



Analysis and Visualization of Patterned Trends in Takaful Scientific Literature (Taáwun Value Spirit): Meta Synthesis Application

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ABSTRACT

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Recently, research on Takaful or Islamic insurance has experienced a rapid growth in the number of published documents. Especially after the global financial crisis, between 2011 and 2021, there were 60 articles on sharia insurance published in Scopus indexed journals and also indexed by the Australian Business Deans Council (ABDC) Journal Quality List. In this study, the authors used a qualitative approach with the meta-synthesis method to analyze thoroughly through a meta-synthesis review. This study aims to discuss the main aspects of the Takaful literature and provide guidance for future theoretical and empirical research. The results of the study show that the publication of Takaful articles is not limited by religion, geography, or the majority of religions in a country. In addition, the researcher also identified three main streams in the publication of Takaful articles, namely the Takaful model, organizational governance mechanisms, and customer perceptions of Takaful products/services. Based on these findings, this study provides recommendations for future research directions with the aim of expanding the study of the Takaful topic.

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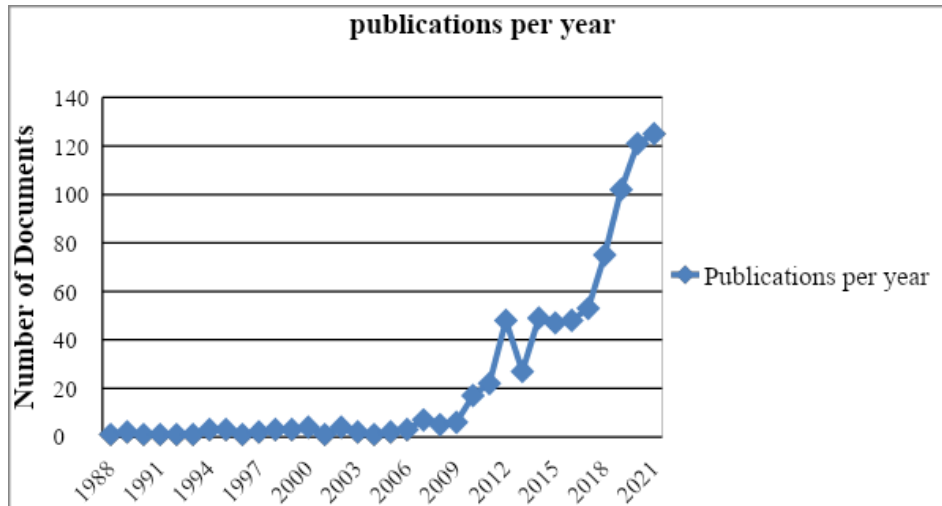


Introduction

Islamic insurance has progressed quite rapidly, both in terms of managing Islamic insurance assets, as well as in the aspect of reviewing takaful-themed articles. Based on a study conducted by IMARC, in 2018 the global takaful industry asset value reached \$21 billion US dollars and is expected to grow 12.8% per year until 2024 (Noekman et al., 2020). Another article says that global takaful business size reached \$46 billion in 2018 which is expected to reach \$65 billion by the end of 2024, especially Saudi Arabia, Iran and Malaysia are among the main contributors in terms of size of takaful industry, whereas Maldives, Pakistan and Brunei are one of the fastest growing markets (Nasir, 2021).

Research on takaful also has an increasing trend so that a total of 125 research documents

in 2021 and in 2022 44 new documents have been published, which discuss takaful with various different themes ranging from social sciences, humanity, economics, econometrics, finance and so on. The data is obtained from the Scopus website using keywords related to takaful and the criteria determined by the author.



Source: processed from (Scopus, 2022)

Figure 1. Number of Takaful Documents 1988-2021

The collection of articles with an increasing trend shown in the figure above can lead to ignorance of researchers regarding the research that has been carried out and what research themes should be carried out in the field of takaful, so that it requires a mapping research analysis such as systematic review and bibliometric research in order to encourage efficiency and effectiveness of research development in the world of takaful.

Systematic review is a research method that is included in secondary studies to identify, evaluate, and interpret all relevant research results related to certain research questions, certain topics, or phenomena of concern (Kitchenham, 2004). This method will be very useful for synthesizing various relevant research results, so that the facts presented to policy makers become more comprehensive and balanced. This systematic review consists of two types of methods, the first is meta-analysis to carry out statistical results synthesis, the second is the method of synthesizing results with narrative techniques which is also known as meta-synthesis (Siswanto, 2010). This research will use the meta-synthesis method to conduct a research survey and find a new focus in takaful research which can help to be used as a reference for policy makers and future researchers.

Previous research was conducted by Rusydiana & Rani (2021) using the meta-analysis method to find out the development of research related to sharia hotels, the data used are articles registered in national and international journals, this research found research trends in the field of sharia hotels, important issues, challenges and also found lessons that can be taken for the

development and progress of the world of sharia hotel research, this research also provides suggestions for further research. Biancone in his research (Biancone et al., 2020) which examines Islamic finance and banking, using data from articles on the Scopus website, the reason for choosing to use data from the website is because Scopus is considered to have broader data and includes data from other websites such as the Web of Science.

The use of systematic review methods, especially the type of meta-synthesis and bibliometric methods in conducting literature review research has been used in several fields, as an example of several studies related to the development of takaful literature by A. Khan et al. (2020), meta-analysis of the pesantren economy conducted by Rahayu et al. (2020), in the field of Islamic accounting and finance by A. Rusydiana et al. (2020), in research related to Halal Economy Laila et al. (2021), then in research to examine themes that have been published in scientific journals conducted by Laila et al. (2020) who examined articles on Economic Energy in Muslim countries, and Rahayu & Saleh (2017) who examined articles published by the journal Hayati in the 2012-2016 period. The author's research this time uses data from the Scopus website to obtain broader article data, which is then screened with a list from the ABDC journal list with A-C rankings to produce a list of journals that have good quality. Then in this study the authors also want to use a systematic review approach, especially meta-synthesis, to find themes related to takaful including important issues, challenges, and also the relationships between articles, authors and also themes in research related to takaful.

