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Mapping Research on Profitability Ratios in Islamic Banking: A Bibliometric Study Using VOSViewer and Literature Review

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Abstract: This study aims to map research trends and identify gaps related to profitability ratios in Islamic banking, as well as to analyze the influence of internal factors, risk management, and external conditions on bank profitability. A mixed-methods approach was employed, combining bibliometric analysis using VOSviewer and a literature review of Sinta-accredited national journals from 2015–2024. Bibliometric analysis was conducted to visualize publication networks, categorize thematic clusters, and highlight frequently and underexplored research topics. The literature review examined the relationships between internal efficiency, risk management, and external factors with profitability. The results indicate that Return on Assets (ROA), Return on Equity (ROE), and Net Profit Margin (NPM) are the primary profitability indicators, closely associated with internal efficiency (BOPO, NIM), risk management (Non-Performing Financing, Financing to Deposit Ratio, Capital Adequacy Ratio), and external factors such as regulations and macroeconomic conditions. Cost efficiency, margin management, and effective risk control are key drivers of sustainable profitability. This study is expected to serve as a reference for future research on the comprehensive determinants of bank profitability.

Keywords: Profitability Ratio, Bibliometrics, VOSViewer, Literature Review, Islamic Banking.

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INTRODUCTION

Current global economic developments are closely linked to the banking sector. Banks, as financial intermediary institutions, play an important role in maintaining the continuity of a country's economic cycle by bridging the gap between those who need funds and those who have funds. In carrying out their role, banks allocate fund management in the form of assets and funding sources in the form of liabilities. This management of assets and liabilities is in line with the macro monetary policy established within the framework of national asset management, which indicates that banking operational policies do not only focus on internal interests, but also consider their impact on overall economic stability (Mahdatika & Shofawati, 2022).

Profitability is a key indicator in evaluating the financial performance of banks, as it reflects management’s ability to generate earnings efficiently from operational activities. A bank’s profitability level demonstrates how effectively financial resources are managed, costs are controlled, and assets are utilized to achieve sustainable profit growth. Therefore, examining factors that influence profitability is essential in banking studies, particularly in the context of increasingly competitive financial markets. One of the internal management factors that influences bank profitability is Asset Liability Management (ALMA). ALMA serves as a managerial framework for balancing assets and liabilities in order to maintain financial stability and support optimal profit generation. Ineffective asset and liability management may lead to structural imbalances, increased financial risk, and declining profitability. Conversely, efficient and optimal ALMA implementation can enhance operational efficiency and contribute positively to a bank’s profitability performance (Nuzula et al., 2024).

Islamic banking in Indonesia has experienced rapid growth and plays an important role as a financial intermediary. Islamic banks collect funds from the public and channel them back into the economy through financing activities that comply with Sharia principles. These intermediation activities are directly related to the bank’s ability to generate profits, making effective fund management a crucial determinant of profitability in Islamic banks (Rimba, 2022). Profitability reflects the net results of various managerial policies and decisions and is commonly measured using profitability ratios. These ratios provide an overview of how effectively a bank generates profits relative to the costs incurred in its operations. Through profitability analysis, stakeholders can assess the bank’s financial performance and its success in achieving predetermined profit targets (Widarjo & Setiawan, 2009).

As one of the largest Islamic banks in Indonesia, PT Bank Syariah Indonesia Tbk is required to maintain and enhance its profitability through effective and efficient financial management. The bank’s profitability level reflects the policies implemented to optimize working capital and asset utilization. Therefore, analyzing the relationship between asset liability management and profitability is important to understand how internal financial management strategies contribute to the achievement of profit objectives in Islamic banking institutions (Iswandi, 2022;Putri et al., 2023).

