

# Islamic Finance and Halal Investment Trends in the Digital Era: A Bibliometric Review (2010–2025)

Loso Judijanto<sup>1</sup>, Nur Khotijah<sup>2</sup>, Ilza Febrina<sup>3</sup>, Eny Mayasari<sup>4</sup>, Mamdukh Budiman<sup>5</sup>

<sup>1</sup> IPOSS Jakarta, Indonesia and [losojudijantobumn@gmail.com](mailto:losojudijantobumn@gmail.com)

<sup>2</sup> Politeknik Tunas Pemuda Tangerang and [nurkhotijah61@gmail.com](mailto:nurkhotijah61@gmail.com)

<sup>3</sup> Fakultas Ekonomi dan Bisnis, Universitas Teknologi Muhammadiyah Jakarta and [f\\_ilza@yahoo.com](mailto:f_ilza@yahoo.com)

<sup>4</sup> Universitas Muhammadiyah Tapanuli Selatan and [eni@um-tapsel.ac.id](mailto:eni@um-tapsel.ac.id)

<sup>5</sup> Universiti Muhammadiyah Malaysia and [p4240007@student.umam.edu.my](mailto:p4240007@student.umam.edu.my)

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## ABSTRACT

This study offers a bibliometric analysis of Islamic finance and halal investment trends in the digital age (2010–2025), utilizing data from Scopus and examined with VOSviewer and Biblioshiny. The results indicate five predominant research themes: fintech and digital innovation, blockchain and cryptocurrency, financial inclusion and sustainability, Shariah governance, and Islamic investment ecosystems. Findings indicate that Malaysia and Indonesia spearhead worldwide research collaboration, connecting Southeast Asia, the Middle East, and Europe. Scholarship has progressively transitioned from traditional Islamic banking and sukuk to digital transformation, ethical finance, and sustainable development. The report offers pragmatic insights for policymakers and practitioners to advance Shariah-compliant financial innovation, while promoting financial inclusion and sustainable investment. It proposes a Digital Maqasid Finance Framework that amalgamates technology with Islamic ethical and social principles. This research provides a robust framework for future investigations into AI-driven Shariah compliance, digital halal finance, and sustainable Islamic investment ecosystems, despite limitations in database and time.

**Keywords:** *Islamic Finance, Halal Investment, Bibliometric Analysis, Fintech, Blockchain, Sustainability, Shariah Governance, Digital Transformation.*

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## 1. INTRODUCTION

Islamic finance has grown from a small part of the financial system to one of the fastest-growing parts of the global financial system in the last 15 years. The Islamic Corporation for the Development of the Private Sector (ICD) and the London Stock Exchange Group (LSEG) published the Islamic Finance Development Report 2024. It says that the global Islamic finance industry grew by 11% in 2023, reaching a total of US \$4.9 trillion in assets (ICD & LSEG, 2024). This trend is expected to continue, with total assets expected to reach about US \$7.5 trillion by 2028 (LSEG, 2024). The sector now includes a wide range of activities, such as Islamic banking, takaful, sukuk, capital markets, and Shariah-compliant investment funds. This shows that institutions have matured and that the sector is growing in the Middle East, Southeast Asia, and even more in Sub-Saharan Africa and Europe.

Along with this growth in the economy, the halal economy has become a strong driver of demand for Islamic investment. According to the State of the Global Islamic Economy Report 2024/25 (SGIE) by DinarStandard, Muslims around the world will spend about US \$2.43 trillion on halal-related goods and services in 2023. This includes things like food, modest fashion, pharmaceuticals, cosmetics, travel, and media. The report also says that this number will grow by about 7 percent per year until 2028 [1]. This economic dynamism generates a substantial demand for financing and investment in Shariah-compliant capital flows that connect ethical consumption with productive investment. As a result, halal certification, governance, and compliance frameworks have grown more and more linked to Islamic financial markets [2].