Research related to the takaful theme using the meta-synthesis method is still not widely found in Scopus. There are several previous studies using the systematic review method on the theme of takaful, such as research conducted by Nasir (2021) by examining articles that have been published and indexed by Scopus with the keywords "takaful", "takafal", "Islamic Insurance" and "takafuli" from 2000 to 2019, namely 149 articles using a combined bibliometric and systematic review method to map research developments in the field of takaful, and group them into several theme clusters. The focus of the theme studied is first to compare takaful with conventional insurance from various perspectives, second to explore business models and issues that are in accordance with sharia, third to apply marketing concepts and examine customer behavior such as commitment, loyalty, satisfaction or awareness, and the fourth theme examines issues of risk management, investment and corporate governance.

Furthermore, research conducted by M. K. Hassan et al. (2020), who researched takaful published by reputable journals, to assist the government in making policies and regulations with the aim of developing the community's economic and social development. This study used article data published by ISI-Web of Science which were searched using the keywords "Takaful", "Islamic insurance", "Insurance and Islamic finance", "Islamic mutual insurance", "Islamic cooperative

insurance", until in the end selected only 69 articles. This study conducted a bibliometric analysis to produce research mapping related to takaful, in the analysis process the Systematic Literature Review method was also used to analyze articles and analyze them according to the themes that were carried out, and these themes included focus on (1) Review, growth, and the takaful model; (2) governance mechanisms; (3) Takaful products/services and customer perceptions.

The researcher carries out a business process to fill the gaps in previous studies, the researcher wants to research articles related to the takaful theme which focuses on using the meta-synthesis method of course with the help of the R-Biblioshiny. The research was conducted by selecting journals that use English and are Scopus indexed in the range of years with the highest number of publications (equal to or above 20 articles) on takaful, namely the last 11 years 2011-2021, and are also listed on the ABDC Journal List in 2019 A-C ranking.

Then continued with the analysis using the meta-synthesis method to find important issues, challenges, and also suggestions for further researchers as well as practitioners and regulators related to takaful in making regulations and policies. So that the author's research here broadly has differences with previous systematic review studies on takaful, including differences in the focus of the specific research methods to be used, the data sources used, the criteria for the selected journals, and the application of the analysis of the results, thus of course the research results will be able to generate new findings on the theme of takaful.

Method

This research is a meta-synthesis research with a qualitative method approach with descriptive statistics of literature studies on publications related to takaful. The qualitative research method is a research method based on the philosophy of post-positivism that is used to examine natural conditions of objects, (as opposed to experiments) where the researcher is the key instrument. Data collection techniques were carried out by triangulation (combined), data analysis was inductive/qualitative in nature, and the results of qualitative research emphasized meaning rather than generalization (Sugiyono, 2008).

Qualitative research is descriptive in nature. The data analyzed is not to accept or reject the hypothesis (if any). The results of the analysis are in the form of a description of the observed symptoms and do not have to be in the form of numbers or coefficients between variables. Descriptive statistics is a field of statistics that studies how to collect, organize, and present a summary of research data. The data must be summarized properly and regularly, both in the form of tables, diagrams and graphic presentations, as a basis for various decision making (Subana & Sudrajat, 2005). This research was processed using Microsoft Excel.

This study uses a purposive non-probability sampling method. A purposive sample is a sample that aims to understand certain information. This sample can be grouped into an

assessment sample that selects sample members according to certain criteria based on past records or research objectives to be achieved, and a quota sample, namely a sample selected based on a certain quota or category, which describes the dimensions of the population. dimensions (proportions) (Sugiyono, 2008). The criteria referred to in this study are 60 publications related to takaful for the 2011-2021 period.

Result and Discussion

In the article selection process with the keyword "Takaful insurance" OR "Islamic Insurance" OR "Islamic mutual insurance" OR "Islamic cooperative insurance" with the inclusion criteria for the type of publication "final", then the 2011-2021 document type "article" and in English a total of 368 documents were obtained. After that, the authors conducted another screening by selecting article documents that were in the A-C rank category in the ABDC journal. From the screening, 77 documents were obtained, then in the final step the authors conducted an independent examination of each document, to confirm or reject the relevance of the documents in the field of Takaful research. The inclusion or exclusion of documents depends on keywords and explicit discussion in each document. Overall the final sample obtained through these steps consisted of a total of 60 articles. This number still meets the minimum requirements for bibliometric analysis and meta-synthesis in (Paul & Criado, 2020) and (Rohman et al., 2022). So in this study examined 60 Scopus research documents with themes related to takaful. The following is a complete table of journal names and the number of documents.