Profitability is an indicator that describes a bank's ability to generate profits through asset management. This ratio provides a comprehensive picture of the effectiveness of management in generating profits and the efficiency of using funds sourced from capital (Sanjana & Rizky, 2020). The profitability ratio is used to assess a company's ability to generate profits. Profitability is considered more valuable than mere profit because it reflects the efficiency of a company's performance by comparing the profit earned to the wealth or capital used to generate that profit. The higher a bank's profitability ratio, the better its performance, and vice versa. Bank profitability analysis can be carried out using various financial ratios, including Return on Assets (ROA), Return on Equity (ROE), Net Profit Margin (NPM), and Operating Expenses to Operating Income (BOPO) (Astuti & Kabib, 2021).

The growing attention to banking profitability has encouraged the development of numerous academic studies examining bank performance from various perspectives, such as operational efficiency, asset management, and managerial policies. Along with the increasing number of scientific publications addressing banking profitability, there is a need for an approach that is able to systematically and comprehensively map, evaluate, and analyze the development of this body of literature. In this context, bibliometric analysis emerges as a relevant approach for examining the dynamics and research trends related to banking profitability.

Bibliometric studies are a type of quantitative research that utilizes bibliographic data, namely information derived from books, articles, journals, and other scientific publications that can be accessed through databases or reference collections. Network analysis, citation analysis, and content analysis are some of the ways bibliometric studies can be conducted, with the aim of identifying the direction of development and interrelationships between academic literature in scientific fields through these methods. Network analysis studies the relationships between scientific works based on citations, author collaborations, or other forms of interaction. Citation analysis focuses on calculating the number and frequency of citations of a publication by other publications. In addition, content analysis studies the content of scientific publications, including keywords, topics, and the style of language used (Budianto, 2023). Bibliometric studies can be a useful tool for decision makers in various sectors, including research, public policy, and education. In an academic context, these studies are often used to assess the quality and productivity of research at both the individual and institutional levels, as well as to predict trends and directions in the development of a discipline. Therefore, mapping the literature through bibliometric analysis is essential to provide a systematic synthesis of knowledge, identify research gaps, and support academic decision making as well as the future development of scientific disciplines (Dubyna et al., 2022).

VOSviewer is a bibliometric software used to visualize and analyze scientific publication networks, including the relationships among keywords, authors, and citations. The use of VOSviewer enables researchers to identify patterns, trends, and research focuses that develop within a particular field of study. In the context of this research, bibliometric analysis assisted by VOSviewer is employed as an approach to systematically map the development of the literature, thereby revealing research directions, thematic concentrations, and existing research gaps that remain open for further investigation (Budianto & Dewi, 2023; Abidin et al., 2023).

The novelty of this study lies in its approach and analytical focus. By combining bibliometric analysis using VOSviewer with a literature review, this study systematically maps the literature and identifies underexplored topics related to profitability ratios in Islamic and conventional banking. Its contribution is not in the topic of profitability itself, but in the structured mapping of the literature and the clear identification of research gaps. This study aims to explore research topics related to management gaps, defined as disparities or weaknesses in managerial practices, policies, and performance, within the Islamic and conventional banking sectors through two approaches. The first approach is a bibliometric study using VOSviewer to analyze and map the development of scientific literature through metadata-based network visualization. The second approach is a literature review that examines, identifies, and critically reviews articles from Sinta-accredited national journals. While studies on management gaps and profitability ratios have been conducted frequently, this study contributes by providing a systematic mapping of existing research trends, highlighting underexplored topics, and offering a structured overview of the literature. The results are expected to serve as a reference for researchers examining profitability ratios and to guide future research directions by identifying areas that have received less attention in Islamic and conventional banking.

Despite the extensive body of research on profitability ratios in Islamic and conventional banking, a clear research gap remains. Previous studies predominantly employ causal or empirical testing approaches that examine the effect of specific financial ratios on bank performance, without offering a comprehensive thematic overview of the research landscape. Moreover, existing literature has not systematically integrated bibliometric analysis with a structured literature review to map research trends, intellectual structures, and underexplored themes simultaneously. As a result, gaps related to management practices, policy effectiveness, and performance disparities have not been clearly identified in a holistic manner. This study addresses this gap by combining bibliometric mapping and critical literature review, thereby providing a systematic and integrative perspective on management gaps and profitability-related research in Islamic and conventional banking.

