

Research Mapping of Sharia Banking During the Covid-19 Pandemic: Vosviewer Bibliometric and Literature Review

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Abstract

This study's purpose is to describe the development of research related to Islamic banks during the Covid-19 pandemic. Various published national standard studies on the theme of sharia banking during the Covid-19 pandemic. This research uses the Publish or Perish (POP) application to explore various related studies sourced from Google Scholar. The data used is for 3 years, namely the period from 2020 to 2022. The keywords used in the article search are sharia banking during the Covid-19 pandemic. From the search results, the articles obtained will be inputted into the Vosviewer application, for descriptive analysis, an analysis of the results obtained after being shown by the application is carried out. Then input was carried out in the VOSviewer application, then the results were found from research for three years with the theme of sharia banking during the Covid-19 pandemic. The results showed that from the Vosviewer application, there were 38 articles obtained from the publish or perish (PoP) application, the results of Network Visualization, Overlay Visualization, and Density Visualization. There are 8 clusters, with various items from each cluster. For the literature review, 7 research themes related to sharia Banking during the Covid-19 Pandemic were found.

Keywords: Sharia Banking; Covid-19 Pandemic; VosViewer, and Literature Review

Abstrak

Penelitian ini memiliki tujuan untuk menguraikan perkembangan penelitian terkait bank syariah di masa pandemi covid-19. Berbagai penelitian standar nasional yang dipublikasi dengan tema bank syariah di masa pandemi covid-19. Penelitian ini menggunakan aplikasi Publish or Perish (POP) untuk menelusuri berbagai penelitian terkait yang bersumber dari Google Scholar. Data yang digunakan selama 3 tahun, yaitu periode tahun 2020 sampai dengan tahun 2022. Kata kunci yang digunakan dalam penelusuran artikel yaitu bank syariah di masa pandemi covid-19. Dari hasil penelusuran, artikel yang diperoleh akan diinput pada aplikasi Vosviewer, untuk dilakukan analisis secara deskriptif, dilakukan analisis dari hasil yang diperoleh setelah diperlihatkan oleh aplikasi. Kemudian dilakukan input pada aplikasi VOSviewer, kemudian ditemukan hasil dari riset selama tiga tahun dengan tema bank syariah di masa pandemi covid-19. Hasil penelitian menunjukkan dari aplikasi Vosviewer terdapat 38 artikel yang diperoleh dari aplikasi publish or perish (PoP), hasil

Network Visualization, Overlay Visualization, dan Density Visualization. Terdapat 8 klaster, dengan berbagai item dari masing-masing kluaster. Untuk literature review ditemukan 7 tema penelitian terkait Bank Syariah di Masa Pandemi Covid-19.

Kata Kunci: *Bank Syariah; Pandemi Covid-19; Aplikasi Vosviwer; dan Studi Literatur*

INTRODUCTION

The Government of Indonesia has made various efforts to reduce the economic difficulties experienced by people affected by the outbreak by distributing aid through the state budget (APBN). Another effort made by the wider community is sharing risks due to the impact of Covid, namely through empowering Islamic social funding instruments in the form of zakat, infaq, alms, and cash waqf (ZISWAF). Islamic social funds have an important position in overcoming socioeconomic problems in society and helping the government overcome these problems. As a country with the largest Muslim majority, it can maximize the potential of Islamic social funds that can be managed by Islamic banking and non-bank institutions such as the Amil Zakat, Infaq and Sedekah Institution (LAZIS), Waqf Management Institutions (LPW) and microfinance institutions or *Baitul Mal wat Tamwil* (BMT). For Islamic bank financial institutions, in addition to collected ZISWAF funds, social funds can be in the form of *qardul hasan* funds and CSR funds from the respective Islamic bank financial institution companies themselves. This illustrates the great potential for sharia social funds in bank and non-bank institutions in solving society's current economic problems due to the Covid-19 pandemic, but unfortunately, this hope is still far away, because in reality the management of social funds in bank institutions and non-sharia non-banks like this are commonly felt by the wider community, especially for SMEs players, especially in the current situation. Of course, there are problems behind this, therefore it is necessary to find the best solution from all parties such as the community, government, and sharia banking institutions themselves (A. Cahyono et al., 2021).

Challenges of sharia Banking in Facing Covid-19. shows that among the challenges of sharia Banking in dealing with the Covid-19 pandemic in Indonesia First, adjusting business patterns to digitizing bank services, both digitalization in raising funds and financing. Second, suppressing/minimizing Non-Performing Financing (NPF) payments so that they can survive during the Covid-19 pandemic (Afif, 2020). Third, look for new alternative markets, at least markets that are not significantly affected by the Covid-19 pandemic, such as the business sector related to the health industry, so that the Islamic banking industry can still survive amid the attacks of the Covid-19 pandemic (Tahlani, 2020).

