Artificial Intelligence and Islamic Economic Ecosystems: Mapping Research Trends across Finance, Business, Tourism, Marketing, and Consumer Studies

Dewi Insyirahti Salsabilla
Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan, Indonesia
E-mail: dewi.insyirahti.salsabilla@mhs.uingusdur.ac.id

Mansur Chadi Mursid
Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan, Indonesia
E-mail: mansurchadimursid@uingusdur.ac.id

M. Sulthoni
Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan, Indonesia
E-mail: m.sulthoni@uingusdur.ac.id

Abstract

The rapid development of Artificial Intelligence (AI) is transforming economic and business activities, including emerging applications within Islamic economic ecosystems. However, the development of AI-related research in Islamic economics remains fragmented across finance, banking, business, digital transformation, governance, and other related fields. This study aims to map the development, intellectual structure, major research themes, influential countries, authors, and emerging research directions concerning AI and the Islamic economy. A bibliometric analysis was conducted using documents indexed in Scopus for the period 2020–2026. The initial search identified 356 records, which were subsequently screened using publication year, document type, subject area, language, source, publication stage, and accessibility criteria. A total of 32 studies were included in the final analysis. The findings demonstrate that artificial intelligence is the dominant research theme, while fintech, digital transformation, Islamic banking, and Islamic finance represent closely connected research areas. Saudi Arabia has the highest number of citations, followed by Malaysia and Bahrain, while Indonesia demonstrates a notable increase in publication production in the later years of the observation period. The thematic analysis identifies Islamic finance, artificial intelligence, innovation, and commercial banking as basic themes, while Islamic banking, digital transformation, and shariah governance occupy more developed thematic positions. The study concludes that AI research in the Islamic economic ecosystem is moving from technological adoption toward broader questions of digital transformation, governance, ethics, and financial innovation.

Keywords: Artificial Intelligence; Islamic Economics; Islamic Finance; Islamic Banking; Digital Transformation; Fintech; Bibliometric Analysis.

Introduction

Artificial Intelligence (AI) has emerged as one of the most influential technological developments shaping contemporary economic systems. Its applications have expanded beyond traditional technological sectors into financial services, banking, business management, marketing, consumer behavior, and digital economic activities (Bahoo et al., 2024; Hentzen et al., 2022). Within this transformation, AI has increasingly become associated with financial technology, digital transformation, algorithmic governance, cybersecurity, and data-driven decision-making (Kalyani & Gupta, 2023). The growing presence of these themes indicates that AI is no longer positioned merely as a technological instrument but increasingly functions as an important component of modern economic ecosystems (Abrardi et al., 2022).

The transformation becomes particularly significant when AI is examined through the perspective of Islamic economics. Islamic economic systems operate within normative principles that emphasize justice, transparency, ethical conduct, accountability, and compliance with Shariah principles (Ashta & Herrmann, 2021). Consequently, the adoption of AI in Islamic economic activities creates both opportunities and conceptual challenges. AI can improve efficiency, automate financial processes, enhance customer services, support risk management, and facilitate innovation. At the same time, algorithmic decision-making raises questions concerning data ethics, governance, transparency, privacy, accountability, and the compatibility of technological innovation with Islamic principles.

The bibliometric evidence in the present dataset demonstrates that research concerning AI and Islamic economic ecosystems has expanded considerably during 2020–2026. The Scopus search initially identified 356 records using combinations of AI, artificial intelligence, technology, Islamic, Muslim, maqashid, Shariah, halal, economics, business, finance, tourism, marketing, and consumer-related terms. Following the screening process presented in the PRISMA diagram, 32 studies were ultimately included in the analysis. This indicates that although the initial research landscape is relatively broad, the intersection between AI and Islamic economic studies remains comparatively selective.