RESEARCH METHOD

This study employs a mixed-method approach by combining quantitative and qualitative methods, namely bibliometric analysis and literature review. The focus of this study is the profitability ratio in Islamic and conventional banks, consistent with the search keywords used. The data are secondary, obtained from research articles discussing profitability ratios in the banking sector. The sources were collected from national journals indexed in Google Scholar. The inclusion criteria for the articles were: (1) published in peer-reviewed national journals, (2) available in full text, (3) discussing profitability ratios in banking, and (4) published between 2015 and 2024. Exclusion criteria included non-journal publications, articles not written in English or Bahasa Indonesia, and studies not relevant to banking profitability. The data analysis tools used were Microsoft Excel, Mendeley Desktop, and VOSviewer. The data collection process was conducted as follows: first, searching for articles using the keywords "profitability ratio in Islamic and conventional banking" on Google Scholar; second, compiling journal titles in Microsoft Excel and removing duplicates; third, downloading files in RIS (Research Information Systems) and PDF formats; and fourth, importing RIS files into Mendeley Desktop for bibliometric analysis.

To prepare the data for bibliometric visualization, a systematic article selection and parameter-setting process was applied. After duplicate removal, titles and abstracts were screened to ensure relevance to profitability ratios in Islamic and conventional banking. Only articles meeting all inclusion criteria were retained. Bibliometric analysis was conducted using VOSviewer with a *co-occurrence analysis* of author keywords as the unit of analysis. The counting method applied was *full counting*, and a minimum occurrence threshold was set to filter out low-frequency keywords and reduce noise in the network. The final dataset, exported in RIS format, was then imported into VOSviewer to generate network, overlay, and density visualizations, enabling the identification of thematic clusters, publication trends, and research patterns within the selected literature.

The data analysis process was carried out in several stages. First, mapping the number of journal publications related to using Microsoft Excel and Mendeley Desktop to group data according to the year of publication. Second, visualizing bibliometric networks and publication trends with VOSViewer based on available clusters and items. Third, mapping DPS research topics through existing literature reviews (Budianto & Dewi 2023).

RESULT AND DISCUSSION

Result

1. Mapping of Publication Distribution from 2015 to 2024

There are 55 national journals based on data collected during the period 2015 to 2024. The details are as follows:

Table 1. Journal Publication Data for 2015-2024 Profitability Ratio of Islamic Banks in Indonesia

Year	Number of Publications	Year	Number of Publications
2015	4	2020	8
2016	3	2021	8
2017	3	2022	9
2018	4	2023	8
2019	5	2024	3

Source: Processed Data (2025)

2. Bibliometric Results Using VOSViewer

There are several important points in bibliometric analysis using VOSViewer. First, the VOSViewer interface presents diagrams and graphs for data visualization purposes that can be explored by clicking or zooming in on specific areas. Second, the visual results consist of nodes (publications), lines (citation relationships), and colors (categories or topics). Third, citation network analysis helps explain the relationships between publications, where large nodes indicate frequently cited publications. Fourth, cluster analysis groups publications based on topic or field of study, with colors indicating different categories. Finally, citation analysis identifies the most cited and relevant publications in the field. VOSViewer facilitates the exploration of these relationships visually and interactively. The results of bibliometric studies analyzed using VOSViewer software are visualized as follows:

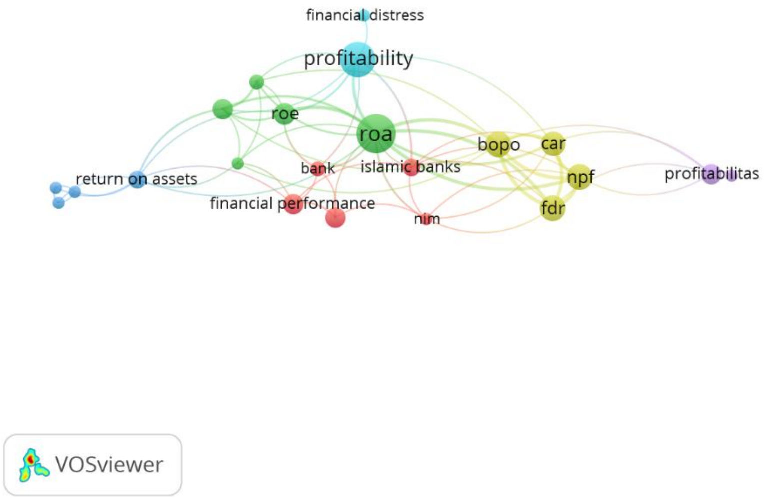

Figure 1. Visualization of the Network Map of Research Development on Profitability Ratios in Islamic and Conventional Banks

Source: Processed Data (2025)

Based on the results of the VOSViewer software visualization, the themes were grouped into 6 clusters and showed variations in topics related to profitability ratios in Islamic banking. Each cluster represents a specific thematic focus that provides a broad overview of the main dimensions in this study. The following is an interpretation of each cluster:

1) *Cluster 1, 5 topic items, namely: bank, financial performance, Islamic bank, NIM, profitability ratio*
2) *Cluster 2, 5 topic items, namely: net profit margin, return on assets, return on equity, ROA, ROE*
3) *Cluster 3, 4 topic items, namely: capital adequacy ratio, non-performing financing, operational efficiency, return on assets*
4) *Cluster 4, 4 topic items, namely: BOPO, CAR, FDR, NPF*
5) *Cluster 5, 2 topic items, namely: Islamic banks, profitability*
6) *Cluster 6, 2 topic items, namely: financial distress, profitability*

The grouping into these 6 clusters shows that research related to profitability ratios in Islamic banks reveals that profitability is a key concept in studies related to the financial performance of Islamic banks. This can be seen from the central position of the term profitability in the bibliometric network, which has a close relationship with financial indicators such as ROA, ROE, BOPO, CAR, NPF, and FDR.

Discussion

1. Mapping of Literature Review Related to Profitability Indicators

The bibliometric mapping using VOSViewer indicates that profitability indicators form the core cluster in studies related to the performance of Islamic and conventional banks. This finding is reflected in the central position of the term profitability, which is closely linked to Return on Assets (ROA), Return on Equity (ROE), and Net Profit Margin (NPM). The dominance of these three ratios in the bibliometric network suggests that the literature consistently conceptualizes profitability as a multidimensional construct that cannot be adequately represented by a single indicator.

ROA is the most widely used indicator to assess the efficiency of asset utilization in generating profits. In the context of Islamic banking, asset efficiency is particularly important because banks must manage third-party funds and productive assets optimally while adhering to sharia principles. Darmawan & Qodhari (2025) demonstrate that better asset management is positively associated with higher ROA, which in turn enhances the competitiveness of Islamic banks in the financial market. This empirical evidence aligns with the bibliometric results, where ROA appears closely connected to *financial performance* and *Islamic bank*, indicating its role as a primary measure of operational performance

In addition to ROA, ROE emerges as a dominant profitability indicator within the same cluster. ROE measures the rate of return generated from shareholders' equity and serves as a key indicator for investors in evaluating potential investment returns. Islamic banks that consistently exhibit high ROE tend to attract more investors and strengthen their capital position. Studies by (Hasanah et al., 2023; Buchori et al., 2024). emphasize that ROE not only reflects profitability from the shareholders' perspective but also indicates the bank's ability to manage its capital structure efficiently, thereby supporting sustainable profitability growth. The strong linkage between ROE and profitability in the bibliometric network highlights the importance of capital management in profitability studies.

Net Profit Margin (NPM), meanwhile, functions as an indicator of operational efficiency, measuring the bank's ability to convert operating income into net profit. In Islamic banks, NPM reflects management's effectiveness in controlling operating expenses, managing sharia-based financing, and optimizing margin income. Previous studies by Sururi et al. (2025); Nurkasmadani et al. (2024) highlight that a high NPM not only indicates operational efficiency but also reflects effective business strategies in responding to the challenges of the Islamic banking industry. The frequent co-occurrence of NPM with ROA and ROE in the bibliometric map suggests that margin performance is considered a complementary dimension in profitability analysis.