This pandemic has had an impact and influence on the performance of Islamic banking, especially in financing products, and customers who have difficulty fulfilling their obligations. However, under these conditions, the company must continue to perform well and survive so that the business can continue to gain the trust of the public, especially customers who have made the bank their choice. The business strategy needs to exist in the current conditions, which are certainly different from normal conditions, maximum service, as much as possible unchanged customers can still be comfortable

getting services but remain safe. Business support, namely digital service facilities in the form of ATMs, Mobile Banking, and Cash Management, is important to fulfill customer banking transactions. To be able to compete with other banks, facilities are important, especially as the condition for the level of transactions using digital has greatly increased (Trimulianto et al., 2021).

The Covid-19 pandemic has had a fairly broad impact on the activities carried out by the community, one of which is the impact on economic activities in banking financial institutions, both conventional banks and Islamic banks (Listyadewi, 2023). Economic activity is all activities carried out by humans in an effort to fulfill their needs. The definition of economic activity can also be interpreted as an effort made by humans to achieve a level of welfare or prosperity in life. the impact of the covid-19 pandemic on the economic sector is 1) Indonesia's economic growth can be minus 0.4. 2) The decline in the export and import sector. 3) SMEs Sector 4) The Rupiah exchange rate fell against the US Dollar. In addition, there is also the impact of Covid-19 on the Islamic banking sector: 1) Distribution of credit (financing). 2) Decline in asset quality. 3) Tightening interest margins (Iswahyuni, 2021).

The condition of Islamic finance in Indonesia is classified as improving amid Covid-19. became the main factor in the decline in economic activity, this was also felt by almost all countries in the world. In its development, the condition of Islamic financial performance in Indonesia is no worse than conventional financial performance. The government's efforts to restore Vaccinization health are a concrete manifestation of bringing people's activities back to normal. Through the vaccination program carried out by the government, it is hoped that it will be able to increase economic growth which was constrained due to co-19. This acceleration of vaccination will make things easier for the community.(Masruron & Safitri, 2021)

A pandemic is not an obstacle for Islamic Financial Institutions, in this case, Islamic banks, to continue to improve services, but a pandemic can be a stepping stone for Islamic banks to continue to improve services. This article contains input for Islamic banks to develop other aspects that can be optimized for Islamic banks (Rumasukun & Reza, 2022). Islamic banks have several opportunities that must be utilized in order to survive during a pandemic. The opportunities are: a. Historically, Islamic banks tend to be more resilient to crises than conventional banks. b. Islamic banks have a profit-sharing system that makes Islamic banks tend to be crisis-resistant. c. Indonesia has the largest Muslim population in the world, namely 80% of Indonesia's total population of 254.9 million people are Muslims d. The pandemic has pushed businesses to digitalize. Increasing technological infrastructure is a must for banks to provide convenience for customers to transact at Islamic banks. Technology has had a huge impact on supporting human activities, especially during a lockdown and physical distancing.(Kumaidi & Padli, 2021)

Overall the impact of Covid-19 on the Financial Performance of Islamic Banking in Indonesia as seen from the results of the Table of Difference Test (Paired Sample T-Test) CAR, ROA, NPF, and FDR ratios are not significant indicating differences in financial performance. This means that Islamic banking in Indonesia is still able to survive amid a pandemic, only if for the future Covid-19 still does not show signs of

decreasing, the author suggests that Islamic banking in Indonesia, one of which is to carry out financing (FDR) in new sectors that are directly related with the Covid-19 pandemic outbreak. (Ilhami & Thamrin, 2021)

The development financing of Islamic bank during the Covid-19 pandemic was relatively stable and even had an average increase compared to the period before Covid-19. The increase in working capital financing was 21%, while investment financing increased by an average of 31.72%. The NPF ratio of Islamic banks during the Covid-19 pandemic on a monthly average reached a figure above the maximum standard set by Bank Indonesia for the type of working capital financing, namely 5.05%. On the other hand, the NPF ratio for working capital financing above 5% also occurred 15 times in 24 months of observation. Meanwhile, the NPF ratio for investment financing during the Covid-19 period was on average below the Indonesian bank standard, namely 4.05%. However, in certain months it shows that the NPF ratio for investment financing is still above 5%. This should be a concern because Islamic banks are considered not to apply the precautionary principle too much in providing financing (Nihayah & Rifqi, 2022).

Even though the world's economic sector during the pandemic has experienced a decline. However, Islamic banking actually shows development and growth in asset quality, PYD, and DPK from 2016 to June 2020. The average FDR value in 2019 was 83.86% and 90.07% in 2020. From 2019 to 2020 shows an increase. If the FDR value is greater, the level of bank liquidity will be lower. Since the increase in FDR in 2020 was only 90.07% or below 100%, the level of bank liquidity is still in the category of sufficient. In essence, the level of liquidity of Islamic banks in Indonesia during the Covid-19 pandemic showed results that were quite healthy or in a safe position. Even after BUMN merged three large Islamic banks in the midst of a pandemic, Islamic banking in Indonesia is increasingly showing its potential in dealing with the economic crisis (Hana et al., 2022).

