

Investment Risk in Islamic and Conventional Banking: Mapping Research Topics Using VOSviewer Bibliometric and Literature Review Analysis

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Abstract

This study aims to determine the development of research around investment risk in Islamic and Conventional Financial Institutions. The research was conducted from 1995 to 2022, by searching national and international journals indexed by Google Scholar, Scopus, and Scopus via the Perish/Harzing application, with the keyword "Investment Risk". Based on the search results, there were 280 research articles, then inputted into the VOSviewer application and analyzed descriptively through a literature review study. The results showed that the number of publications had increased significantly every year. Furthermore, based on the results detected using the VOSviewer application, research related to investment risk is divided into 16 clusters and 116 items. Meanwhile, based on the results of a literature review study, there are 9 main themes related to investment risk in Islamic and Conventional Financial Institutions.

Keywords: Investment Risk, Bibliometrics, VOSviewer, Literature Review, Islamic and Conventional Banking

INTRODUCTION

Risk management in banking has improved in line with developments in the financial industry as a whole. In recent years, banks have begun to understand the importance of risk management to maintain business stability and continuity. This can be seen from the existence of regulations from the Financial Services Authority (OJK) which regulate risk exposure management and effective corporate governance. Risks in the financial sector must be recognized and controlled by estimating the potential that may occur in the future, not after the risk has already occurred. Therefore, a methodology for modeling risks that may occur in the future is very important so that those making decisions can prepare strategies to overcome future risks. One of the risks that occur in the financial industry is investment risk. Investment risk management involves identifying, assessing, controlling and monitoring these risks over time to ensure that the bank remains stable and maintains its reputation.

In previous research, the development of investment risk in banking can be influenced by several factors, such as changes in interest rates, financial market fluctuations, changes in regulations, and macroeconomic conditions. Banks can also take proactive steps to reduce risk, such as diversifying investment portfolios or implementing technology to monitor risk in real-time. Banks must also ensure that their investments meet regulatory requirements and have a risk level that is appropriate to the bank's risk profile. Banks must also consider environmental and social implications in managing investment risks. This relates to the principles of social and environmental responsibility

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Islamic Banking and Finance Munawar Iqbal, David T. Llewellyn, 2002-01-01 It is a well known fact that conventional commercial banks provide financial intermediation services on the basis of interest rates on assets and liabilities. However, since interest is prohibited in Islam, Islamic banks have developed several other modes through which savings are mobilized and passed on to entrepreneurs, none of which involve interest. Islamic Banking and Finance discusses Islamic financial theory and practice and focuses on the opportunities offered by Islamic finance as an alternative method of financial intermediation. Key features of profit sharing as opposed to debt-based contracts are highlighted, and the ways in which they can facilitate improved efficiency and stability of a financial system are explored. The authors illustrate that, in addition to some 200 Islamic banks operating in Muslim as well as non-Muslim countries, some of the biggest multinational banks are now offering Islamic financial products. This book will fascinate students, researchers, and academics with a special interest in comparative banking, middle eastern studies, and international finance, and will also appeal to practitioners of banking and finance.

The Future of Islamic Banking and Finance in Indonesia Romi Adetio Setiawan, 2023-07-20 Sharia compliance is the *raison d'être* of Islamic banks. All of their instruments and activities should be based on sharia principles, which unfortunately exposes them to greater risks than their conventional counterparts regulated under the dual banking system in Indonesia. These include inconsistencies between fatwas, unique reputational risks, and inefficiencies in the regulatory framework governing Islamic banks. This book critically examines the less studied issue of developing an Islamic banking regulatory and supervisory framework that considers the risk pressures faced by Islamic banks' operations in an Indonesian financial sector dominated by conventional banks. The book assesses the extent to which the global financial standards of the Basel Accords have been followed by Islamic Banks in Indonesia with respect to their regulation, supervision, and risk management, to highlight the unresolved tensions in the multiple regulatory and supervisory institutions. The book proposes a middle ground approach that accommodates modification of the existing financial regulatory and supervisory system in line with international best practice. The reforms proposed in this book offer a way for financial regulatory and supervisory agencies to further develop modern Islamic law and finance. The book will be a valuable resource for scholars and policymakers interested in the dual banking system in Indonesia.