Sukuk (Islamic bonds) have become a key part of halal-aligned investment channels in Islamic capital markets. The IIFM Sukuk Report 2024 and other market studies show that both sovereign and corporate sukuk issuance is still going strong, and that new sukuk instruments tied to green and sustainability are being created (IIFM, 2024). Recent examples include the US \$ 1.5 billion ADNOC ten-year sukuk in 2025 and the expansion of sovereign programs in Indonesia, Saudi Arabia, and Malaysia. These show that investors are becoming more interested and that there is more money available. These changes show that halal investment architecture is becoming more institutionalized, connecting ethical asset classes to global capital markets [3], [4]

The digital transformation of finance has changed how Islamic financial products are made, sold, and used even more. Dinar Standard and Elipses worked together to make the Global Islamic Fintech Report 2023/24. They estimated that the industry would do US \$161 billion in business in 2023 and US \$306 billion by 2028, which is an average annual growth rate of 17 percent [1]. More than 80% of all Islamic fintech activity in the world takes place in Saudi Arabia, Malaysia, the UAE, Indonesia, Iran, and Kuwait [5]. These platforms include a wide range of areas, such as Islamic digital banking, peer-to-peer (P2P) financing, wealth-tech, crowdfunding, and insurtech. Digitalization has made it easier for small and medium-sized businesses (SMEs) and retail investors to get started, increased access to finance, and allowed for small-scale halal investments that follow Shariah principles [1].

These global trends are also happening in the United States. For example, the Financial Services Authority (Otoritas Jasa Keuangan – OJK) in Indonesia said that by December 2024, total sharia-banking assets had reached IDR 980.3 trillion. This shows that the market share is growing steadily [6]. The ICD–LSEG Index says that Indonesia is one of the top five Islamic finance jurisdictions in the world and that it has one of the best Islamic fintech ecosystems [3]. Similar development trajectories in Malaysia, Saudi Arabia, and the UAE show that they all focus on digital transformation, building consumer trust, and judicious oversight as ways to make Islamic banking more accessible to everyone. These changes have come together to create a new investment environment where digital infrastructure, halal compliance, and Shariah governance all work together to support ethical financial growth.

Even though Islamic banking and halal-related businesses have grown a lot, academic research hasn't kept up with how the field has changed. The literature is still broken up into different silos, such as Islamic banking efficiency, sukuk pricing, Shariah governance, green and ESG-linked finance, digital-platform regulation, and halal-certification economics. There is no single understanding of how these areas connect in the digital age [7], [8]. The years 2010 to 2025 have also seen important changes, including as commodity price cycles, the COVID-19 pandemic, and increasing digitization. These changes have all had different effects on both market realities and research objectives [1]. Current narrative or conceptual reviews frequently characterize growth qualitatively but are deficient in quantitative bibliometric mapping that elucidates publication trajectories, citation networks, thematic evolution, and intellectual connections among the domains of Islamic finance, halal investment, and financial technology. This evidence gap constrains scholars' capacity to evaluate knowledge advancement, pinpoint significant authors or institutions, and anticipate emerging research frontiers.

The main goal of this work is to use bibliometric analysis to thoroughly map and assess the academic literature on Islamic finance and halal investment in the context of digital transformation from 2010 to 2025. The study aims to: (i) delineate publication output, prominent journals, authors,

institutions, and contributing nations, (ii) examine co-citation and co-occurrence networks to uncover the intellectual foundations and thematic clusters linking Islamic finance, halal investment, and digital innovation, (iii) monitor the temporal progression of prevailing themes before and after the acceleration of financial digitalization, and (iv) recommend a future research agenda that aligns academic investigation with industry trends, including green and sustainable sukuk, Shariah governance in fintech ecosystems, halal-certification digitalization, and inclusive Islamic-investment models. This bibliometric review connects academic research, industry practice, and policy goals to give a complete picture of how Islamic finance and halal investment have grown together in the digital age.

## 2. METHODS

This research utilizes a quantitative bibliometric methodology to systematically chart the scholarly literature of Islamic finance and halal investing in the digital age (2010–2025). Bibliometric analysis is acknowledged as a reliable and replicable technique for assessing scientific productivity, elucidating conceptual frameworks, and illustrating thematic progression across several fields [9], [10]. The dataset was created using the Scopus database since it covers a wide range of fields and has a trustworthy citation index. The search approach used Boolean operators and combinations of keywords including "Islamic finance," "halal investment," "Shariah-compliant finance," "Islamic fintech," and "digital Islamic banking." The search was limited to English-language journal articles, conference papers, and reviews that were published between January 2010 and February 2025. To make sure the data was accurate and could be reproduced, duplicate records and non-academic elements (such book reviews and editorials) were taken out.