There are many scientific publications in the form of journals that write about Islamic banks during the Covid-19 pandemic. Research has increased for three years, from 2020 at the start of the emergence of the Covid-19 pandemic to 2022. This is shown from searches via Google Scholar. There have been hundreds of articles related to Islamic banking during the Covid-19 pandemic with different research segments. This shows that Islamic banks can take a role and there are also impacts caused by the emergence of the co-19 pandemi.

The purpose of this study is to describe and find out the map of the distribution of research related to Islamic banks during the Covid-19 pandemic for 3 years, namely 2020, 2021, and 2022 with the published perish (POP) search tool and using the Vosviewer bibliometric application method, then analyzing the literature.

LITERATURE REVIEW

Sharia Banking are Banks that carry out their business activities based on Sharia Principles and by type consist of Islamic Commercial Banks and Islamic People's Financing Banks. Sharia Banking is everything that concerns Sharia Banks and Sharia Business Units, including institutions, business activities, and methods and processes in carrying out their business activities. Sharia principles are principles of Islamic law in

banking activities based on fatwas issued by institutions that have the authority to issue fatwas in the field of sharia. Sharia Banking Principles are part of Islamic teachings related to the economy. One of the principles in Islamic economics is the prohibition of usury in its various forms and using a system including the principle of profit sharing. (Law No. 21 of 2008)

Sharia banking in their operational activities do not provide loans and loans in the form of money. Instead, distribution is in the form of channeling financing by selling goods needed by customers, or fulfillment of goods desired by customers submitted through Islamic banks and then given facilities to make payments in installments to the bank. Sharia banking can also rent goods to their customers with an agreement for some time at the beginning of the transaction. To fulfill goods for goods that customers want to buy or for rent, sharia banking, banks need suppliers or parties who sell these goods. Strictly speaking, customers will not come to an Islamic bank to obtain cash, unless there is a need for a certain item, so they do not use a loan scheme. This is because Islamic banks may not charge interest on a loan to customers. Instead, Islamic banks will offer financing products for an item, not lend money to customers and charge interest, but use other schemes that are following sharia principles (Sjahdeini, 2014).

Sharia banking as intermediary institutions were not known at the time of the Prophet or his companions. However, investment cooperation activities in trading (buying and selling) and other transactions have been carried out individually by market players who must comply with Islamic sharia rules. Theoretically, the purpose of the existence of Islamic banks is to facilitate the flow of investment from those who have excess (spending units surplus) to those who need funds (deficit spending units) and ultimately expedite the circulation of economic resources. Islamic financial basic products are used by Islamic banking institutions in carrying out their basic activities as intermediary institutions whose function is to transform people's liquid assets into various long-term investments. However, in line with the development of activities that occur, sharia banking products need to develop a variety of financial products to be able to flexibly facilitate transactions in different currencies and hedging instruments. As well as many sharia banking products that will meet the needs of the community, innovation is needed. (Darsono et al, 2017)

The bank as a financial intermediary institution (financial intermediary institution) apart from carrying out activities to collect funds from the public, will also channel funds to the public in the form of credit or financing (Khunaifi & Umam, 2019). The term credit is widely used in conventional banking which is based on interest (interest-based), whereas in Islamic banking it is better known as financing based on the desired real profit (margin) or profit sharing (profit sharing). In conventional banking, the distribution of funds to the public is always in the form of money, which is then up to the customer to use. Transactions that occur in Islamic banking are transactions that are free from usury or interest because there are always underlying transactions, namely business or commercial transactions that legitimize an increase in wealth fairly (Umam & Utomo, 2016).

Mapping the Distribution of Scientific Publications Regarding Mudharabah Contracts in Islamic Financial Institutions The search results for scientific publications

regarding Mudharabah contracts in Islamic Financial Institutions from 2001 to 2021 show an increase in publications every year, especially in the last 5 years. And obtained publication data in the form of articles of 857 titles originating from accredited national journals. In fact, in 2021, there will be 156 articles published. So, the average scientific publication about Mudharabah contracts is more than 40 articles per year. (Budianto, 2022)

The merger of BSM, BRIS, and BNIS will have several opportunities including becoming a complete Sharia Bank because previously each Sharia Bank had its own advantages, then becoming a global scale Sharia Bank, and as a Book 4 Sharia Bank which can increase investor confidence. domestically and abroad on the ability of Bank Syariah Indonesia. In addition, large amounts of capital can help Islamic banks improve the delivery of funds to citizens and Islamic bank mergers are also a focus on Islamic bank inclusion. Thus, public education about Islamic finance is also increasing, because there are still residents who do not understand the difference between conventional banks and Islamic banks. (Munandar et al., 2022)