Table 1. Journal of Takaful Theme Research Publication

No	Name of Journal	Number of Article
1	<i>Journal Of Islamic Accounting And Business Research</i>	13
2	<i>Journal Of Islamic Marketing</i>	9
3	<i>International Journal Of Islamic & Middle Eastern Finance & Management</i>	5
4	<i>Academy Of Accounting And Financial Studies Journal</i>	3
5	<i>Isra International Journal Of Islamic Finance</i>	3
6	<i>Cogent Economics And Finance</i>	2
7	<i>International Journal Of Ethics And Systems</i>	2
8	<i>International Journal Of Social Economics</i>	2
9	<i>Applied Economics Letters</i>	1
10	<i>Asian Academy Of Management Journal Of Accounting And Finance</i>	1
11	<i>Benchmarking</i>	1
12	<i>Economic Systems</i>	1
13	<i>International Journal Of Business And Society</i>	1
14	<i>International Journal Of Economic Perspectives</i>	1
15	<i>International Journal Of Economics And Financial Issues</i>	1
16	<i>International Journal Of Emerging Markets</i>	1
17	<i>International Review Of Economics And Finance</i>	1
18	<i>International Review Of Financial Analysis</i>	1
19	<i>Investment Management And Financial Innovations</i>	1
20	<i>Journal Of Accounting And Organizational Change</i>	1
21	<i>Journal Of Business Economics And Management</i>	1

22	<i>Journal Of Economic Behavior And Organization</i>	1
23	<i>Journal Of Economic Issues</i>	1
24	<i>Journal Of International Financial Markets Institutions And Money</i>	1
25	<i>Journal Of Organizational Effectiveness</i>	1
26	<i>Journal Of Services Marketing</i>	1
27	<i>Management And Accounting Review</i>	1
28	<i>Pacific Basin Finance Journal</i>	1
29	<i>Research In International Business And Finance</i>	1
	Article Amount	60

Based on Table 1, the publication source that discusses the most about Takaful is the Journal of Islamic Accounting and Business Research with 13 papers. The Journal of Islamic Marketing ranks second with the number of publications on this theme, namely 9 documents. Then followed by the International Journal Of Islamic And Middle Eastern Finance 5 documents, the fourth and fifth ranks are 3 documents each, namely the Academy Of Accounting And Financial Studies Journal and Isra International Journal Of Islamic Finance. The sixth, seventh and eighth respectively are 2 documents with takaful themes, namely Cogent Economics and Finance, International Journal Of Ethics And Systems, and International Journal Of Social Economics.

Then, other journals with 1 publication document related to each paper are Applied Economics Letters, Asian Academy Of Management Journal Of Accounting And Finance, Benchmarking, Economic Systems, International Journal Of Business And Society, International Journal Of Economic Perspectives, International Journal Of Economics And Financial Issues, International Journal Of Emerging Markets, International Review Of Economics And Finance, International Review Of Financial Analysis, Investment Management And Financial Innovations, Journal Of Accounting And Organizational Change, Journal Of Business Economics And Management, Journal Of Economic Behavior And Organization, Journal Of Economic Issues, Journal Of International Financial Markets Institutions And Money, Journal Of Organizational Effectiveness, Journal Of Services Marketing, Management And Accounting Review, Pacific Basin Finance Journal, and finally Research In International Business And Finance.

In the process of carrying out the meta-synthesis in this study, the authors also adopted the meta-synthesis carried out by Alon et al. (2018), namely a meta-synthesis that combines data visualization techniques through the application of bibliometric analysis. The author attempts to carry out this adoption using the help of the R Pakage - Biblioshiny application to process data that is already available in the Microsoft excel document input, to complete the research results and be able to answer the problem formulation.

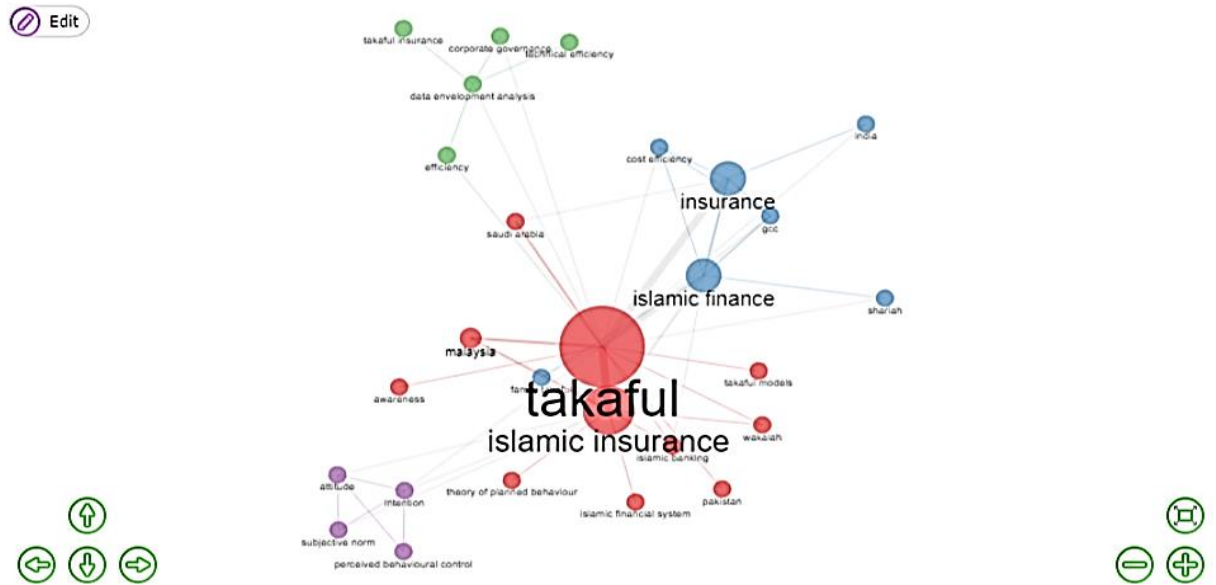


Figure 2. Co-Occurrence Network

To explore the results of the previous meta-synthesis, this section will present a graphical visual mapping of takaful-themed paper publications. The results of the keyword mapping analysis become the basis for co-occurrence mapping of important or unique terms contained in certain articles. Mapping is a process that allows one to recognize elements of knowledge and their configurations, dynamics, interdependencies and interactions.