After the data was retrieved, all of the bibliographic information, such as the authors' names, titles, abstracts, keywords, publishing sources, and citation counts, was exported in BibTeX format for analysis. The methodological design incorporates performance analysis and scientific mapping methodologies [11]. Performance analysis was employed to assess publication productivity, prominent authors, institutional affiliations, journals, and nations contributing to Islamic finance and halal investment study. At the same time, scientific mapping methods including co-citation, bibliographic coupling, and keyword co-occurrence studies were used to find hidden intellectual connections and new areas of research in the field [12]. The bibliometric indices were standardized to reduce bias caused by significant citation discrepancies between older and newer articles, hence maintaining temporal comparability over the 15-year analysis period.

We used VOSviewer (version 1.6.20) and Biblioshiny, the R-based interface for the bibliometrix software [9], to do network analysis and visualization. We used VOSviewer to make co-authorship and co-occurrence maps that show the structural relationships between authors, keywords, and institutions. We used Biblioshiny to do longitudinal analyses that show how themes changed over two phases: pre-digital diffusion (2010–2016) and digital consolidation (2017–2025). The size of a node showed how often it was published or cited, and the strength of a link showed how closely related two writers or themes were. We used clustering algorithms to find the main themes, such as Shariah governance in fintech, green sukuk and sustainability, Islamic digital banking, and halal investment screening models. The report offers a thorough summary of the evolution and convergence of Islamic finance and halal investment research, shaped by digitalization and technological innovation, through these graphics.

## 3. RESULTS AND DISCUSSION

### 3.1 Network Visualization

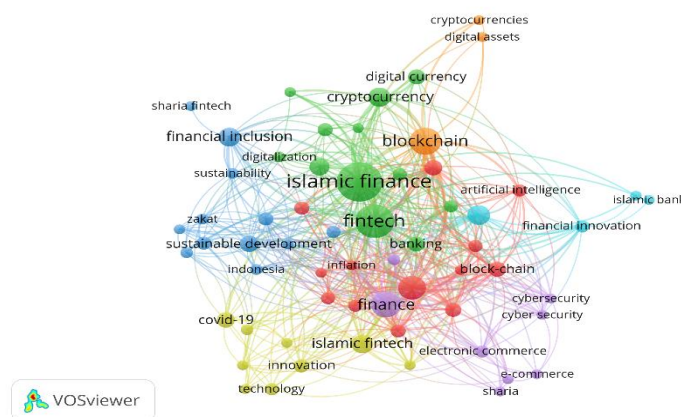


Figure 1. Network Visualization

Source: Data Analysis Result, 2025

The VOSviewer network visualization shows how Islamic finance and halal investment research has changed from 2010 to 2025. The connection strength between nodes shows how often the keywords appear together in published publications, and each node stands for a term in the bibliometric dataset. The size of a node shows how important a term is depending on how often it is cited or how often it appears. The colors show different clusters or theme groups. The image shows five main groups that together show how Islamic finance research has changed over time with digitization, sustainability, and new technologies.

The green cluster indicates the main intellectual center that is based on "Islamic finance" and related ideas like fintech, blockchain, cryptocurrency, and digital currency. This group shows how traditional Shariah-compliant financial methods are coming together with modern digital technologies. The prevalence of words like blockchain and digital assets indicates an increasing academic focus on the incorporation of distributed ledger technologies into Islamic financial activities, encompassing sukuk issuance, zakat administration, and Shariah auditing procedures. More and more studies are showing how blockchain improves transparency, trust, and compliance in Islamic financial systems by dealing with problems of authenticity and traceability [1], [3]

Second, the blue cluster shows the social and developmental side of Islamic finance by linking financial inclusion, sustainable development, digitization, and zakat. This group shows how Islamic finance fits with the UN's Sustainable Development Goals (SDGs) by helping with equitable growth, reducing poverty, and promoting ethical business practices. Southeast Asia, especially Indonesia and Malaysia, is a leader in promoting the objective of inclusive and sustainable Islamic finance through fintech innovations and government-backed digital programs [6]. The emergence of sharia fintech illustrates the proliferation of digital platforms focused on microfinance, SME financing, and peer-to-peer halal investments.