The merger decision made by three Islamic banks in Indonesia, namely Bank Rakyat Indonesia Syariah, Bank Negara Indonesia Syariah, and Bank Syariah Mandiri, is a decision that has the objective of encouraging Islamic banks to become bigger so that they can enter the global market. To analyze the efficiency of the decision to merge three Islamic banks in Indonesia during the Covid-19 pandemic. In terms of employees, the merger had a good impact by making BUMN employees. But adjust to the new system and rules. In terms of customers, expand the reach by increasing the procurement of offices. But not yet supported by adequate ATMs. Mergers also have opportunities, namely increasing assets in banking. On the other hand, the merger has challenges, namely that there has not been an increase or progress in bank performance in terms of service. (Utari et al., 2022)

During the Covid-19 pandemic, when there were reductions and delays in the departure of the Hajj from Indonesia, the Ministry of Religion carried out several stimuli to overcome this problem, one of which was by returning BIPIH deposits that had been paid by prospective pilgrims and guaranteeing prospective pilgrims who had been delayed and had paid off their deposits. BIPIH will be a candidate for the next year's Pilgrimage. (Mobarok & Faizah, 2022)

Bibliometric analysis is a quantitative method for analyzing bibliographic data in articles/journals. This analysis is usually used to investigate references to scientific articles cited in a journal, to map the scientific fields of a journal, and to classify scientific articles according to a research field. This method can be used in the fields of sociology, humanities, communication, marketing, and other social groups. (Effendy et al., 2021)

VOSViewer or also called VV is a software that is used to visualize bibliometric maps or data sets that contain bibliographical fields such as title, author, author, journal, and others. In research, VV is used for bibliometric analysis, mapping topics for the latest research, and finding the most widely used references in certain fields and others. VV can read datasets from various online journals sites such as Google Scholar, Web of Science, Scopus, Dimension, and Pubmed. The RIS, Endnote, and RefWorks dataset formats can

also be read by VV. Through the API feature, VV can read/retrieve data from Crossref, Pubmed PMC, Semantic Scholar, OCC, COCI, Wikidata.(Karim, 2022)

This software will help data processing so that it can become an image visualization based on the focus of the mapping. The use of VOSviewer is to construct and visualize bibliometric networks. With the results from VOSviewer, then a descriptive description will be made of the results of the analysis of the development of scientific publications.(Varrel Brilian Putra Perkasa et al., 2022)

The literature review is a process of analyzing and identifying research articles on a particular theme. With this process, the steps for reviewing articles from journals, final assignments, and seminar proceedings can run systematically and structured.(E. A. Cahyono et al., 2019) The literature review is a systematic, explicit, and reproducible method for identifying, evaluating, and synthesizing works of research results and ideas that have been produced by researchers and practitioners (Ulhaq & Rahmayanti, 2020).

RESEARCH METHODOLOGY

This study uses a quantitative method with a descriptive description based on the research results obtained from the application search. Form of bibliometric investigation and description of literature review. The scope of the data used in scientific publication articles related to Islamic banks during the Covid-19 pandemic is based on website searches from Google Scholar sources. The published articles come from accredited and non-accredited national journals. The limitations of this study are that the articles used are only publications that can be accessed freely, pdf files can be downloaded, and articles can be accessed through the Open Journal System (OJS). Accessible abstracts, authors, publishers, key words, and pdf files.

The articles obtained were collected for 3 years starting from 2020 to 2022. The technique of searching for articles on Google Scholar is by writing the keywords "Sharia Bank in the Covid-19 Pandemic Period" based on the article title. Then the articles that have been found will be saved in RIS (Research Information System) format, which will then be imported into the excel application to store reference data and retrieve metadata to be processed. The next step is to process data in the form of RIS using the VOSViewer (Visualization of Similarities) algorithm software application to show the results of the processed data. Through the VOSViewer application, a map of articles in the form of a bibliometric will be known, and the number of research publications in scientific journals related to Islamic Banks during the Covid-19 Pandemic Period nationally, the research output for 3 years.

Furthermore, by using a literature review, this study seeks to describe the distribution of research topics, and the number of studies in it and identify research blank spaces that need to be filled/completed for further research related to Islamic Banks during the Covid-19 Pandemic, which can be developed afterward.

RESULTH AND DISCUSSION

Mapping the Distribution of Scientific Publications related to Sharia Banking during the Covid-19 Pandemic

The results were found from searching for scientific publications in the form of journals through the publish or perish (POP) application related to Islamic Banks during the Covid-19 Pandemic Period for a period of three years, from 2020 to 2022. In the search process using the POP application, determine the Publication Name, namely “Jurnal”, and fill in the title words “Sharia Bank during the Covid-19 Pandemic”. Then it was found that there were 38 journal articles about the research. Search for journals innational journals, both accredited and non-accredited. There were 38 articles found consisting of 8 journal articles in 2020, 13 journal articles in 2021, and 17 journal articles in 2022. So the average number of articles per year is 12 articles.

In table 2, there are 7 affiliations/institutions that publish the most research articles on Mudharabah contracts in Islamic Financial Institutions. The Student Scientific Journal of FEB Universitas Brawijaya is a journal publishing institution that publishes the most research results on Mudharabah contracts, which reaches 27 articles.