Related to bibliometrics, science mapping is a method of visualizing a field of knowledge. This visualization is done by creating a landscape map that can display topics from science. The visualization results of the co-word map network for the publication of takaful-themed papers can be seen in Figure 2 above.

This time the mapping displays a number of keywords that often appear in takaful-themed papers and their associations with other keywords in 4 clusters, namely:

1. Cluster 1 in red color consists of 12 keywords, namely: Takaful, Islamic Insurance, Malaysia, Saudi Arabia, Islamic Banking, Awareness, Islamic Financial System, Pakistan, Takaful Models, Theory of Planned Behavior, Wakalah.
2. Cluster 2 in blue also consists of 12 keywords, namely: Insurance, Islamic Finance, Family Takaful, Cost Efficiency, GCC, India, Shariah.
3. Cluster 3 in green color consists of 9 keywords, namely: Data Envelopment Analysis, Efficiency, Corporate Governance, Takaful Insurance, Technical Efficiency.
4. Cluster 4 in purple consists of 3 keywords, namely: Intention, Attitude, Subjective Norms, Perceived Behavioral Control.

The keywords that are divided into 4 clusters above are arranged in the form of colored circles indicating clusters, this data can be used to determine the trend of keywords in the past. The bibliometric analysis shows several keywords that are widely used in the papers that are the object of study. The keywords that appear the most are shown with a larger circle. While the linkages between keywords show how much they are related to other keywords, it was found that the most well-known keywords were Takaful, Islamic Insurance, Insurance, Islamic Finance.

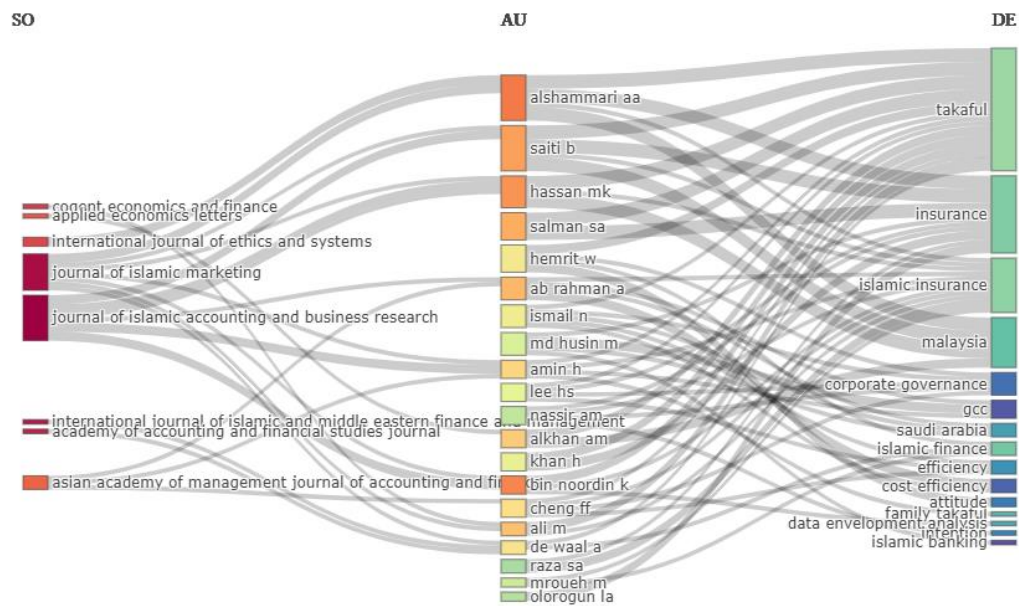


Figure 3. Three Fields Plot

The three field plot shown above is an illustration of the three elements, consisting of a list of journal names, authors, and topics. These three elements are plotted with gray linkages showing their relationship to each other, starting with the name of the journal, followed by the author, and each author is then linked to their publication topic. The size of each rectangle in each list indicates the number of documents associated with that element.

The first element, on the left, is the journal. Eight journals are indexed in a three-field plot for having published papers on the topic of takaful, and the top journal that published the most papers on this topic is the Journal of Islamic Accounting and Business Research, which is depicted with a dark red rectangle and is linked to several authors, namely Saiti B, Hasan MK, AB Rahman A, Amin H, Bin Noordin K.

The second element in the middle contains the author's name. Authors who publish articles in recognized journals are linked to the previous element, such as Saiti B, which is associated with the Journal of Islamic Marketing and the Journal of Accounting and Business Research as journal elements. However, some of them are not published in indexed journals, so

they are not related to any of the listed journals, such as Mroueh M and Olorogun LA. Each author is also associated with a frequently used keyword topic on the right. The top 20 authors are listed in this plot. The size of the rectangle indicates the number of papers written by each author. This plot shows Alshammari AA, Saiti B, Hasan MK having the largest rectangles (top 3).

The third element contains keywords related to the topics that appear most frequently in takaful publication articles. Each topic is associated with an author who has published extensively on that topic. Fifteen keyword topics are listed, and the most frequently appearing keyword is “Takaful”, as indicated by the size of the red box which dominates the other boxes. It is also seen that the topic of takaful is used by almost all the authors listed, which is in line with the focus of this study on scholarly works related to takaful. Apart from Takaful, this plot also displays several other widely used keywords, such as “Insurance”, “Islamic Insurance”, “Malaysia”, “Corporate Governance” and “GCC”.