The simultaneous use of ROA, ROE, and NPM in many empirical studies indicates a scholarly consensus that profitability in Islamic banking should be analyzed comprehensively. ROA represents asset efficiency, ROE captures capital effectiveness, and NPM reflects day-to-day operational performance. The combination of these three indicators enables a more holistic assessment of Islamic banks' financial performance. Furthermore, the literature shows that variations in ROA, ROE, and NPM are influenced by both internal and external factors. Nurjanah & Amrizal (2024); Maharani et al. (2024) find that managerial efficiency, macroeconomic conditions, and government regulations significantly affect these profitability indicators. This observation is consistent with the bibliometric results, which show that profitability indicators are closely linked to efficiency and risk-related variables in other clusters, indicating that profitability is understood as the outcome of interactions among multiple determinants.

Overall, the bibliometric-based literature mapping confirms that ROA, ROE, and NPM constitute the fundamental indicators in profitability studies of Islamic banks. These indicators not only serve as core measures of financial performance but also provide a basis for linking profitability with internal efficiency, risk management, and external environmental factors

2. Mapping of Literature Review Related to Internal Factors Affecting Profitability

The bibliometric analysis reveals that internal factors constitute one of the most influential dimensions in explaining profitability in Islamic banking. This is reflected in Cluster 1 and Cluster 4, where profitability is closely associated with variables such as BOPO (Operating Expenses to Operating Income), Net Interest Margin (NIM), financial performance, and operational efficiency. The strong interconnections among these variables indicate that internal managerial efficiency is consistently positioned as a primary determinant of profitability in the literature.

BOPO emerges as a key indicator of cost efficiency and managerial effectiveness. A lower BOPO ratio reflects the bank's ability to control operational costs relative to its operating income, which directly contributes to higher profitability. In the context of Islamic banking, operational efficiency is particularly critical due to the relatively complex operational structures, compliance with sharia principles, and the need for specialized human resources. Empirical studies consistently show that effective cost management, as reflected by a lower BOPO, has a significant positive impact on profitability indicators such as ROA and ROE. The bibliometric results reinforce this relationship by placing BOPO in close proximity to profitability and financial performance nodes, suggesting that cost efficiency is a central theme in profitability research Rahmatillah et al. (2025).

In addition to BOPO, Net Interest Margin (NIM) or its equivalent margin measure in Islamic banking also plays a crucial role in determining profitability. Although Islamic banks do not operate on an interest-based system, NIM is commonly used in empirical studies to represent the bank's ability to generate net income from productive assets through sharia-compliant financing instruments. The close linkage between NIM and profitability in the bibliometric network indicates that margin management remains a core concern in Islamic banking studies. Efficient allocation of financing portfolios, appropriate pricing of sharia contracts, and diversification of income sources are frequently highlighted as strategies to enhance margin performance and, consequently, profitability Hijriyani & Setiawan (2023).

Furthermore, the literature increasingly emphasizes the role of managerial quality and operational efficiency as internal drivers of profitability. Studies within the mapped clusters suggest that banks with stronger governance structures, better internal controls, and more effective decision-making processes tend to exhibit higher profitability levels. This perspective aligns with the bibliometric finding that terms such as *financial performance* and *operational efficiency* are tightly connected to profitability indicators, indicating that profitability is widely interpreted as an outcome of sound internal management rather than external circumstances alone (Purnomo et al. 2025). The trend in publication growth after 2020 also suggests a shift in research focus toward internal efficiency, particularly in response to external pressures such as economic uncertainty, regulatory tightening, and increased competition. Many studies conducted during this period highlight the importance of process optimization, digital transformation, and cost rationalization as internal strategies to sustain profitability. Although technological innovation does not appear as a separate dominant cluster in the bibliometric map, its influence is implicitly reflected through improvements in BOPO and overall operational efficiency.