Table 1
Data Referensi

No	Tahun Publikasi	Jumlah Artikel	Kontribusi
1	2020	8	21,05
2	2021	13	34,21
3	2022	17	44,74
4	Jumlah	38	100

Source: data Diolah, microsof excel 2016

Table one above shows the number of publications related to Islamic Banks during the Pandemic Period, the total research articles are 38 journal articles. The most articles were in 2022 with 17 articles or 44.74 percent, then in 2021 there were 13 articles at 34.21 percent, and in 2020 with 21.05 percent with 8 articles. This can be since 2020 was the first year of the emergence of the Covid-19 pandemic so it has not become a concern as research article material.

Table 2
Ranking of 10 Institutions and Journals for Publishers of Scientific Publications
Regarding Islamic Banks during the Covid-19 Pandemic

No	Institution	Number of Articles	Contribution
1	Jurnal Ilmiah Ekonomi Islam STIE AAS	4	10,53
2	Jurnal Ilmiah Mahasiswa Perbankan Syariah (JIMPA) Sekolah Tinggi Ekonomi dan Bisnis Syariah (STEBIS)	3	7,89

Indo Global Mandiri			
3	Jurnal EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi dan Bisnis Fakultas Ekonomi, Universitas Dehasen Bengkulu	3	7,89
4	Jurnal Nisbah Program Studi Perbankan Syariah Universitas Djuanda	2	5,26
5	IAIN Syekh Nurjati	2	5,26
6	IAIN Madura	2	5,26
8	IAIN Metro	2	5,26
9	Et al	20	52,26
10	Total	38	100

Source: Processed, microsof excel 2016

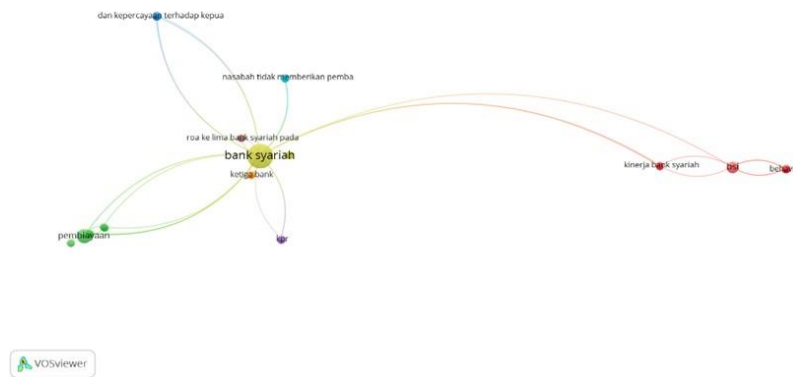
Table 2. above shows the number of tertiary institutions that published articles related to Islamic Banking during the Covid-19 Pandemic based on journals they owned, the most articles were published by STIE AAS Surakarta with the Scientific Journal of Islamic Economics with 4 articles. Islamic Banking Student Scientific Journal (JIMPA) Indo Global Mandiri Sharia College of Economics and Business (STEBIS) and Ekombis Review Journal: Scientific Journal of Economics and Business, Faculty of Economics, Dehasen University Bengkulu, each with 3 articles. Then the Nisbah Journal of the Djuanda University Sharia Banking Study Program, IAIN Syekh Nurjati, IAIN Madura, IAIN Metro. As well as several articles from universities, each with 1 article, as many as 20, or contributed 52.26 percent.

Bibliometric Mapping of Research Regarding Islamic Banks during the Covid-19 Pandemic

From search results on Google Scholar which are then inputted by search via publish or perish (POP), then exported into the RIS (Research Information System) format, an analysis is carried out using the VOSviewer application. The results obtained from the visualization of the co-word map network related to research developments related to Islamic Banks during the Covid-19 Pandemic Period, the results were divided into 8 clusters, as follows;

Figure 1.

Visualization of a network map of research developments related to Islamic Banks during the Covid-19 Pandemic. Data is processed using VOSViewer 1.6.19 software.



- Cluster 1. Red in color, which consists of 7 items namely; Behavior, Bank Syariah Indonesia (BSI), Digital banking, Performance of Islamic Banks, Risk Management of Islamic Banks, Indonesian Sharia, and technology during a pandemic.
- Cluster 2. The color green consists of 7 topics, namely strategies for solving problematic murabahah financing during a pandemic, sharia aspects and economic aspects, impact, financing, financing restructuring during a pandemic, financing realization, and banking intermediation functions.
- Cluster 3. The color blue consists of 4 items, namely trust in Islamic bank customer satisfaction during the Covid-19 period, the influence of service quality, Islamic bank customers, and significance on Islamic bank customer satisfaction.
- Cluster 4. The yellow color consists of 3 items, namely Islamic banks, the merger of Bank Syariah Indonesia (BSI), and the efficiency of the BSI merger.
- Cluster 5. The purple color consists of 3 items, namely KPR products, Indonesian Sharia Bank Products, and Marketing Strategy for Home Ownership Loans.
- Cluster 6. The black color consists of 3 items, namely the customer does not provide restrictions for Islamic banks in using savings funds, the marketing strategy for savings products, and the application of the contracts used.

