

Islamic Home Financing Research: A Bibliometric Mapping and Future Research Directions

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ABSTRACT

The increasing demand for housing financing based on Islamic principles has positioned Islamic Home Financing (IHF) as one of the fastest-growing products within the Islamic banking industry. This phenomenon has triggered a range of academic studies exploring aspects such as financing contracts, consumer behaviour, affordability, and regulatory frameworks. However, these studies remain fragmented, lacking a comprehensive overview of the knowledge structure and research trajectory within the field. This study aims to map the scholarly landscape of IHF through a bibliometric analysis focusing on three main dimensions: co-authorship, co-occurrence, and co-citation. Based on 54 Scopus-indexed documents published between 2000 and 2025, the data were analyzed using VOSviewer. The findings indicate that collaboration networks are dominated by Hanudin Amin from Malaysian institutions, with emerging cross-country and cross-disciplinary partnerships that include sustainability issues. Keyword analysis highlights "Islamic home financing" as a central term, closely associated with the integration of social and commercial finance, consumer behaviour theory (TPB), and environmental concerns. Co-citation analysis reveals a heavy reliance on conventional literature, with classical theories such as TRA and TPB serving as foundational references. The limited research on risk-related issues suggests a significant research gap. This study contributes to the development of a more integrative theoretical foundation for academics and provides practical insights for Islamic banks in designing competitive, sustainable, and globally responsive IHF products.

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Introduction

Housing is a fundamental human need essential for achieving a decent standard of living. Beyond its function as a physical shelter, a home offers psychological and social value by providing a sense of security, comfort, and a space for family building and community interaction (Efendi & Refranisa, 2024); (Karimuna et al., 2024). Consequently, home ownership is a vital component of overall societal well-being.

In Indonesia, the world's fourth most populous country, the demand for housing continues to

rise alongside population growth. However, this increasing demand is not matched by the availability of adequate and affordable housing. Limited land availability, high land prices, and restricted access to financing for low-income households have led to a substantial housing backlog. According to the 2023 data from Statistics Indonesia (BPS), approximately 12.7 million households remain without permanent housing (Aqila, 2022).

One widely adopted financing solution is mortgage lending, commonly known as Kredit Pemilikan Rumah (KPR). KPR allows homebuyers to purchase houses through long-term installment schemes (Ummah, 2019); (Rosyida, 2013). The Indonesian government supports this through subsidies, while banks offer low-interest rates and flexible requirements (Azis & Mariskha, 2023). Nevertheless, a significant portion of the Muslim population objects to the interest-based structure of conventional KPR due to its incompatibility with Islamic principles.

As an alternative, Islamic KPR offers contracts based on Sharia principles such as murabahah, ijarah, and musharakah mutanaqisah, which avoid interest (riba) and promote transparency in payment structures (Fatmasari, 2013); (Sari, 2015). According to Indonesia's Financial Services Authority (OJK), Islamic KPR experienced strong growth, reaching IDR 39.51 trillion in early 2021 with a year-on-year increase of 13.84% (Fuqory, 2021). This indicates rising public interest in Sharia-compliant housing finance.

Correspondingly, academic literature on Islamic KPR has grown over time. Initial studies focused on legal and conceptual foundations, but recent research has expanded into areas such as consumer behaviour, marketing effectiveness, risk management, and comparative analyses with conventional mortgages (Khoiriyah & Marliyah, 2020); (Nasution, 2019); (Bagas, 2023); (Malau & Hutagalung, 2024). Despite this growth, no study has yet systematically mapped the research trends and patterns of Islamic KPR using a bibliometric approach.

Bibliometric analysis is essential for understanding the knowledge structure of a field, identifying research trends, and uncovering gaps that future studies can address (Mu'yidarramatillah et al., 2024); (Supriyatna, 2024). Prior studies have applied bibliometric methods to various Islamic finance topics, including musyarakah (Budianto, 2022), MMQ (Ramadhan & Haedar, 2023), istisna (Ananda et al., 2023); (Zahro et al., 2023), murabahah and PSAK 102 (Pane et al., 2023), and mudharabah and PSAK 105 (Hayyah et al., 2023). Research mapping on multi-contract finance (Rohmadi et al., 2024) and ijarah (Baranuri et al., 2023) further confirms the utility of bibliometric tools in Islamic finance.