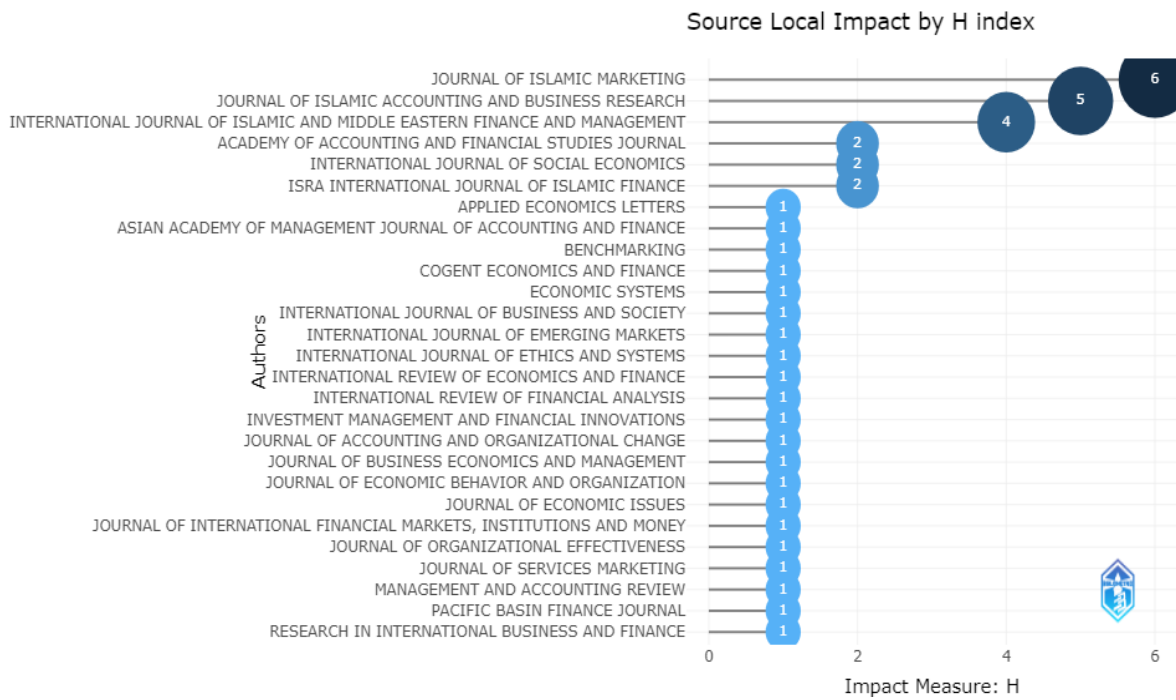


Figure 4. Source Impact

In addition to the quantity and relevance of publications, this study also analyzes the impact of each journal that publishes papers on takaful topics by calculating the journal's h-index, which is depicted in the line diagram shown in Figure 4 above. Along with a numerical representation of each journal's h-index value, this chart also shows the impact of each journal in blue, with darker colors indicating journals have higher impact.

The Journal of Islamic Marketing takes the top spot in terms of impact, with an h-index of 6 and the darkest blue color on the chart. Then followed by the Journal of Accounting and Business

Research with an h-index of 5, this result shows an inverted ranking position where when viewed from the number of published articles related to the takaful theme, the Journal of Accounting and Business Research occupies the top position. Furthermore, with an h-index value of 4, namely the International Journal of Islamic and Middle Eastern Finance and Management, then journals with an h-index value of 2 (Academy of Accounting and Financial Studies Journal, International Journal of Social Economics, and Isra International Journal of Islamic finance).

The other 21 journals have an h-index value of 1 and are colored light blue in the chart, indicating a relatively low impact. Interestingly, the fact is found that there are two journals that do not have an h-index, namely the International Journal Of Economic Perspectives and the International Journal Of Economics and Financial Issues. The H-index measures the reputation of a journal based on productivity and impact/citation simultaneously, so that if there is a journal that has not been indexed by Hirsch, it can be said that the journal has not been productive and has not had a significant impact.

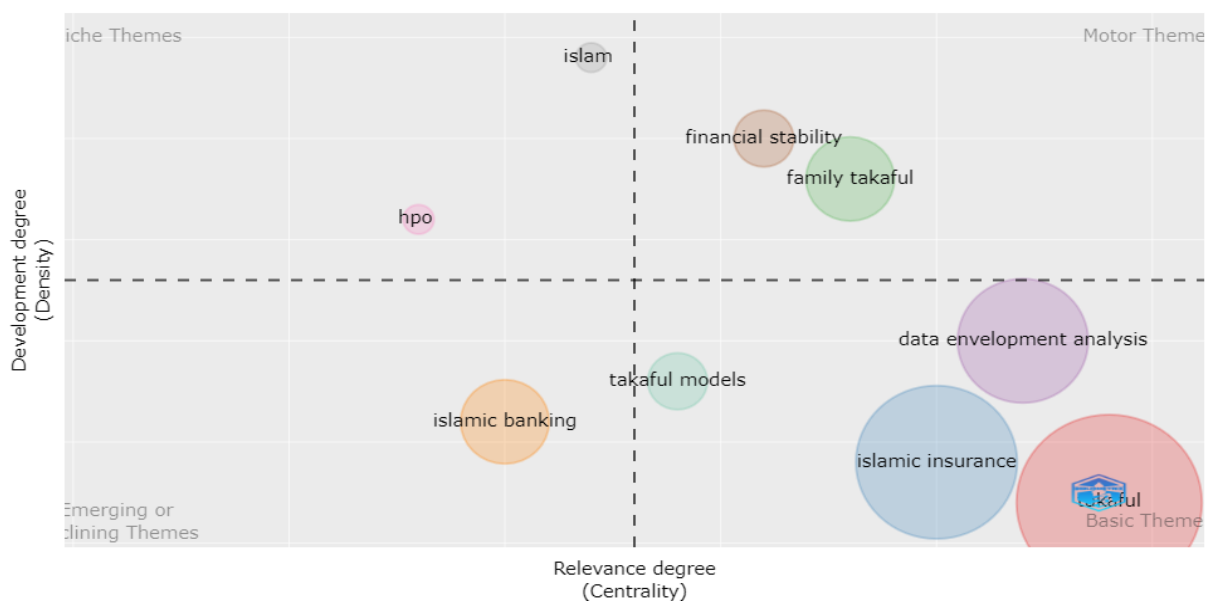


Figure 5. Thematic Map

Thematic maps are also generated based on density and centrality, divided into four topological regions as shown in Figure 5. These results are derived from a semi-automatic algorithm by reviewing the titles of all the references analyzed in this study and additional relevant keywords (besides the author's keywords) to capture deeper variations.