The keyword analysis further illustrates the concentration of research around artificial intelligence, followed by fintech, digital transformation, Islamic banking, and Islamic finance. The frequency analysis identifies artificial intelligence as the most prominent term, appearing 13 times, followed by fintech with five occurrences, while digital transformation, Islamic banking, and Islamic finance each appear four times. Other themes, including algorithmic governance, commercial banks, cybersecurity, data ethics, and dual banking, appear less frequently. This distribution suggests that the literature is gradually moving beyond the general discussion of AI toward its specific applications within financial and Islamic financial institutions.

The geographical distribution of citations also reveals an uneven development of the literature. Saudi Arabia occupies the highest position with 86 citations, followed by Malaysia with 43, Bahrain with 36, Iran with 34, Hungary with 15, the Central African Republic with 11, and Indonesia with 10 citations. At the same time, the country-production trend shows increasing publication activity in Indonesia during the later years of the observation period. These patterns suggest that Islamic economies in different geographical contexts are contributing to the development of AI-related research, although their scholarly influence and publication trajectories remain heterogeneous.

Despite the increasing number of studies, the literature remains fragmented across several research domains. AI is simultaneously discussed in relation to fintech, Islamic banking, Islamic finance, digital transformation, governance, ethics, and commercial banking. This fragmentation creates a need to understand the intellectual structure and thematic evolution of the field.

Therefore, this study addresses the following research questions:

RQ1: How has research on Artificial Intelligence and Islamic economic ecosystems developed during 2020–2026?

RQ2: What are the dominant research themes and keywords connecting AI with Islamic economics and related fields?

RQ3: Which countries, authors, and publication sources have contributed most significantly to this research field?

RQ4: What emerging and future research directions can be identified from the thematic structure of AI and Islamic economic research?

By answering these questions, this study contributes to the literature by providing a systematic mapping of the research landscape surrounding AI and Islamic economic ecosystems. Rather than examining AI exclusively from a technological perspective, the study positions AI within a broader ecosystem involving Islamic finance, banking, fintech, digital transformation, governance, ethics, and economic innovation.

Methods

2.1 Research Design

This study employs a bibliometric research design to examine the development and intellectual structure of research concerning Artificial Intelligence and Islamic economic ecosystems. Bibliometric analysis is appropriate because it enables researchers to identify publication patterns, influential countries and authors, dominant keywords, research themes, and emerging areas within a particular field.

The analysis focuses on publications indexed in Scopus and published during 2020–2026. The search period was selected to capture the recent development of AI-related research within Islamic economic and business contexts.

2.2 Search Strategy

The Scopus search strategy was constructed using combinations of terms associated with Artificial Intelligence, Islamic concepts, and economic and business applications. The search query used in the dataset was:

TITLE-ABS-KEY (AI OR Artificial Intelligence OR technology AND Islamic OR Muslim OR maqashid OR sharia OR shari'a OR shari'ah OR halal AND economics OR economy OR

business OR finance OR tourism OR marketing OR consumer) AND PUBYEAR > 2019 AND PUBYEAR < 2027