Despite these efforts, there is a noticeable absence of bibliometric studies specifically dedicated to Islamic home financing. This research gap is critical given the increasing relevance and application of Islamic KPR in both academic and practical domains. In light of the above, this study aims to explore the scientific publication trends and thematic structures in Islamic home

financing using a bibliometric approach via VOSviewer. The study specifically analyzes co-authorship networks, keyword co-occurrence, and co-citation patterns in order to provide a comprehensive scholarly map of the field and suggest future research directions.

This study adopts a descriptive quantitative approach through bibliometric analysis to evaluate publication trends, thematic patterns, and interrelationships in the scientific literature on Islamic Home Financing (IHF). Bibliometric analysis enables researchers to quantitatively assess scholarly output using bibliographic data such as authorship, institutional affiliation, keywords, and citations.

Data were sourced from the Scopus database, an internationally recognized indexing platform known for its broad coverage and high-quality metadata. VOSviewer software was used to process and visualize the data, allowing for analysis across three dimensions: co-authorship (collaborative relationships among authors), co-occurrence (relationships among keywords), and co-citation (relationships among referenced works).

Article retrieval was conducted using relevant search terms such as "Islamic home financing," "musharakah mutanaqisah," "Islamic banking," "Islamic finance," "Islamic mortgage," and "bay' bithaman ajil (BBA)." The search was limited to English-language journal articles published between 2000 and 2025 in the subject area of Economics, Econometrics, and Finance. Only peer-reviewed journal articles were included. The metadata were exported in CSV format and filtered according to inclusion and relevance criteria.

The analysis process involved uploading the CSV file to VOSviewer using the "create a map based on bibliographic data" function. Full counting was selected to ensure equal weight was given to each element. A minimum occurrence threshold of two or three was applied to filter entities with meaningful relationships. The visualization outputs included network, overlay, and density maps, providing a comprehensive view of the relationships among bibliographic elements. The results were then interpreted narratively to address the research questions and offer an in-depth understanding of the scientific landscape in IHF research.

This study is organized into four main sections. The second section presents the methodology, followed by data collection, analysis, and interpretation. The third section contains the findings and discussions. The fourth section includes the conclusions and recommendations for future research.

Discussion

Year of Publications on Islamic Home Financing

Based on the year of publication on Islamic Home Financing indexed in Scopus between 2000 and 2025, a total of 54 documents were identified, with one document lacking a publication year.

The data indicate a significant increase in publications starting in 2016, peaking in 2020 with 22 documents. Although the number declined to 20 documents during 2021–2025, this trend still highlights that Islamic Home Financing remains a relevant research area, supported by the stability of Islamic interest rates, rising Islamic financial literacy, and innovations in Islamic banking.

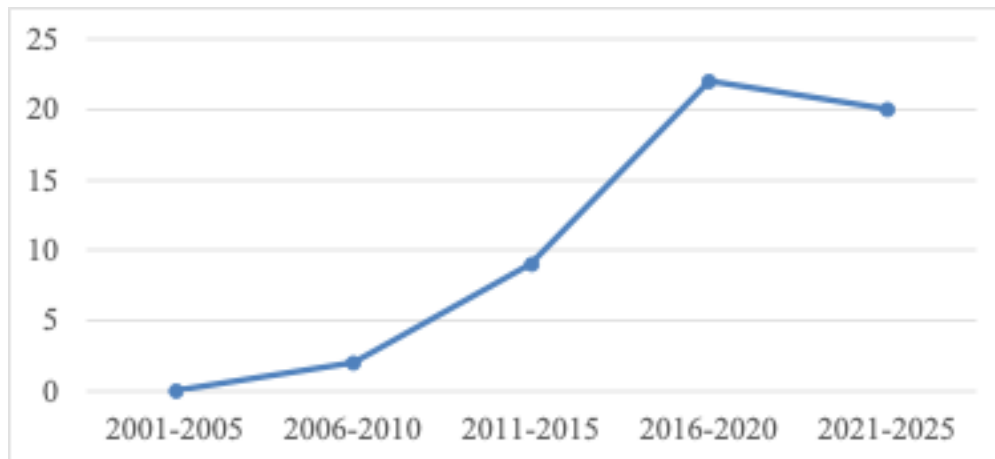


Figure 1. Number of Islamic Home Financing Research Publications Indexed in Scopus