- Cluster 7. The color orange consists of 2 items, namely the three merged Islamic banks, and the opportunities and threats of the three bank mergers for the Indonesian economy.
- Cluster 8. The color brown consists of 2 items, namely, the Return on Assets (ROA) of Islamic banks and the Covid-19 pandemic.

Figure 2

The Vizualitation Overlay processed by Vosviewer

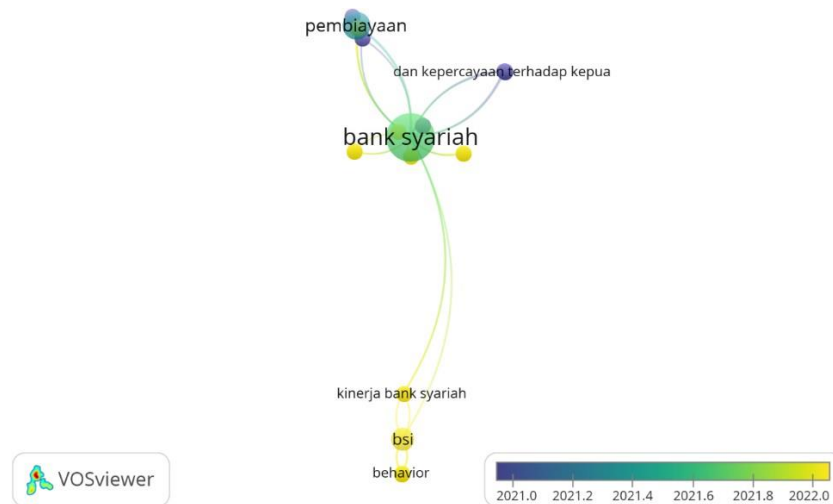


Figure 2. above shows the Vizualitation Overlay processed by Vosviwer for scientific articles related to Islamic banking during the Covid-19 Pandemic, a duration of 3 years, namely from 2020 to 2022. The figure shows that the yellow color represents research conducted in 2022. with the theme of Islamic Bank Performance research, Islamic Banks, mergers of Islamic banks, and Islamic Behavior Banks. then the color green is related to Islamic bank research, related to Islamic banking services and Islamic bank financing, which will be carried out in 2021. The purple color image is research on the impact of Islamic banks during the Covid-19 pandemic, and the role of Islamic banks.

Figure 3

Visualization of Density maps of research developments related to Islamic Banks during the Covid-19 Pandemic. Data is processed using VOSViewer 1.6.19 software.

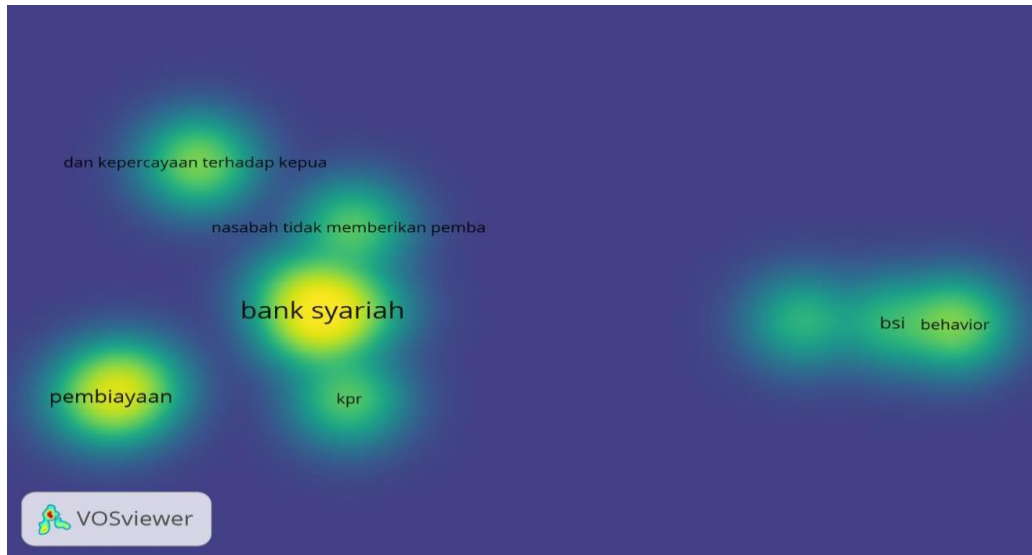


Figure 3 above shows the results of Density Visualization from the VOSViewer application related to Islamic Banks during the Covid-19 Pandemic, showing that most research was carried out within 3 years, namely from 2020 to 2022. The image above shows the brightest, namely Islamic Banks, related to performance, services, and the merger of the three banks. Then the second light is related to financing in Islamic banks. then related to behavior and BSI. Then about Islamic bank customers, and Islamic bank mortgage products as well as other themes that are not so clear.