Finance and Sustainability William Sun, Celine Louche, Roland Pérez, 2011-10-06 Drawing on the movements of corporate social responsibility, socially responsible investing, and sustainable development, this title examines the making of financial reality towards social responsibility and sustainability and offers an understanding of finance as a collective construct and endeavour embedded in societal context.

Governance, Risk Management and Financial Product Development in Islamic Financial Institutions Michael Bock, 2010-09 Master's Thesis from the year 2010 in the subject Business Economics, Investment and Finance, grade 1.7 Maastricht University School of Business and Economics, course language English, abstract 1.1 General Introduction to the

Topic Islamic finance is on the march The underlying logic is simple All investments and services are consistent with the principles of Islamic law called Shari ah which literally means a clear path to be followed and observed Hourani 2004a This clear path is followed only if profit does not stem from interest riba speculation gharrar or sectors that are considered sinful according to the Qur an haraam namely everything that involves alcohol tobacco entertainment gambling or pork just to name a few The high potential of Islamic finance is clear for three reasons The first reason relates to the emergence of a new consumer type as there is increased demand for a Shari ah compliant way of investing that stems from increased globalization The middle class from emerging markets rose from one third to 56 percent between the 1990s and 2006 The Economist 2009 Many Muslim countries can be found in the list of emerging markets such as Egypt Pakistan and Indonesia With the Muslim population of the world exceeding 1.5 billion people about 21 percent of the world population and due to the fact that it is the fastest growing religion it becomes clear why the general conditions for Islamic finance are so favourable Central Intelligence Agency 2009 The second reason relates to the global trend for sustainable investment the fact that Islamic finance is an ethical way of investing which does not invest in harmful businesses and instead donates purified gains to charity is becoming more and more attractive among non Muslim investors as well Global Finance 2007 The Shari ah aspect makes Islamic financial products an alternative to socially responsible investments Khan 2009 The last reason is a matter of Risk Management for Islamic Banks Imam Wahyudi, Fenny Rosmanita, Muhammad Budi Prasetyo, Niken Iwani Surya Putri, 2015-11-16 Gain insight into the unique risk management challenges within the Islamic banking system Risk Management for Islamic Banks Recent Developments from Asia and the Middle East analyzes risk management strategies in Islamic banking presented from the perspectives of different banking institutions Using comprehensive global case studies the book details the risks involving various banking institutions in Indonesia Malaysia UAE Bahrain Pakistan and Saudi Arabia pointing out the different management strategies that arise as a result of Islamic banking practices Readers gain insight into risk management as a comprehensive system and a process of interlinked continuous cycles that integrate into every business activity within Islamic banks The unique processes inherent in Islamic banking bring about complex risks not experienced by traditional banks From Shariah compliance to equity participation contracts to complicated sale contracts Islamic banks face unique market risks Risk Management for Islamic Banks covers the creation of an appropriate risk management environment as well as a stage based implementation strategy that includes risk identification measurement mitigation monitoring controlling and reporting The book begins with a discussion of the philosophy of risk management then delves deeper into the issue with topics like Risk management as an integrated system The history framework and process of risk management in Islamic banking Financing operational investment and market risk Shariah compliance and associated risk The book also discusses the future potential and challenges of Islamic banking and outlines the risk management pathway As an examination of the wisdom knowledge and ideal practice of Islamic banking Risk Management for Islamic

Banks contains valuable insights for those active in the Islamic market **The Handbook of Global Shadow Banking, Volume II** Luc Nijs,2020-06-30 This global handbook provides an up to date and comprehensive overview of shadow banking or market based finance as it has been recently coined Engaging in financial intermediary services outside of normal regulatory parameters the shadow banking sector was arguably a critical factor in causing the 2007 2009 financial crisis This second volume explores three particular domains of shadow banking The first domain deals with the macro economic fundamentals of the respective shadow banking segments Why do they exist what problems do they solve and why are some of their embedded risks so persistent The second domain captures the global dimensions of shadow banking markets reviewing the particularities and specifics of various shadow banking systems around the world Volume II concludes with an extensive overview of how the sector has changed since the financial crisis focusing on regulatory arbitrage contract imperfection and governance Closing on unresolved issues and open ended questions that will no doubt remain prominent in the shadow banking sector for years to come this handbook is a must read for professionals and policy makers within the banking sector as well as those researching economics and finance