Co-authorship

Authors

The co-authorship network reveals Hanudin Amin as the most central and prolific author in the field of Islamic Home Financing. He maintains strong collaborations with Dzuljastri Abdul Razak, Abdul Rahim Abdul Rahman, Khadijah M. Sayuti, and Hamid Rizal, forming several key clusters. His dominance emphasizes his role as a principal connector within this scholarly network, indicating that research on Islamic Home Financing remains concentrated among a few prominent scholars.

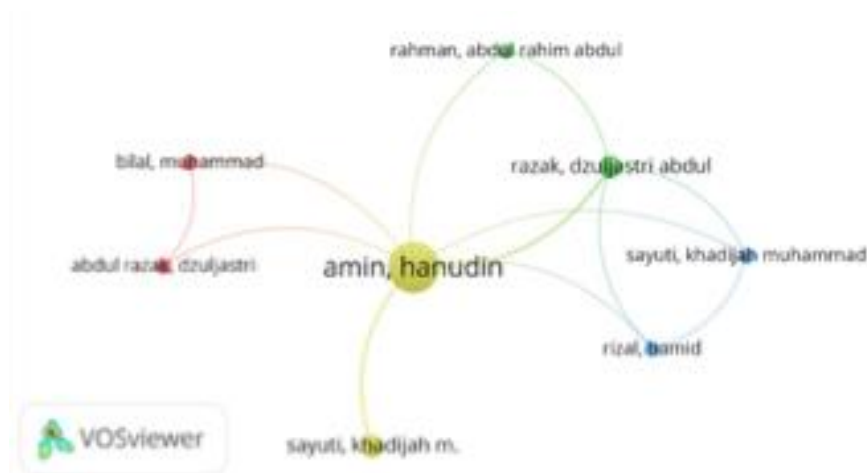


Figure 2. Co-authorship Network of Authors

Institutions

Visualization results show collaborative groupings among four major institutions: the Business School Department, Imperial College of Business, the Department of Economics Lahore, and the Climate Research Institute. Lines between nodes signify active academic collaborations in Islamic Home Financing publications.

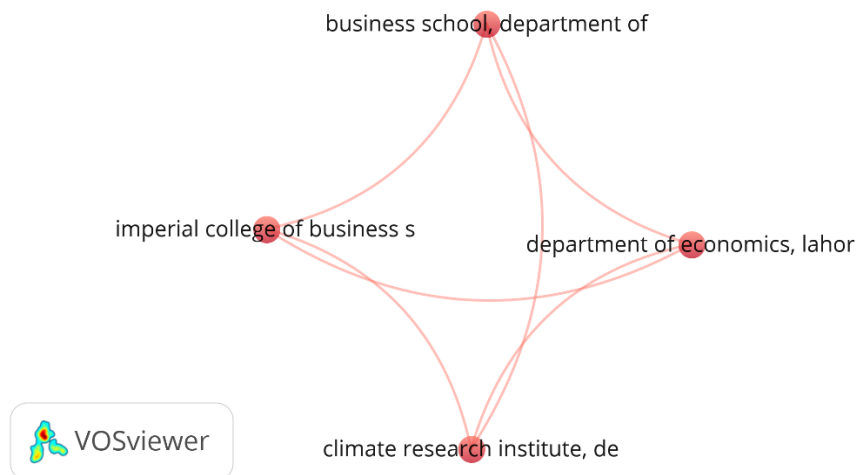


Figure 3. Co-authorship Network of Institution

Countries

The co-authorship map highlights Malaysia as the primary hub for publications and collaboration in Islamic Home Financing research. Malaysia's large node size reflects its dominant role compared to other countries. Collaborative ties also exist between Malaysia and countries such as Australia, Bahrain, Nigeria, Pakistan, and the United Kingdom. Interestingly, countries like Pakistan and the UK, or Nigeria and Bahrain, are connected through Malaysia rather than directly with each other. This suggests that Malaysia serves as an international hub in this research area, while other countries remain dependent on Malaysian collaborations.