Literature Review Study on Topic Mapping and Research Subjects Related to Islamic Banks during the Covid-19 Pandemic

From the search results on the Google Scholar website, the spread of research themes related to Islamic Banks during the Covid-19 Pandemic was then inputted into the publish or perish (pop) application covering seven main themes, namely: (1) Performance of Islamic Banks during the Covid-19 Pandemic ; (2) Impact of Islamic Banks during the Covid-19 Pandemic; (3) Sharia Bank Strategy during the Covid-19 Pandemic; (4) Sharia Bank Financing during the Covid-19 Pandemic; (5) Merger of Islamic Banks; (6) Management and Products of Islamic Banks during the Covid-19 Pandemic; (7) and Sharia Bank Services during the Covid-19 Pandemic.

Performance of Islamic Banks during the Covid-19 Pandemic

In this sub-chapter, the subject of research themes related to Islamic Banks during the Covid-19 Pandemic Period is divided into 11 research themes, namely: (1) Comparative Analysis of the Financial Performance of BNI Syariah Banks and Mandiri Syariah Banks during the Covid-19 Pandemic. (2) Digital Banking and Sharia Bank Service.

Performance Against Customer Retention Efforts during the Covid-19 Pandemic Period at Indonesian Sharia Banks (BSI). (3) BNI Syariah Bank Performance During the Covid-19 Pandemic. (4) Managing the Performance of Islamic Bank Employees during the Covid-19 Pandemic through Islamic Work Ethics. (5) Sharia Commercial Banks During the 2020 Covid-19 Pandemic Using the Rgec Approach: Analysis of The Health of Islamic Commercial Banks During the Covid-19. (6) Analysis of Profitability Ratios in Islamic Banks in Indonesia During the Covid-19 Pandemic Transition Period. (7) Comparative Analysis of the Financial Performance of BNI Syariah Banks and BRI Syariah Banks during the Covid-19 Pandemic. (8) Comparative Analysis of the Financial Performance of Bank BNI Syariah and Bank Syariah Mandiri During the Covid-19 Pandemic. (9) Analysis of the Influence of CAR, NPF, FDR, Inflation, BI Rate on Profitability of Islamic Commercial Banks in Indonesia: Study of the Covid-19 Pandemic Period. (10) Business Field, Car, and Bopo Financing on the Profitability of Islamic Banks in Indonesia During the Covid-19 Pandemic. (11) Comparative Case Study of the Financial Performance of Bank Central Asia Tbk and Bank Central Asia Syariah Tbk during the Covid-19 Pandemic

Impact of Islamic Banks during the Covid-19 Pandemic

In this sub-chapter, the research theme revolves around the impact on Islamic banks during the Covid-19 pandemic. Articles found 2 articles namely; (1) The Financial Impact of Islamic Banks During the Covid-19 Pandemic. (2) The Role of Mandiri Syariah Banks (BSM) in the Indonesian Economy During the Covid-19 Pandemic.

Sharia Bank Strategy during the Covid-19 Pandemic

In this sub-chapter, the research theme related to the strategy of Islamic banks during the Covid-19 pandemic found 6 related article themes. That is; (1) Sharia Bank Business Strategy during the Covid-19 Pandemic at PT. Bank Panin Dubai Syariah Makassar Branch. (2) Management Strategy for Bank Syariah Mandiri Krian Branch Office to Survive During the Covid-19 Pandemic. (3) Marketing Strategy for Griya Hasanah Housing Loan Financing (KPR) at Bank Syariah Indonesia KCP Demang during the Covid-19 Pandemic. (4) Marketing Strategy for Tasbih Savings Products at PT Bank Sumsel Babel Syariah Sub-Branch Km 12 Palembang During the Covid-19 Pandemic. (5) The Aida Model as a Marketing Strategy for Islamic Banks in the Covid-19 Pandemic Period (Indralaya Community Study). (6) Account Officer (AO) Strategy in Reaching Financing Targets During the Covid-19 Pandemic at the Tanmiya Artha Kediri Sharia People's Financing Bank (BPR).

Sharia Bank Financing during the Covid-19 Pandemic

In this sub-chapter, the theme of research related to Islamic banks during the Covid-19 pandemic is regarding financing. Nine related articles were found, namely: (1) The role of Islamic financing through Islamic banks on the level of development of MSMEs during the Covid-19 pandemic. (2) Review of the implementation of the extension of the

installment period for financing at Islamic banks during the Covid-19 pandemic situation. (3) Financing Restructuring During the Covid-19 Pandemic at PT. Bank Sumut Sharia KCP Range. (4) Effect of Inflation on Murabahah Financing at Islamic Commercial Banks during the Covid-19 Pandemic. (5) Settlement of Bad Credit for Murabahah Financing during the Covid-19 Pandemic at Bank Sumut Syariah, Lubuk Pakam Sub- Branch. (6) Multi-Use Financing Products for State Civil Servants during the Covid-19 Pandemic at PT Bank Sumut Syariah Simpang Kayu Besar Branch Office. (7) Analysis of Problematic Murabahah Financing Solution Strategies During the Covid-19 Pandemic at Bank Sumsel Babel Syariah Palembang Branch Office. (8) Customer Restructuring and Non-Restructuring of Problematic Financing Products During the Covid-19 Pandemic at Bank Bri Syariah KC A Rivai. (9) Agribusiness Financing Efficiency of Islamic Banks in Indonesia During the Covid-19 Pandemic.