Risk and Regulation of Islamic Banking Mervyn K Lewis, Mohamed Ariff, Shamsheer Mohamad, 2014-08-29 The expert contributors examine why an ethical foundation is important and why the system requires well thought out regulations to ensure outcomes that protect the community's well being The volume explores in detail the nature of Islamic banking prod

Case Studies in Islamic Banking and Finance Brian Kettell, 2011-08-15 Based around 13 individual cases this book will stimulate discussion and develop the reader's understanding of Islamic finance by contrasting their existing theoretical knowledge against practical examples

Finance Essentials Scott Moeller, 2012-04-26 Written by some of the best minds in finance this book is crammed full of top quality content that enables the practitioner and student alike to become more knowledgeable in their fields of interest

Shariah Compliance & Product Development in Islamic Banking Shahrul Azman Abd. Razak, 2021

Strategic Islamic Marketing Baker Ahmad Alserhan, Veland Ramadani, Jusuf Zeqiri, Léo-Paul Dana, 2022-06-28 Marketing in the emerging Islamic markets is a challenging business function since international companies must contend with unfamiliar customs cultural differences and legal challenges This book provides marketers who want to reach this emerging and very lucrative consumer base with essential research based insights on these aspects and how to deal with them This book redefines marketing practice and conduct and challenges conventional marketing wisdom by introducing a religious based ethical framework to the practice of marketing The framework opens a whole new array of marketing opportunities and describes the behavior of the consumer community and companies using a different approach than conventional marketing thought

Risk Management in Islamic Finance Muhammad Al-Bashir, 2008 This study addresses derivatives instruments in Islamic finance It highlights the benefits of these instruments their legal aspects and the appropriate alternatives The forward futures and options contracts in commodity markets are discussed and the arguments in favour of and against these

instruments examined The forward contracts issue includes the possibility of trading gold in forward basis the forward market for currencies and the possible alternative to manage related risks With the examination of futures contracts the main arguments against such a contract are addressed for example the sale prior to taking possession and the sale of debt hedging and speculation The study proposes khiyar al shart and bay al arbun as tools of risk management and alternatives to options The sale of pure rights is at the center of the admissibility of options in Islamic law and is investigated comprehensively

Islamic Law and Finance Frank E. Vogel, Samuel L. Hayes, 1998-01-01 Mirroring the expansion of wealth in the Middle East and Asia and a surge in Islamic self identity Islamic banking practices have either become the law of the land or coexist and compete with Western practices in at least six countries A growing number of institutions and mutual funds akin to Western socially responsible funds have established Islamic investment and other practices to cater to this burgeoning market Because of its prevalence practitioners in every banking related area must familiarize themselves with current Islamic finance practices in order to do business with Muslim clients and to engage in cross border financing Injunctions from the Qur an and the sayings of Prophet Muhammed have generated a web of interrelated norms which prohibit Islamic financiers from engaging in transactions that involve interest riba and speculation gharar Islamic Law and Finance describes the dynamic set of Islamically sanctioned ways financiers can transact business

List of Recent Periodical Articles Joint Bank-Fund Library, 1990-12 **Gadjah Mada International Journal of Business** , 2015

Berkeley Journal of Middle Eastern & Islamic Law , 2009 *The Muslim World League Journal* , 2006 *Studies in Islamic Law and Society* , 1996 **The Growth of Islamic Finance and Banking** Hussain Qadri, M. Ishaq Bhatti, 2019-08-23 This book covers the recent literature concerning Islamic banking and finance IBF focuses on the history of IBF since its inception and introduces the latest innovative concepts and practices in the field The authors cover important topics such as the role of ownership Shari ah compliance and governance structures in raising debt capital using IBF practices including Fatwa issues and the use of benchmarking practices The book also addresses topics like archival data the influence of leverage on ownership structure and sukuk structures as well as misconceptions threats challenges and opportunities in IBF Finally the book deals with prominent issues such as business score carding Tak ful Islamic Insurance IBF implications for block chain based fintech and finance hub concepts in Islamic microfinance models This edited volume is an important contribution to the IBF literature as it provides a much needed in depth look into industry practices through the perspective of corporate finance and governance With its interdisciplinary approach covering legal and financial issues along with a wide variety of notable contributors this book will be a valuable reference guide to both teachers and students of Islamic banking and economics *BRAC University Journal* , 2006

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