The upper right quadrant denotes “motorcycle” or “driving” topics, represented by high density and centrality. These topics which include “Family Takaful” and “Financial Stability”, should be further developed given their importance for future research.

The quadrant on the top left denotes specific and underrepresented topics that remain areas of rapid growth, showing high density but low centrality, including “HPO” and “Islam”.

The lower left quadrant contains topics that have been used but have experienced a downward trend as indicated by low centrality and density. This quadrant area is "Islamic Banking".

Finally, the lower right quadrant contains basic topics, which are characterized by high centrality but low density. This means that this topic is important for research as a general topic, and the topics included in this quadrant are "Takaful", "Islamic Insurance", "Data Envelopment Analysis", and "Takaful Model".

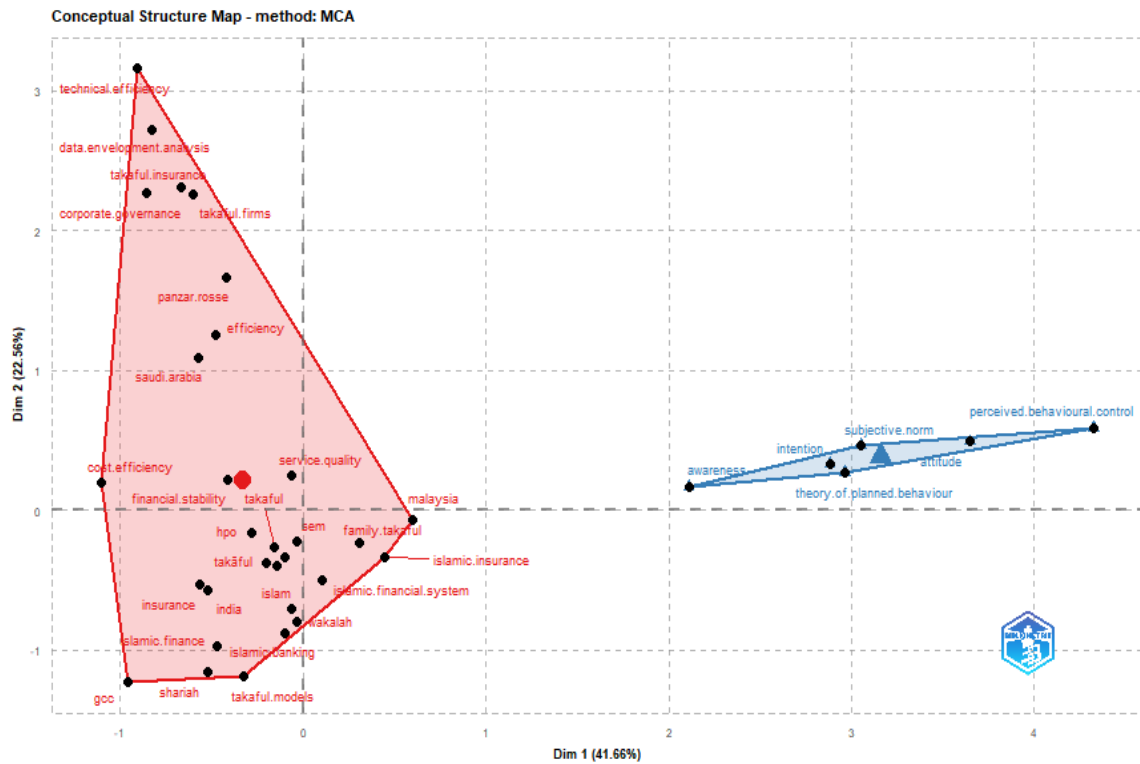


Figure 6. Conceptual Structure Map

The results of this conceptual structure map contain a visualization of the contextual structure of each word that often appears in research article documents with the theme of Takaful by mapping the relationship between one word and another through regional mapping. Each word is placed according to the value of Dim 1 and Dim 2, Dim is a diminutive particle, which is a special term in bibliometrics, resulting in a mapping between words whose values are not much different.

There are two divisions in this map: red area and blue area, each of which contains words related to each other. As shown above, the red area contains a high number and variety of words, indicating that many research papers present the relationship between the words listed in this region, which contains the top three most frequently occurring words ("takaful", "Islamic Insurance" and "Insurance").