Overall, the bibliometric-based literature mapping confirms that internal factors especially cost efficiency, margin management, and managerial effectiveness are consistently recognized as primary drivers of profitability in Islamic banking. The strong clustering of BOPO and NIM with profitability indicators suggests that improving internal efficiency remains a key strategic focus for Islamic banks seeking to enhance financial performance and ensure long-term sustainability.

3. Mapping of Literature Review Related to Risk Management and Profitability

Based on the bibliometric mapping, risk management emerges as a dimension that is closely associated with the profitability of Islamic banks. This is evidenced by the formation of clusters linking Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), and Return on Assets (ROA). The strong interrelationships among these variables indicate that profitability in Islamic banking is not merely the result of financing expansion, but rather the outcome of the bank's ability to manage financing risk, liquidity risk, and capital adequacy in an integrated and prudent manner.

NPF represents the primary indicator of financing risk and is most frequently associated with profitability in the literature. NPF reflects the proportion of problematic financing, namely financing that fails to be settled in accordance with the agreed contractual terms. A high NPF ratio indicates a deterioration in asset quality and an increase in financing risk. Dwintama et al., (2021) explain that rising NPF levels compel Islamic banks to allocate larger loss provisions, thereby reducing funds available for productive activities. This condition directly leads to a decline in profitability. Consequently, a lower NPF ratio is widely regarded as an indicator of successful risk management and sound financing quality in Islamic banks.

In addition to NPF, FDR plays a significant role in shaping the relationship between risk and profitability. FDR measures the extent to which funds collected from depositors are channeled into financing activities. Wahyudi et al. (2024). argue that an excessively high FDR may expose Islamic banks to liquidity risk, as most of the collected funds are tied up in financing, limiting the bank's ability to meet short-term obligations. Such liquidity pressure can disrupt operational stability and negatively affect profitability. Conversely, (Sobana, 2025) emphasizes that an excessively low FDR reflects inefficiency in fund utilization, as the bank fails to optimize available resources to generate income. Therefore, maintaining an optimal FDR level is essential to balance financing growth and liquidity stability, ultimately supporting profitability.

Capital Adequacy Ratio (CAR) appears as a stabilizing factor that indirectly supports profitability. CAR reflects the bank's capacity to absorb potential losses arising from financing risk and external shocks. Adequate capital buffers enable Islamic banks to maintain operational continuity and financial stability during periods of economic uncertainty. Kusuma & Diyana (2022) demonstrate that Islamic banks with stronger capital adequacy tend to exhibit greater financial resilience and more stable profitability. Similarly Hermawan (2023) finds that a sound capital position enhances stakeholder confidence and supports long-term profitability, although higher capital requirements may constrain short-term profit expansion.

Furthermore, the literature indicates that NPF, FDR, and CAR should not be examined independently, but rather as components of an integrated risk management framework. Islamic banks that implement stringent debtor selection, continuous monitoring of financing performance, and adequate capital management tend to maintain lower NPF levels and more stable profitability. This perspective is consistent with the bibliometric findings, which show strong linkages among risk indicators and profitability measures. In summary, the bibliometric-based literature mapping confirms that effective risk management is a fundamental prerequisite for sustainable profitability in Islamic banking. Profitability is widely understood as the result of prudent risk-taking supported by robust financing quality, balanced liquidity management, and adequate capital buffers. This finding underscores the importance of strengthening risk management practices as a strategic foundation for enhancing the long-term profitability and resilience of Islamic banks.

4. Mapping of Literature Review Related to External Factors Affecting Profitability

Based on the bibliometric mapping results, external factors play an important role as contextual variables that indirectly influence the profitability of Islamic banks. These external factors do not appear as dominant standalone clusters; however, their effects are reflected through their close associations with internal performance and risk management variables, such as Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), operational efficiency, and financial distress. This pattern indicates that the literature predominantly views external factors as structural conditions that shape the operational environment of banks rather than as direct determinants of profitability.