The red cluster represents the convergence of finance, banking, and technology disruption. It includes topics like artificial intelligence (AI), financial innovation, and cybersecurity. This category shows a change in thinking about how to investigate digital resilience and how technology is managed in Islamic financial institutions. AI and financial innovation happen together a lot. This shows that the industry is using machine learning techniques for credit scoring, Shariah compliance screening, and digital advisory services [3]. The emphasis on cybersecurity and electronic commerce indicates an increasing recognition of digital hazards and the necessity for Islamic ethical frameworks to regulate data privacy and security within fintech contexts.

Fourth, the yellow cluster shows the subject of innovation, technology, and Islamic fintech, which is commonly tied to COVID-19. This group shows how the pandemic sped up the use of digital tools in Islamic financial ecosystems. The connection between technology, innovation, and Islamic fintech suggests that research since 2020 has moved toward measures for resilience and the significance of digital ecosystems in keeping businesses running during crises. COVID-19 was a major factor in the rapid growth of online Islamic banking services, remote zakat payments, and virtual halal investment platforms. This supports the idea that digital transformation can help with financial stability and inclusion [1].

Lastly, the purple and orange clusters show new areas of research that deal with e-commerce, Shariah compliance, digital assets, and cryptocurrency. These clusters, while smaller in size, indicate the diversification of halal investment vehicles and the emergence of new discussions regarding the permissibility and regulation of virtual currencies within Islamic jurisprudence. The closeness of digital assets, blockchain, and Shariah in the network shows that the conversation has moved from exploring ideas to discussing rules and trying to make them standard. These clusters together show that the academic ecosystem is changing, with Islamic finance research becoming more multidisciplinary by combining technology, ethics, sustainability, and inclusion. This shows the industry's move toward a digitally empowered, internationally linked halal economy.

3.2 Overlay Visualization

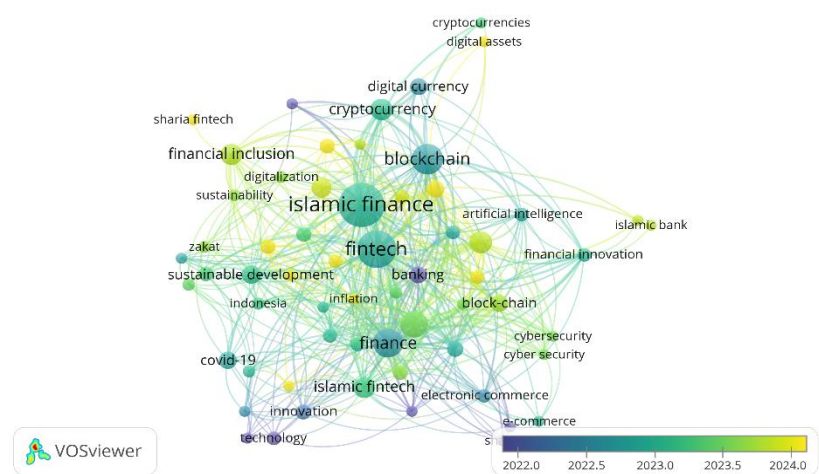


Figure 2. Overlay Visualization  
Source: Data Analysis Result, 2025

The overlay visualization map from VOSviewer shows how research themes in Islamic finance and halal investing have changed over time from 2022 to 2024. The colors range from blue (for older years) to yellow (for more current years), showing the average publication year for each term. The main terms—Islamic finance, fintech, and finance—are in green, which means they have stayed important throughout the period. This suggests that these issues have stayed important points of reference in scholarly debate. Emerging keywords highlighted in yellow, including artificial intelligence, blockchain, digital currency, and financial innovation, signify contemporary academic focus, paralleling the swift digital evolution of financial ecosystems and the increasing incorporation of advanced technologies into Islamic finance frameworks.

In the early part of this timeline (shown by blue and turquoise nodes), research mostly focused on basic and developmental topics like technology, innovation, sustainable development, and financial inclusion. These subjects relate to recovery efforts after the pandemic (2020–2022), when Islamic financial institutions focused on digital adaptation, economic resilience, and growth that included everyone. The studies are focused on specific regions and policies, as seen by the use of phrases like COVID-19, zakat, and Indonesia. Indonesia and Malaysia are at the forefront of implementing fintech-based inclusion and zakat digitalization projects. During this time, scholars sought to connect Islamic finance with sustainability by aligning Islamic economic concepts with the Sustainable Development Goals (SDGs).