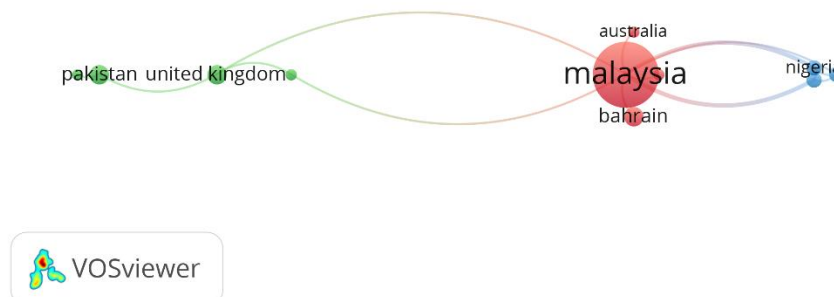


Figure 4. Co-authorship Network of Countries

Co-occurrence

All Keywords

Figure 5 illustrates the keyword network in Islamic Home Financing research using VOSviewer. Core terms such as "Islamic home financing," "home financing," and "Islamic banking" are central, reflecting their high relevance across studies. The green cluster highlights consumer behaviour factors in Malaysia through the Theory of Planned Behaviour (TPB). The red cluster addresses technical and economic aspects, including musharakah mutanaqisah, interest rates, and housing affordability. The blue cluster focuses on consumer preferences and intentions, particularly regarding murabaha and PLS systems. The yellow cluster represents country-specific contexts like Pakistan and related themes such as Islamism and finance. Overall, the visualization reflects research trends, thematic focus, and conceptual linkages in the field.

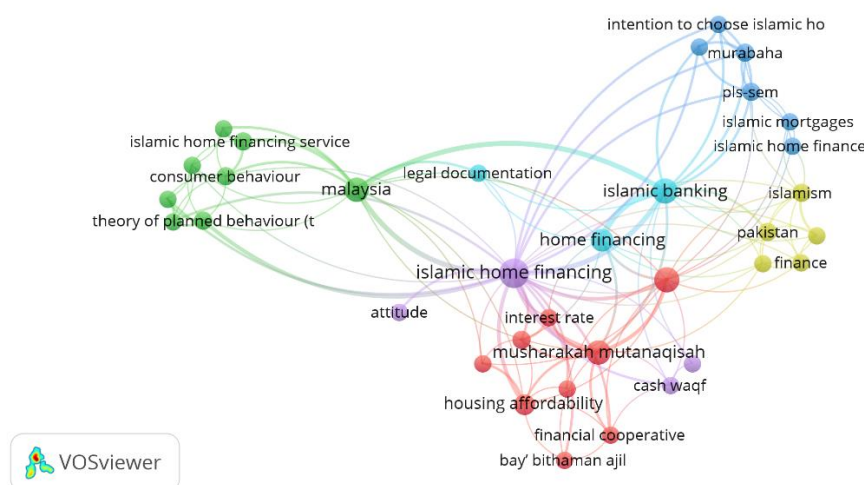


Figure 5. Co-occurrence Co-authorship Network of All Keywords

Author Keywords

Figure 6 shows the co-occurrence network of author keywords in Islamic Home Financing research using VOSviewer, with "Islamic home financing," "Islamic finance," and "Islamic banking" as central nodes. The resulting clusters represent multiple dimensions: consumer behaviour and the Malaysian context (red), technical and economic aspects (green), financing schemes and preferences (blue), macro-level issues such as countries and financial systems (yellow), and interlinked topics centralized around Islamic home financing (purple). This reflects the multidisciplinary and interconnected nature of Islamic Home Financing research.