Government regulation is one of the most significant external factors affecting the profitability of Islamic banks. Widarjono & Misanam (2024) explain that regulatory policies related to capital adequacy, risk supervision, and prudential banking standards aim to maintain the stability of the financial system. In the context of Islamic banking, regulations concerning minimum capital requirements and restrictions on certain types of financing may limit banks' flexibility in expanding financing activities and maximizing short-term profits. However, such regulations also enhance bank credibility and resilience, thereby supporting long-term profitability. This relationship is reflected in the bibliometric linkage between CAR and profitability.

In addition, Husna & Hisan (2023) emphasize that Islamic banking–specific regulations, including compliance with sharia principles, influence banks' business strategies and revenue structures. Restrictions on particular financing contracts may reduce income diversification opportunities in the short term, but they simultaneously strengthen public trust in Islamic banks. This trust becomes an important asset in maintaining the stability of third-party funds and supporting sustainable profitability. Macroeconomic conditions also have a significant impact on Islamic bank profitability. Shodiq & Sunaryo (2023). show that macroeconomic variables such as inflation and economic growth directly affect banks' operational costs and financing demand. High inflation, for example, can increase operational expenses and reduce customers' purchasing power, which in turn weakens financing performance and increases NPF levels. These conditions ultimately exert downward pressure on Islamic bank profitability. In addition to inflation, exchange rate fluctuations represent another external factor influencing profitability, particularly for Islamic banks engaged in international financing or exposed to foreign currency transactions. Manurung & Abner (2022) argue that exchange rate volatility increases uncertainty and financing risk, which may lead to higher levels of problematic financing and reduced bank profits. This effect is indirectly captured in the bibliometric mapping through the association between profitability, NPF, and financial distress.

Furthermore, adverse economic conditions, such as recessions or economic crises, intensify the pressure on Islamic bank profitability. Fauzi & Hasanah (2021) find that economic slowdowns reduce customers' ability to meet financing obligations, resulting in higher NPF levels and declining bank profits. This condition indicates that Islamic bank profitability is highly vulnerable to external shocks if it is not supported by adequate risk mitigation strategies. Therefore, the literature demonstrates that external factors both regulatory and macroeconomic influence Islamic bank profitability through indirect transmission mechanisms. These influences operate through changes in capital structure, financing quality, and operational efficiency. Consequently, the ability of Islamic banks to adapt to regulatory changes and macroeconomic dynamics through prudent risk management, sound capital management, and improved operational efficiency is a key determinant of sustainable profitability.

CONCLUSION

Islamic bank profitability is determined by the interaction of ROA, ROE, and NPM with internal efficiency, risk management, and external factors. Cost efficiency and margin management are the main drivers of profitability, while effective control of NPF, optimal FDR management, and adequate capital adequacy strengthen financial resilience. Regulatory frameworks and macroeconomic conditions influence profitability indirectly through financing quality and operational efficiency, highlighting the need for an integrated and adaptive approach to achieve sustainable profitability.

This study has several limitations, as the bibliometric analysis is limited to publications from 2015–2024 and does not examine causal relationships among key cluster variables such as ROA, ROE, NPM, BOPO, NPF, FDR, and CAR, nor does it explicitly capture the role of digitalization and bank-specific characteristics as independent clusters. Therefore, future research is recommended to develop integrated empirical models that simultaneously incorporate profitability, internal efficiency, and risk management clusters, while also including digitalization, regulatory factors, and macroeconomic conditions as moderating or mediating variables to achieve a more comprehensive understanding of Islamic bank profitability determinants.

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CONFLICTS OF INTEREST

The authors declare that there are no conflicts of interest that could influence the results, interpretation, or conclusions in this article.

ETHICS STATEMENT

This article is the original work of the authors, has not been published in any journal, and is not currently under review in any other journal. All authors agree that this manuscript is submitted to the intended journal. The research and writing of this article have been conducted in accordance with academic rules, free from plagiarism, and in compliance with applicable scientific ethics standards.

DECLARATION OF GENERATIVE AI

During the preparation of this manuscript, generative AI technology was used to a limited extent, namely to assist with grammar checking and editorial alignment. All analysis, scientific substance, and interpretation of research results remain entirely the contribution of the authors.

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