The most recent period (2023–2024), on the other hand, is marked by digital ethics and technical convergence. The rise of yellow nodes like blockchain, cryptocurrencies, digital assets, AI, and cybersecurity shows that the focus is shifting toward finance and regulatory concerns led by innovation. Researchers are now investigating the compliance of digital assets with Shariah governance, the role of AI in facilitating halal investment screening, and the efficacy of cybersecurity frameworks in safeguarding Islamic digital financial platforms. The shift of these keywords to the front of the overlay map means that the field of Islamic finance is approaching a new digital frontier, where technology, ethics, and finance all come together. This change shows that academics are starting to realize that Islamic banking in the digital age needs to do more than just come up with new ideas, it also needs to keep trust, openness, and compliance in digital ecosystems that are changing quickly.

3.3 Citation Analysis

Table 1. The Most Impactful Literatures

Citations	Authors and year	Title
101	Alam, N., Gupta, L., Zamani, A. (2019)	Fintech and Islamic finance: Digitalization, development and disruption
81	Qudah, H., Malahim, S., Airout, R., ... Hamour, A.A., Alqudah, M. (2023)	Islamic Finance in the Era of Financial Technology: A Bibliometric Review of Future Trends
75	<u>Chong, F.H.L. (2021)</u>	Enhancing trust through digital Islamic finance and blockchain technology
67	<u>Ascarya, A. (2022)</u>	The role of Islamic social finance during Covid-19 pandemic in Indonesia's economic recovery
67	Nasir, A., Shaukat, K., Khan, K.I., ... Alam, T.M., Luo, S. (2021)	What is Core and What Future Holds for Blockchain Technologies and Cryptocurrencies: A Bibliometric Analysis
49	<u>Rusydiana, A.S. (2021)</u>	Bibliometric analysis of journals, authors, and topics related to COVID-19 and Islamic finance listed in the Dimensions database by Biblioshiny
48	Mohamed, H., Ali, H. (2018)	Blockchain, fintech, and Islamic finance: Building the future in the new Islamic digital economy
41	Hudaefi, F.A., Beik, I.S. (2021)	Digital zakāh campaign in time of Covid-19 pandemic in Indonesia: a netnographic study
39	Atif, M., Hassan, M.K., Rabbani, M.R., Khan, S. (2021)	Islamic FinTech: The digital transformation bringing sustainability to islamic finance
33	Abdeldayem, M., Aldulaimi, S. (2023)	Developing an Islamic crowdfunding model: a new innovative mechanism to finance SMEs in the Middle East