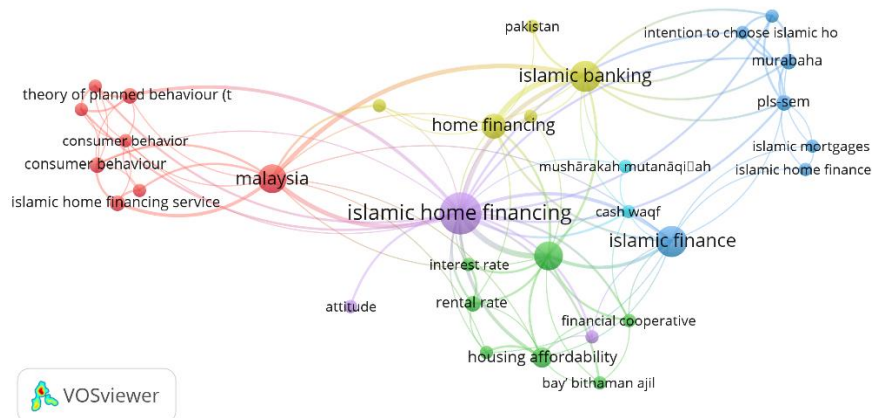


Figure 6. Co-occurrence Co-authorship Network of author keywords

Index Keywords

Figure 7 presents the co-occurrence network of indexed keywords, with key terms such as finance, Islamism, and banking occupying central nodes. The green cluster reflects issues of accessibility, the yellow cluster connects ideological values to consumer behaviour, the blue cluster focuses on promotion and financial systems, and the red cluster highlights challenges and awareness surrounding Islamic finance. This visualization affirms the integration of social, economic, and ideological dimensions in Islamic finance research.

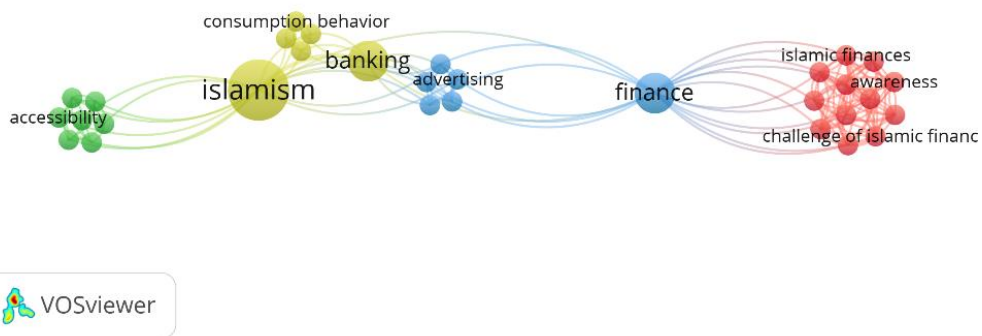


Figure 7. Co-occurrence Co-authorship Network of indexed keywords

Co-citation

Cited References

Figure 8 visualizes cited references, showing that Islamic Home Financing research is grounded in three core aspects: (1) consumer behaviour theories for understanding preferences and decision-making; (2) Islamic ethical values and *maqashid* shariah, which provide normative frameworks; and (3) modern analytical methods using statistical and interdisciplinary approaches. Notably, works by Amin H. and Ajzen I. are frequently cited, indicating their central influence.