The merger of Islamic Banks during the Covid-19 Pandemic

In this sub-chapter, the research theme is related to Islamic Banks, specifically regarding Mergers of Islamic Banks during the Covid-19 pandemic. There are 2 related research themes namely; (1) Opportunities and Threats of Merging Islamic Banks in Improving the Indonesian Economy During the Covid-19 Pandemic. (2) and the Efficiency of Merger Decisions of Three Islamic Banks in Indonesia during the Covid-19 Pandemic (Study at BSI Kc Bengkulu Panorama).

Sharia Bank Management and Products during the Covid-19 Pandemic

In this sub-chapter, the research theme is related to Islamic Banks during the Covid-19 Pandemic concerning the Management and Products of Islamic Banks during Covid-19 Pandemic Period. There are 2 journal articles, namely: (1) Risk Management at Bank Syariah Indonesia (BSI) during the Covid-19 Pandemic. (2) Costs of Organizing the Hajj and Its Practices at Islamic Banks During the Covid-19 Pandemic.

Sharia Bank Services during the Covid-19 Pandemic

In this sub-chapter, the research theme is Islamic Banks, regarding Islamic Bank Services during the Covid-19 Pandemic. Found 4 related articles, namely; (1) The Effect of Service Quality, Profit Sharing, and Trust on Customer Satisfaction of Islamic Banks During the Covid-19 Pandemic. (2) Sharia Bank Operational Assistance During the Covid-19 Pandemic. (3) Millennials During the Covid-19 Pandemic with Job Satisfaction as an Intervening Variable (Case Study of Bank Btn Syariah Kc Solo). (4) Optimization of Digital Banking Performance of Islamic Banks during the Covid-19 Pandemic.

CONCLUSION

Based on the results of the discussion above, it can be concluded as follows: The number of publications of journal articles related to Sharia Banks during the Covid-19 Pandemic for three years from 2020 to 2022 continues to experience an increase in the number of articles in 2020 to 2021 growing by 62.5 percent and from 2021 to 2022 it grows by 30

.77 percent. The biggest research contribution is in 2022 of 44.74 percent. With a total of 38 research themes in national journals.

Found for publishers who publish a lot in national journals, namely for three years from 2020 to 2022 published by STIE AAS Surakarta, by publishing 4 articles or contributing 10.53 percent to a total of 38 studies. Based on the results of the mapping visualization using VOSviewer 16.19, there were 8 clusters in research related to Islamic banking during the Covid-19 pandemic. Cluster 1 consists of 7 items, cluster 2 consists of 7 items, cluster 3 consists of 4 items, cluster 4 consists of 3 items, cluster 5 consists of 3 items, cluster 6 consists of 3 items, cluster 7 consists of 2 items, and cluster 8 consists of 2 items.

Based on the results of the overlay visualization using VOSviewer 16.19, scientific work articles related to Islamic banking during the Covid-19 Pandemic, the duration is 3 years, namely from 2020 to 2022. The figure shows that the yellow color represents research conducted in 2022, with the theme of research on the performance of Islamic banks, Islamic banks, mergers of Islamic banks, and Islamic behavior banks. then the color green is related to Islamic bank research, related to Islamic banking services and Islamic bank financing, which will be carried out in 2021. The purple color image is research on the impact of Islamic banks during the Covid-19 pandemic, and the role of Islamic banks.

Density Visualization results from the VOSViewer application related to Islamic Banks during the Covid-19 Pandemic, showing that most research was carried out within 3 years, namely from 2020 to 2022. The image above shows the brightest, namely Islamic Banks, related to the performance, service, and merger of the three banks. Then the second light is related to financing in Islamic banks. then related to behavior and BSI. Then about Islamic bank customers and Islamic bank mortgage products.

Based on a literature review, there are 7 research article themes related to Islamic Banks during the Covid-19 Pandemic. Namely: (1) Performance of Islamic Banks during the Covid-19 Pandemic; (2) Impact of Islamic Banks during the Covid-19 Pandemic; (3) Sharia Bank Strategy during the Covid-19 Pandemic; (4) Sharia Bank Financing during the Covid-19 Pandemic; (5) Merger of Islamic Banks; (6) Management and Products of Islamic Banks during the Covid-19 Pandemic; and (7) Sharia Bank Services during the Covid-19 Pandemic.

The implication can be determined that research related to Islamic Banks during the Covid-19 Pandemic Period has various themes, so research can be carried out on themes that have not yet been discovered in the future.

Research is still very limited in terms of time, selected journals, and themes that are too broad so that further research can be developed using international journals so that the coverage can be wider and the number of articles obtained can be greater and the results better.

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