Source: Scopus, 2025

### 3.4 Density Visualization

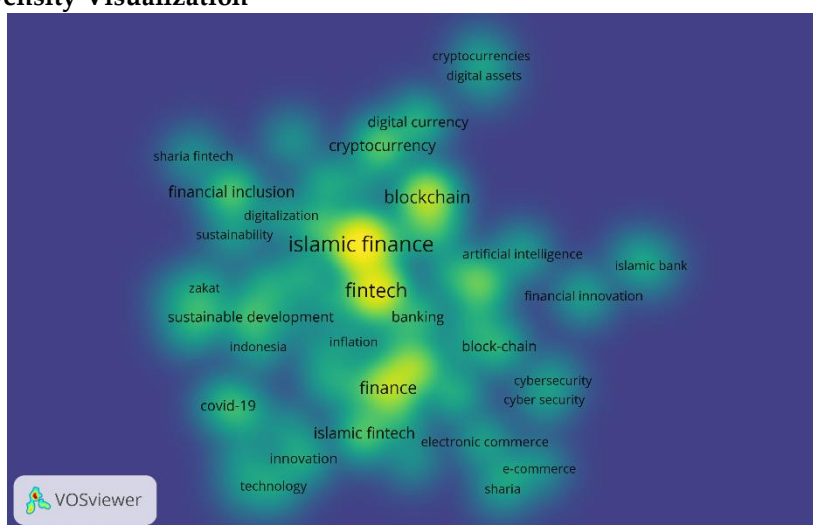


Figure 3. Density Visualization

Source: Data Analysis Result, 2025



The density visualization from VOSviewer shows how much research was going on in the field of Islamic finance and halal investment between 2010 and 2025. The color gradient, which goes from dark blue (low density) to brilliant yellow (high density), reflects how often terms appear together in the dataset. The brightest areas, which are mostly made up of "Islamic finance," "fintech," and "finance," show that these three nodes are the most important parts of the research landscape. Their substantial co-location implies that scholars are mainly interested in combining Islamic financial principles with financial technology. This is especially true in areas like Shariah-compliant digital banking, sukuk innovation, and fintech regulation. "Blockchain," "financial inclusion," and "sustainable development" are some of the high-density sectors around it. These areas show how many fields are coming together to support ethical and inclusive finance that is in line with the *maqasid al-shariah* (objectives of Islamic law).

On the other hand, the green-to-blue edges of the map, where words like "artificial intelligence," "cybersecurity," "e-commerce," and "digital assets" can be found, show new or specialized study areas that have lately become popular. These themes indicate a fresh surge of investigation into the issues of digital transformation and governance in Islamic finance. The words "COVID-19," "innovation," and "technology" in the lower-left quadrant show how the pandemic sped up academic interest in resilience, adapting to new technologies, and online halal investing methods. In general, the density map shows that academics are moving away from traditional financial tools and toward digital integration, ethical innovation, and technological sustainability. This shows that Islamic finance is changing from a traditional model to a digitally empowered, globally connected ecosystem.

### 3.5 Co-Authorship Network

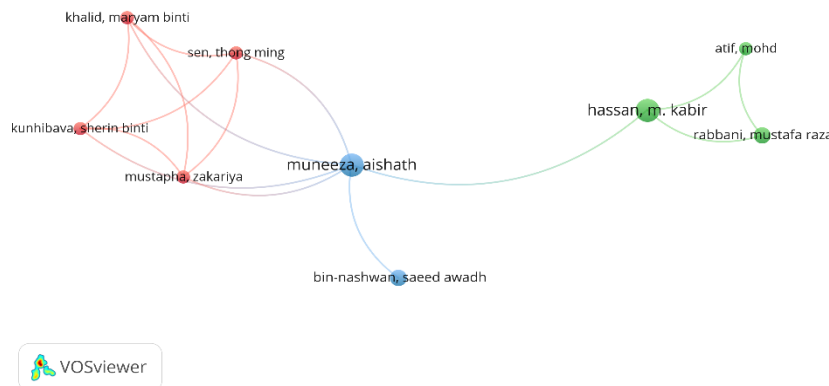


Figure 4. Author Visualization

Source: Data Analysis Result, 2025

Figure 4 shows the author cooperation visualization shows the main research networks and important academics who worked on Islamic finance and halal investment studies from 2010 to 2025. The map has three primary groups, each of which illustrates a different collaboration network. The blue cluster, which Aishath Muneeza leads, connects with Saeed Awadh bin Nashwan and other co-authors. This shows that she is a key link across different research groups. The red cluster, which includes Maryam Binti Khalid, Thong Ming Sen, Sherin Binti Kunhibava, and Zakariya Mustapha, shows that people in the area are working together well. This is probably because they are part of Malaysian academic networks that specialize on Islamic fintech and governance. The green cluster, which is led by M. Kabir Hassan, interacts with Mohd Atif and Mustafa Raza Rabbani. This shows an international research collaboration that focuses on Islamic financial innovation and digitization. In general, the image shows a scholarly community that is somewhat connected, with a few notable



writers, like Muneeza and Hassan, acting as intellectual hubs that help connect researchers from different institutions and regions in the field of global Islamic finance research.