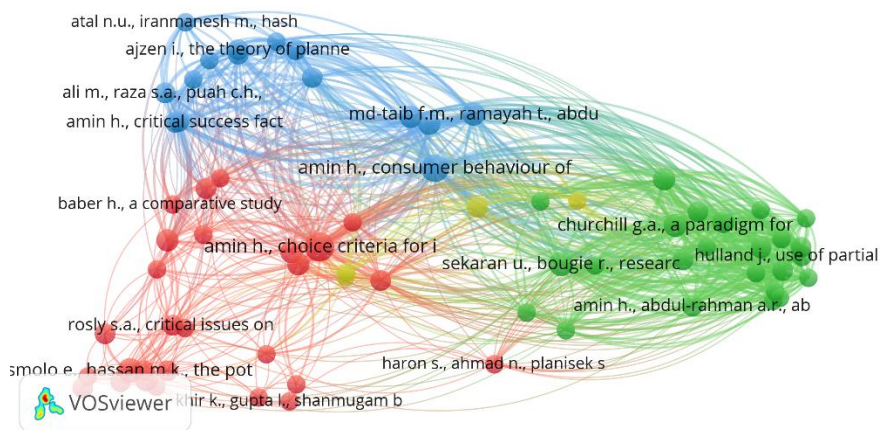


Figure 8. Co-citation Network of indexed Cited References

Cited Sources

Figure 9 displays cited source networks in Islamic Home Financing studies using VOSviewer. Prominent journals include the International Journal of Bank Marketing, Journal of Islamic Marketing, and International Journal of Housing Markets and Analysis, acting as key nodes. Colored clusters reflect thematic or methodological groupings—e.g., red for Islamic marketing and finance journals, green for ethics and Islamic business management, yellow for global economic and finance journals, and blue for behavioural and research methods journals. This affirms the field’s interdisciplinary nature, connecting finance, marketing, ethics, and consumer behaviour.

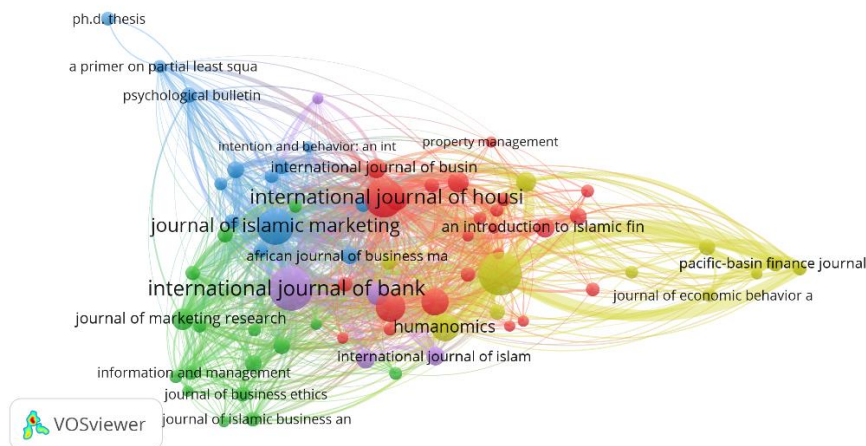


Figure 9. Co-citation Network of indexed Cited sources

Cited Authors

Figure 10 illustrates the co-citation network of cited authors, with Hanudin Amin emerging as the most dominant and frequently cited scholar. The red cluster includes authors focused on Islamic finance and consumer behaviour, the green cluster comprises authors exploring broader Islamic economics and finance topics, and the blue cluster includes theorists and methodologists such as Ajzen I. and Sarstedt M. This underscores the integration of conceptual, practical, and

methodological approaches in Islamic home financing research.