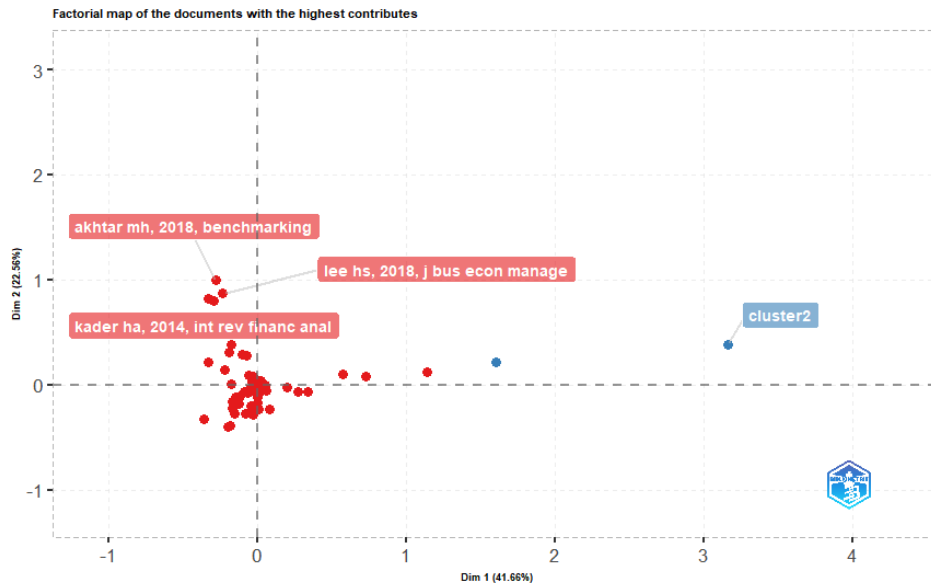


Figure 7. Factorial Map

The graph in Figure 7 above shows the factorial map with the highest contributing documents. The red color indicates cluster 1 which has article documents with highly concentrated contributions. From the graph it is known that the first position was by Akhtar (2018) with a document entitled "Performance Analysis of Takaful and Conventional Insurance Companies in Saudi Arabia", the second position by Lee et al. (2018) the document is entitled "Does Efficiency Promote Competitiveness of The Insurance Industry?", and third position by Kader et al. (2014) with a document entitled "Cost Efficiency and Board Composition Under Different Takaful Insurance Business Models".

Findings & Discussion

The focus of this research is to find out how far takaful has developed in research, particularly with regard to Islamic economics and finance research in the world. The results of the study show that there is a tendency to increase the number of articles published in Islamic economics and finance with takaful as the object during the study period, especially in the last 11 years.

Research on takaful has been carried out in various countries in the world as a case study. Regions that have become a lot of case studies in research related to takaful are Malaysia and Pakistan. In addition, based on the methodological approach used in this research, it is dominated by a quantitative approach, especially with the SEM (Structural Equation Modeling) analysis technique. The papers that are widely cited based on total local and global quotations are "The Roles of Mass Media, Word of Mouth and Subjective Norm in Family Takaful Purchase Intention". Based on the journal that publishes the most on the theme of takaful is the Journal of Islamic Accounting and Business Research.

Based on the results of the previous meta-synthesis analysis, it was found that research on takaful has crucial topics in order to advance the development of takaful products broadly. Starting from the focus on the topic of customer perception of takaful products, the majority of research articles contain surveys of customer satisfaction and new customer intentions for various products and services of takaful companies. Figure 4.4 states that the most popular sub-topic used in takaful research is customer perception. This shows that the development of takaful, especially from the aspect of literacy, really prioritizes the consumer's point of view.

This author's research also presents a bibliometric analysis, carried out using the Biblioshiny application, using journal articles with takaful themes indexed by the Scopus database. Since the emergence of the first research in 1988, takaful has become a material that has attracted the interest of researchers. The literature on Islamic finance has begun to reflect a broad focus on this takaful instrument in recent months.

Based on the results above, it appears that research on takaful and Islamic finance has been published in many journals and by many authors, with more specific topics. The three-field plot, which visualizes the three parameters (i.e. journal, author and topic) and allows their relationship to be analyzed, shows the topic covered by the author and the journal in which the author published his research. This plot also represents the quantity for each element, the journal with the most publications on the relevant topic, and the most prolific author.

The Journal of Islamic Accounting and Business Research proved to be the most productive journal in the three-field plot, as it published articles by multiple authors on the topic of Takaful. Interestingly, this journal actually ranks second after the Journal of Islamic Marketing in terms of its impact or influence, with an h-index of 5, while a ranked 1st journal has an h-index of 6. Thus, the Journal of Islamic Accounting and Business Research dominates other journals in terms of quantity but not so in terms of the impact of takaful research, so this journal can still be a source for researchers who are looking for references related to research on the topic of takaful.

The words most often used in takaful-themed articles are "takaful", "Islamic insurance", "insurance", "Islamic finance", and "family takaful". Thus, most of the articles focus on prioritizing takaful topics, with a secondary focus on takaful products and services. As indicated by the most used words, including "risk sharing", "service quality", "intention", "wakalah", "corporate governance", "cost efficiency", and "financial stability", discussions on takaful topics address a variety of themes. Therefore, it can be concluded that the research with this theme is quite comprehensive and covers various sectors in Islamic finance.

Interestingly, several names of countries and regions in the world appear in the word cloud, including Malaysia, Saudi Arabia, Pakistan, India, Asia, and the group of countries in the Gulf Region (GCC). This fact shows that several countries are often the object of study in research on takaful.

This may reflect a greater focus on takaful and Islamic finance in countries where these systems are sufficiently developed, such as Malaysia. Research on Islamic finance, especially takaful products, requires countries that have implemented an Islamic financial system as objects of study, and these countries seem to be quite popular as research objects based on the articles on takaful studied in this study.

Based on the author's knowledge, the Malaysian state has responded to advancing the takaful industry by establishing Islamic Bank Research and Training Institute (BIRTI) where this institution has participated in the development of the sharia industry in various parts of Asia. Takaful is proof that Malaysia is a country with a leading Islamic economic existence. With the assistance of the Islamic Banking Research and Training Institute (BIRTI), the development of Malaysian takaful has established cooperation with Saudi Arabia, Sri Lanka. In addition, Malaysian takaful has provided technical support for takaful operations in Australia, Lebanon, Bangladesh and Algeria. It is also supported by top-down takaful regulations, namely the government which directly provides complete regulatory regulations regarding takaful practices. So it is not surprising that the development of research literacy and also takaful practice is very rapid in Malaysia compared to other Muslim countries such as Indonesia.