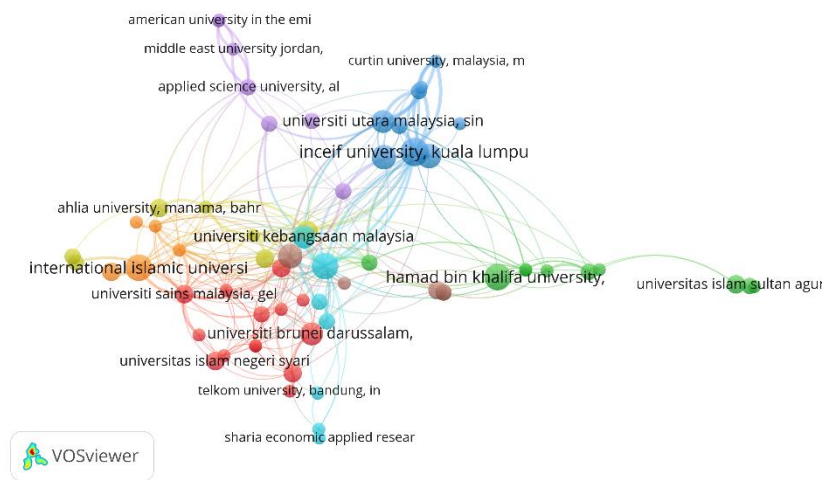


Figure 5. Affiliation Visualization  
Source: Data Analysis Result, 2025

Figure 5 illustrates the institutional collaboration graphic shows that academic networks in Southeast Asia and the Middle East do much of the research on Islamic finance and halal investing. Malaysia is the main center of worldwide scholarly activity. The most important and connected institutions are INCEIF University (Kuala Lumpur), Universiti Utara Malaysia, Universiti Kebangsaan Malaysia, and the International Islamic University Malaysia (IIUM). These schools are all very close together, which shows that Malaysia is a leader in Islamic finance education, policy development, and applied research. Hamad Bin Khalifa University (Qatar), Ahlia University (Bahrain), and Middle East University (Jordan) are examples of strong cross-regional relationships that connect the academic ecosystems of Southeast Asia and the Gulf. Telkom University and Universitas Islam Sultan Agung from Indonesia are also new contributors. This shows that more Indonesian experts are getting involved in research on digital Islamic finance and halal investments. The picture shows that the academic world is connected but focused on certain regions. Malaysia is a worldwide knowledge hub that connects Islamic finance research from Asia and the Middle East.

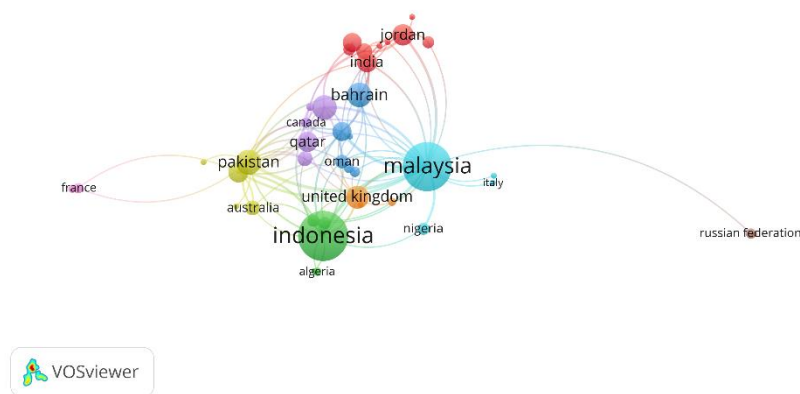


Figure 6. Country Visualization  
Source: Data Analysis Result, 2025

Figure 6 illustrates the nation collaboration graphic shows that Malaysia and Indonesia are the main contributors and links in the worldwide research network on Islamic finance and halal investment. Both countries look like the biggest nodes because they publish a lot and have a lot of international partnerships. Malaysia has especially strong ties with Bahrain, Qatar, Oman, and the UK. This shows how Malaysia is a global hub for Islamic finance research that connects institutions in Asia, the Middle East, and the West. Indonesia, on the other hand, has good working relationships with Pakistan, Algeria, and Australia. This shows that it is becoming a leader in the digitization and inclusive finance aspects of Islamic economics. The map also reveals that more people from India, Jordan, and Nigeria are getting involved, which means that Islamic financial scholarship is reaching more places. On the other hand, countries like France, Italy, and the Russian Federation are on the outside, which suggests that they are only starting to get involved with Islamic banking subjects. The image shows a research landscape that is multi-polar but concentrated on Malaysia. Southeast Asia is the leader in intellectual debate and connects to both Arab and Western academic ecosystems.