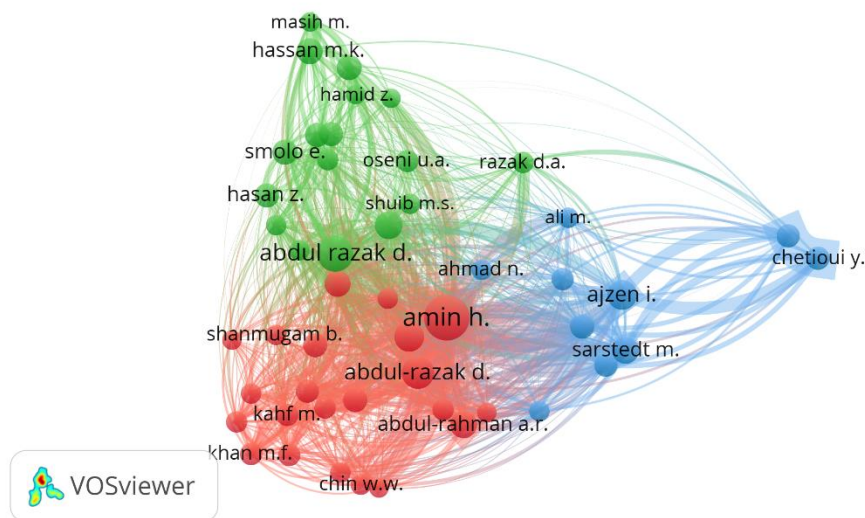


Figure 10. Co-citation Network of indexed Cited Author

Future Research Agenda

The co-authorship analysis reveals that studies related to Islamic Home Financing (KPR Syariah) are evolving through strong collaborative patterns among authors, with several prominent clusters emerging. Key collaborations are identified between Bilal, Muhammad and Abdul Razak, Dzuljastri; Sayuti, Khadijah Muhammad and Rizal, Hamid; as well as Razak, Dzul kifli Abdul and Rahman, Abdul Rahim Abdul. Among these networks, Hanudin Amin emerges as a central figure who bridges various clusters, underscoring his strategic role as a connector in cross-country and interdisciplinary research ecosystems. This highlights that the development of Islamic home financing studies is supported not only by individual contributions but also by internationally scaled collaborative dynamics. These findings underscore the importance of inclusive, cross-border research networks to broaden academic horizons and deepen conceptual understanding in this field.

Furthermore, the mapping results present several important implications for the academic community. First, the identification of key scholars such as Hanudin Amin as cross-cluster connectors opens strategic opportunities for multidisciplinary and multinational collaborations. Second, the emergence of institutions such as the Climate Research Institute and Konkuk University signals an expansion of research contexts, where sustainability and environmental issues are being integrated into the study of Islamic home financing. This indicates a shift in research focus from purely legal and financial aspects toward a more holistic and sustainability-oriented approach. Thus, academics are gaining a new foundation to develop more integrative and contextually relevant theoretical and methodological approaches.

From a practical perspective, these findings also offer strategic contributions. The involvement

of non-Muslim countries such as Australia, the United Kingdom, South Korea, and the United States in the collaboration network indicates that Islamic home financing is increasingly recognized as an inclusive and globally adaptable financial instrument. This opens opportunities for Islamic financial institutions to expand cross-jurisdictional partnerships, tailor products to international market needs, and enhance competitiveness through research-based innovation. However, the analysis also reveals a significant gap—namely, the limited direct involvement of Islamic banking institutions in academic publications. The absence of practitioner contributions points to a weak synergy between academia and the industry. Therefore, future research agendas should prioritize building stronger collaborations between universities and Islamic financial institutions to produce applied research that is relevant, innovative, and impactful in shaping product development and business strategies within the sector.

The co-occurrence analysis in Islamic home financing studies reveals keyword interrelations that reflect the complexity and thematic expansion of this research domain. Several main clusters indicate consistent co-appearance of terms such as *musharakah mutanaqisah*, *bay' bithaman ajil*, *murabaha*, Islamic home financing, and Theory of Planned Behaviour (TPB). This suggests that Islamic home financing studies are not confined to technical and legal aspects of financial products, but also extend to consumer behaviour and Islamic social finance values, such as *cash waqf*. Furthermore, intriguing findings emerge from associations with interdisciplinary issues such as climate change, sustainability, population statistics, and even scanning electron microscopy, signalling a shift toward a more holistic and interdisciplinary research orientation.

The academic implications of these findings are substantial. First, keyword mapping indicates a broadening research scope, from integrating social and commercial finance instruments (e.g., *cash waqf* with *musharakah mutanaqisah*) to applying behavioural theories to understand consumer preferences. Second, the linkage to sustainability issues highlights the importance of housing finance approaches aligned with sustainable development agendas, including eco-friendly home design and energy efficiency. Third, the appearance of population statistics underscores the importance of demographic dynamics and urbanization in planning Islamic home financing products. Fourth, the presence of terms like scanning electron microscopy, though seemingly an outlier, offers new perspectives on material technology applications for ensuring construction quality—an area relevant to sustainable housing innovation. These findings provide a solid foundation for scholars to develop more contextual, integrative, and cross-disciplinary theories and methodologies, particularly in environmental science, civil engineering, and demography.