This author's research also provides the fact that research published from Indonesia or taking case studies of Indonesian takaful, especially those included in Scopus indexed journals and the ABDC Journal List for the year 2011-2021, has yet to be found. In the opinion of the author, this is due to the fact that in practice and literacy, takaful in Indonesia still does not reach the wider community. Then it is supported by the existence of cases of conventional insurance practices which give rise to a lot of negative stigma in society, such as cases of insurance fraud, especially Asuransi Jiwasraya and Asabri. Thus, it cannot be denied that even though Indonesia is the largest Muslim country, challenges from within are declining Islamic financial inclusion and widespread cases of insurance fraud. Declining financial inclusion means extra work is needed to introduce Islamic insurance. Meanwhile, fraud in insurance management means that public trust in insurance plummets (Noekman et al., 2020).

Furthermore, topic developments indicated by the thematic maps provide an overview of the position of each topic in the quadrants by comparing the density and centrality of the topics. The upper left quadrant and the lower right quadrant will be discussed. The top left quadrant, which shows topics that are rarely researched, but whose development is quite rapid, is occupied by the words "HPO" and "Islam". These two words seem to be thriving, with high density but low centrality. Therefore, these two topics have developed in research on takaful.

The lower right quadrant, which contains basic topics with low centrality but high density, is occupied by words such as "takaful", "Islamic insurance", "data envelopment analysis", and

"takaful models". These words are widely used, although the level of development is not as high as the concepts in the upper left quadrant. Nonetheless, the many terms indicate that these themes can continue to be developed through further studies to address existing research gaps and provide more comprehensive insights.

An interesting finding from the thematic maps is that the topic "data envelopment analysis" occupies a part of the lower right quadrant and a small part of the upper right. Because the upper right quadrant corresponds to high density and centrality, it can be concluded that the topic "data envelopment analysis" is widely used and growing. This shows that many published articles that examine the topic of takaful use DEA analysis. It can be seen that in fact a number of 10 articles from 60 samples used this technique.

In addition to being able to see these keywords in word clouds and thematic maps, the conceptual structure map places each word according to its Dim 1 and Dim 2 values. Two major groups emerged, showing the relationship between the words used in takaful-themed research. Some of the popular keywords in this map are included in the red cluster, including the three most popular keywords based on the word cloud namely "takaful", "Islamic Insurance", and "Insurance".

Judging from the most productive authors, namely Alshammari, Saiti B., and MK Hassan. Mohammad Kabir Hassan has contributed greatly to the development of Islamic finance literature. He has published 54 articles on Islamic banking out of 2,787 articles found in the Scopus database. He is a descendant of Bangladesh (Islamic nation) but is a Professor of Finance at New Orleans University in the US. Furthermore, Alshammari, who was previously ambassador to Pakistan, then taught at Lahore University Pakistan. Of the 13 published articles, all of them discuss takaful.

Next is Saiti B. who is an Associate Professor at Istanbul Sabahattin Zaim University and recipient of the Outstanding Young Scientist Award by the Turkish Academy of Sciences (2018-2021). Previously, he was Associate/Assistant Professor and Senior Lecturer at International Islamic University Malaysia and Kuala Lumpur University. As a young academic, he has published 4 books, 11 book chapters, nearly 55 Scopus & ISI WOS indexed journal publications. He was awarded by IIUM for publishing the highest number of articles in a citation indexed journal in the social sciences category in 2017. He was named the top 1% reviewers in 2018 and 2019 by Publons (WoS). His research interest is the empirical study of Islamic Banking and Finance.

Conclusion

This researcher has several limitations. First of the database used. Researchers only use the Scopus database as a source of sample search for analysis. Future research can retrieve data from databases such as Dimension, Semantic Scholar, Web of Science and Google Scholar. In terms of inclusion criteria, future research can also choose ABDC journal rankings in the A-A* range so that the samples obtained can be of higher quality. Other studies also take keywords with narrower

themes of Islamic economics and finance so that all literature related to Islamic economics and finance can be explored such as sukuk, waqf, zakat, non-bank financial institutions, financial institution governance, the halal industry, Green Finance and Islamic Social Reporting (ISR) or also the takaful theme with issues that are integrated with Islamic Social Finance because this one theme has not been studied further amid the current developments in the fields of green takaful, social takaful, and takaful ijtimai.

Several other suggestions put forward by the authors here are related to the writing of further works, especially research in the field of takaful so that they refer to authors who have been proven by the authors in this study to have a high level of productivity, such as Alshammari, MK Hassan, and Saiti B whose research concern is about takaful and the field of Islamic finance. Takaful in the results of this study is definitely a keyword because it is the main theme of discussion in the study. Then followed by Islamism which means Islamic ideology. Researchers are still interested in conducting an analysis regarding the suitability of the practice of takaful with the cultural principles of the HPO (high performance organization) (Mroueh, 2018). Then the last is financial stability. Evidence of takaful's resilience in dealing with the world financial crisis has aroused the curiosity of researchers to examine it, such as performance and productivity (Ashraf et al., 2016), efficiency (Benyoussef & Hemrit, 2019) and operations (Berkem, 2012; Karbhari et al., 2018) of takaful institutions when facing a crisis.

Then future research can also be focused on using case studies in Muslim countries other than Malaysia, Pakistan, Saudi Arabia in order to enrich takaful studies in various parts of the world in practice and theory. This will also have an impact on increasing literacy about takaful in the countries that will be used as case studies, so that awareness – the purchase of takaful products can increase significantly globally.

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