### **Practical Implications**

The results of this bibliometric review have significant significance for policymakers, financial institutions, investors, and educators within the Islamic finance and halal investing ecosystem. First, the analysis shows how important digital transformation is for making Shariah-compliant financial institutions that are open and fair. This includes fintech, blockchain, and artificial intelligence. Regulators and Islamic financial authorities can use these insights to create rules that protect Shariah governance and data ethics while also encouraging innovation. For instance, the rising overlap between Islamic finance and sustainable finance and ESG practices shows that the rules for green sukuk and ethical investment screening need to be amended. Second, people who work in Islamic banks and fintech companies can leverage the identified theme trends—like financial inclusion, digitalization, and sustainability—to make sure that new products meet the needs of the market, especially for younger and more tech-savvy Muslim consumers. Lastly, universities and research institutions could use the most important keywords and co-authorship clusters to create interdisciplinary courses that combine Islamic economics, financial technology, and ethical digital innovation. This would help students get ready for the fast-changing halal economy.

### **Theoretical Contributions**

This study theoretically enhances the intellectual framework of Islamic finance and halal investment research by elucidating the impact of digitalization on conventional Islamic economic paradigms. The bibliometric analysis reveals a structural convergence between Islamic financial theory, which focuses on *maqasid al-shariah* (the higher purposes of Islamic law), and innovation-driven financial models based on fintech and blockchain technologies. This integration enhances established frameworks, such the Technology–Organization–Environment (TOE) model and the Resource-Based View (RBV), by including ethical and Shariah-compliant components into the examination of financial innovation. Moreover, the co-occurrence and temporal analyses indicate an evolutionary transition from fundamental research centered on Islamic banking and sukuk to a multidimensional framework that integrates digital governance, sustainability, and inclusion. This study adds to the formulation of a "Digital Maqasid Finance Framework," which conceptually integrates technical advancement with spiritual, social, and environmental well-being. By integrating disparate issues across several disciplines, this research establishes a cohesive theoretical framework for forthcoming empirical investigations into digital halal finance, Shariah fintech ecosystems, and sustainable Islamic investing practices.

### **Limitations and Directions for Future Research**

The study provides extensive insights, nonetheless, several limits must be recognized. First, the bibliometric dataset was obtained solely from Scopus, which, despite its comprehensiveness, may not include pertinent publications indexed in Web of Science, Google Scholar, or regional

repositories—potentially leading to an underrepresentation of local or non-English research contributions from emerging Islamic finance markets. Second, the analysis mostly uses quantitative bibliometric indicators, which show structural and thematic patterns but don't completely show the contextual richness, causation, or theoretical nuance that qualitative reviews or meta-analyses could. Third, since the time frame goes up to early 2025, newer publications beyond this date may show new trends, especially in AI-driven Shariah compliance, decentralized finance (DeFi), and digital halal asset tokenization. Subsequent study ought to use mixed-method methodologies that fuse bibliometric mapping with content analysis, text mining, or expert interviews to enhance comprehension of the adaptation of Islamic banking institutions to digital disruption. To connect academic discussions with the ever-changing reality of the global halal investment business, it will also be important to build networks for collaboration and do comparative studies across countries.

## CONCLUSION

This bibliometric review offers an extensive examination of the dynamic evolution of Islamic finance and halal investing in the digital age (2010–2025), illustrating the profound impact of technology innovation on both the theoretical and practical aspects of the discipline. The analysis shows that important research topics including fintech, blockchain, financial inclusion, sustainability, and Shariah governance have come together to change Islamic financial systems in line with the ideas of openness, inclusivity, and ethical innovation. Malaysia and Indonesia are becoming global centers of knowledge, working closely with institutions in the Middle East, Europe, and South Asia. Thematic clusters show that Islamic finance is becoming more connected to the digital economy and the drive for sustainable development. The research indicates that Islamic finance is experiencing a transformative transformation from a conventional, institution-centric framework to a digitally enabled, innovation-oriented ecosystem equipped to tackle modern concerns, including financial accessibility, data protection, and sustainable investment. This research enhances theoretical comprehension by delineating the intellectual framework and developing trends. It also provides a strategic foundation for policymakers, scholars, and practitioners aiming to promote the role of Islamic finance and halal investment within the global digital economy.

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