acceleration phase (2017–2021) showed a consistent surge in publications, indicating that trust was starting to become a significant theme in insti-tutional studies. The year 2022 was the peak with the highest number of publications, reflecting increasing academic interest and the initial maturity of the research ecosys-tem. However, in 2023–2025, there was a moderate decline, leading to a stabilization phase and an emphasis on the quality of studies. Overall, these developments indi-cate a shift in trust from a marginal issue to a strategic element in Islamic institutional studies, reflecting the dynamics of natural growth in the development of the field of study.

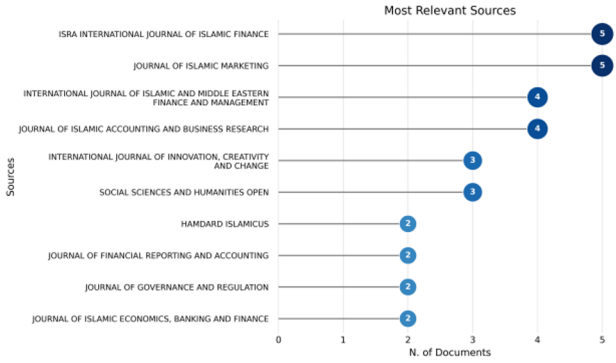

Fig 2. Most Relevant Source

Scientific publications on trust in Islamic institutions are concentrated in journals focusing on Islamic economics, finance, and marketing. ISRA International Journal of

Islamic Finance and Journal of Islamic Marketing are the main channels, with five publications each. Other journals, such as the Journal of Islamic Accounting and Business Research and the International Journal of Islamic and Middle Eastern Finance and Management, also emphasize the importance of accountability and governance. Several interdisciplinary journals have also begun to contribute, indicating a broadening of approaches in the study of trust. This distribution reflects a research ecosystem that is beginning to mature, with clear publication channels and potential for development into broader areas.

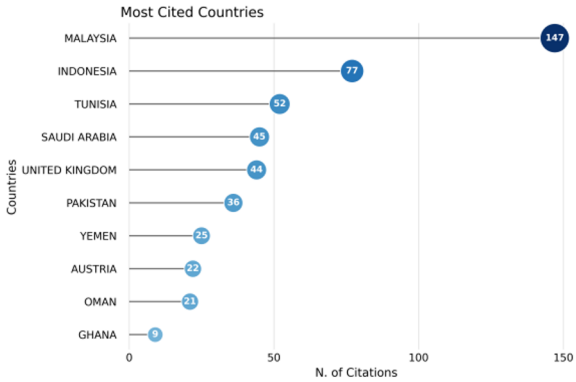

Fig 3. Most Cited Countries

The "Most Cited Countries" chart shows that countries with strong Islamic eco-nomics and finance traditions dominate scholarly contributions on trust in Islamic institutions. Malaysia has 147 citations, indicating its intellectual leadership and in-fluence. Indonesia follows with 77 citations, reflecting its increasing global role as domestic policies strengthen. Turkey is third with 52 citations, confirming its contribu-tions from the perspectives of Islamic law and geopolitics. Other countries such as Saudi Arabia, the UK, and Pakistan also make solid contributions, while countries such as Yemen, Algeria, Oman, and Ghana broaden the geographical scope of the study. This pattern reflects that the issue of trust has become a global concern, influ-enced by national policies, academic capacities, and international connectivity, and opens up opportunities for cross-country research collaboration.



Fig 4. Word Cloud Visualization

The word cloud visualization shows that research on trust in Islamic institutions is broad and multidisciplinary. Keywords such as sustainable development indicate that trust is associated with sustainable development and long-term socio-economic

transformation. Economic themes are also dominant, as seen from the words finance, financial inclusion, and financial market, as well as technology-related terms such as digital finance and decentralized finance, indicating adaptation to the digital landscape.

Terms such as Islam, Islamism, and Banda Aceh focus on local context and area-based studies. Government, ethics, and elections indicate political and public policy dimensions. Meanwhile, words such as female, male, child, and Gen Z indicate a population-based approach, and the use of methods such as interviews and qualitative research indicates a tendency towards an empirical approach.

Overall, research on trust in Islam goes beyond the normative approach, encompassing financial, social, political, and development issues, making it a complex and rich field of study for further exploration.

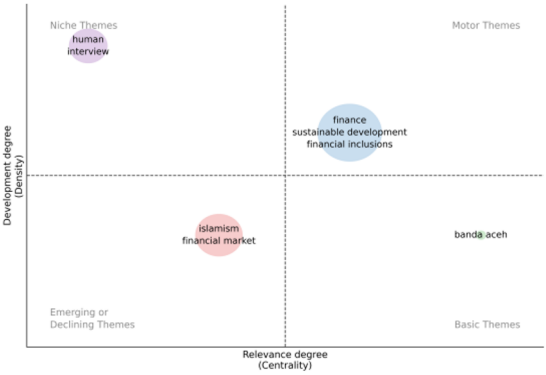

Fig 5. Thematic Map Analysis

Based on Figure 5, it can be explained as follows:

Motor Themes: The themes of finance, sustainable development, and financial inclusion are the research focus because they have broad influence and strong structure. The article by [13] discusses Sharia branding as a sustainable development strategy [14], while highlight microfinance inclusion through Sharia cooperatives [15]. [16] also underline the challenges of Islamic microfinance in Nigeria.

Niche Themes: Human and interview topics reflect an exploratory approach in the community context. [17] examined the role of mosques in health promotion through a qualitative study in the UK.

Emerging/Declining Themes: The topics of Islamism and financial markets show limitations in connectivity and exploration. [18] explored peace education in Islamic institutions, while [19] examined alternative forms of capitalization in Turkey. [20] also examined the relationship between ESG and Islamic financial performance.

Basic Themes: The keyword Banda Aceh has a high connection but has not developed strongly. [21] examined Gen Z's interest in Islamic fintech and [22] explored the relationship between financial literacy and digital finance in Banda Aceh.

4 Conclusion and Suggestion

4.1 Conclusion

This study presents a bibliometric mapping of academic literature on the issue of trust in three main sectors of Islamic institutions: government, education, and fi-nance. The analysis results show that the topic of trust has experienced significant growth, especially in the last five years, with contributions dominating from countries such as Malaysia, Indonesia, and Türkiye. The most widely studied themes focus on Islamic finance, sustainable development, and financial inclusion. However, there is also a tendency to raise local issues, such as case studies in Banda Aceh, as well as exploration of qualitative approaches that are still at a limited level of development. The findings also show that trust is positioned multidimensionally—both as an in-strument of institutional governance and as social capital in Muslim development and social transformation. Conceptually, this literature map reveals cross-sector con-nectivity that has not been fully optimized. Although there are thematic intersections, studies on trust in Islamic institutions still tend to be segmented and have not shown strong cross-sector integration. Thus, this study emphasizes the urgency of an inter-disciplinary approach to understanding trust as a systemic phenomenon in the con-text of contemporary Islamic institutions.

4.2 Suggestion

Based on the findings, it is recommended that future research adopt a cross-sectoral and cross-methodological approach to capture the complexity of trust more fully. Empirical studies based on primary data with a mixed qualitative and quantita-tive approach need to be improved, especially in Islamic educational institutions and governance, which have received relatively less attention than those in the financial sector. In addition, expanding the geographical focus is also highly recommended, especially to cover Africa, Central Asia, and minority Muslim communities in the West, which to date have had minimal contributions to the scientific corpus. Re-search collaboration between countries and institutions also needs to be strengthened to encourage knowledge exchange and external validity of the findings produced.

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