From a practical standpoint, this analysis provides strategic directions for the Islamic banking industry. First, the relationship between housing affordability and consumer behaviour emphasises the need for product designs that are responsive to public needs and financial

capabilities. Second, the association with legal documentation highlights that contract transparency and regulatory certainty are crucial in strengthening consumer trust. Third, the emergence of climate change and sustainability issues presents opportunities to develop housing finance products based on green financing principles aligned with global environmental standards. Fourth, leveraging population statistics can enable more precise market mapping, such as targeting urban youth segments or middle-income families. Fifth, the association with scanning electron microscopy can be interpreted as a strategic opportunity for collaboration between Islamic banking and the construction sector to ensure the physical quality of financed buildings. Therefore, cross-sectoral integration becomes key to enhancing the competitiveness and sustainability of Islamic home financing in the future.

The co-citation analysis reveals the intellectual structure underpinning Islamic Home Financing (KPR Syariah) studies. The mapping results indicate that this field substantially draws on conventional literature, particularly in housing affordability and real estate economics. This tendency suggests that the theoretical development of Islamic home financing does not rest solely on Islamic finance frameworks but instead integrates established theories and models from conventional financial literature. This reflects a hybrid approach in study development, combining Islamic values with scientifically established foundations from housing economics.

Furthermore, the co-citation analysis identifies the presence of classical literature as a crucial reference in Islamic home financing studies. Seminal works such as the Theory of Reasoned Action by Ajzen and Fishbein, and the Theory of Planned Behaviour by Ajzen, originating from the 1970s–1980s, continue to serve as primary references in contemporary empirical investigations. The presence of these theories in the citation structure indicates theoretical continuity over time and reinforces that, despite Islamic home financing being a relatively new phenomenon in Islamic finance, its empirical testing remains rooted in well-established behavioural paradigms. This provides a strong conceptual stability for the advancement of methodologies in modern Islamic finance studies.

However, the mapping results also uncover a significant research gap, particularly concerning risk studies in Islamic home financing. Critical topics such as default risk, legal risk, and non-performing financing (NPF) rarely appear as citation focal points or primary references. The absence of robust literature in this area reveals a lack of attention to risk management aspects in the development and evaluation of Islamic home financing products. These findings highlight the need for future research agendas to focus more on identifying, measuring, and mitigating risks in Islamic financing schemes to ensure the sustainability and resilience of the Islamic banking system in the housing sector.

Conclusion

Based on the bibliometric analysis of international publications on Islamic Home Financing, it can be concluded that this field has developed into a multidisciplinary area, with dominant contributions from Malaysian authors and institutions, while also displaying growing global interconnectivity. Co-authorship analysis shows that scientific collaboration remains centred on key actors—particularly Amin H.—with major institutional support from the Islamic Business School and Labuan Faculty of International Finance. Nonetheless, the involvement of countries like Pakistan, Nigeria, the UK, and Australia highlights the potential for Islamic Home Financing to emerge as a universal home financing model.

Furthermore, co-occurrence analysis reveals six main thematic clusters encompassing financing contracts (e.g., *musharakah mutanaqisah* and *murabaha*), consumer behaviour theories (TPB), housing affordability, cash waqf, and legal aspects. This confirms that Islamic Home Financing research extends beyond normative theory into financial, social, and managerial dimensions rooted in *maqashid* shariah values. Co-citation analysis illustrates that the field's theoretical foundations lie in a combination of classical behaviour theories and empirical contributions by leading scholars. Foundational works by Ajzen and Fishbein (TPB) remain pivotal, while scholars such as Amin H., Usmani M.T., and Rosly S.A. are frequently cited in empirical and normative contexts. Journals like the ISRA International Journal of Islamic Finance, International Journal of Housing Markets and Analysis, and Journal of Islamic Marketing dominate as primary publication outlets.

In light of these patterns, future research should focus on: (1) expanding international collaboration to foster cross-contextual knowledge integration; (2) exploring interdisciplinary approaches involving sustainability, material science, and demographic dynamics in Islamic mortgage product design; and (3) advancing risk management research, including topics such as default risk, legal risk, and non-performing financing, which remain underexplored in both the literature and industry practice.

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