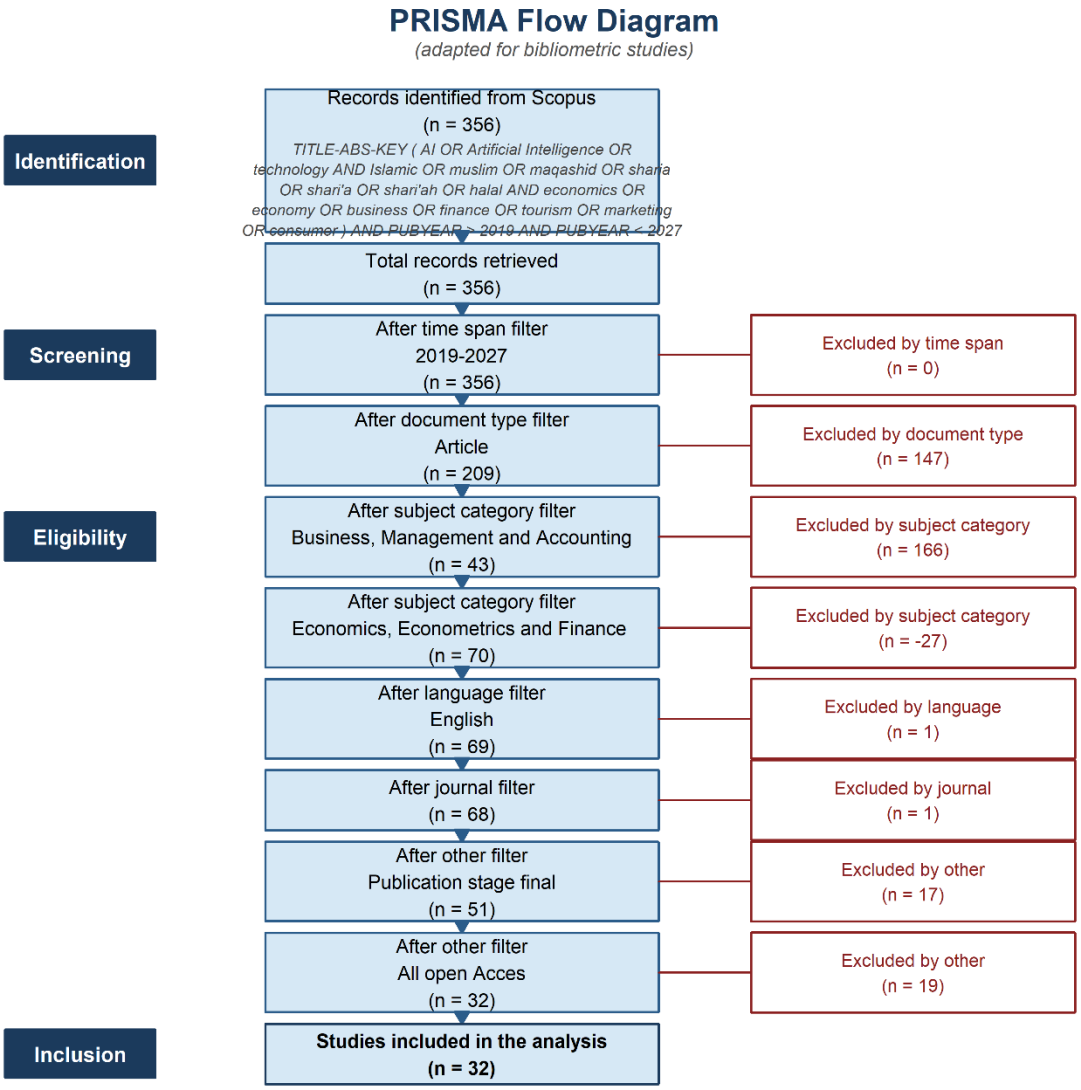
The search strategy was designed to capture studies addressing AI or technological developments in relation to Islamic, Shariah, halal, economic, financial, business, tourism, marketing, and consumer contexts.

2.3 Data Screening and Selection

The initial search produced 356 records. The dataset was subsequently screened according to several criteria, including publication period, document type, subject category, language, source, publication stage, and accessibility.

The PRISMA flow diagram presented in the dataset illustrates the screening process. After the application of the specified inclusion and exclusion criteria, 32 studies were included in the final bibliometric analysis.

The final dataset primarily consists of English-language publications and focuses on research located within the fields of business, management, accounting, economics, econometrics, and finance. The dataset records 69 English-language documents, 68 journal sources, and 51 documents at the final publication stage before the final accessibility criterion was applied.



2.4 Bibliometric Analysis

The analysis consisted of several dimensions:

1. Publication trend analysis, to identify the development of research over time.
2. Keyword analysis, to identify dominant concepts and research themes.
3. Country analysis, to identify the geographical distribution and citation influence.
4. Author analysis, to identify the most relevant contributors.
5. Source analysis, to identify journals and publication outlets contributing to the field.
6. Thematic analysis, to classify research themes according to their centrality and development.
7. Trend analysis, to identify the evolution of keywords and research interests over the observation period.

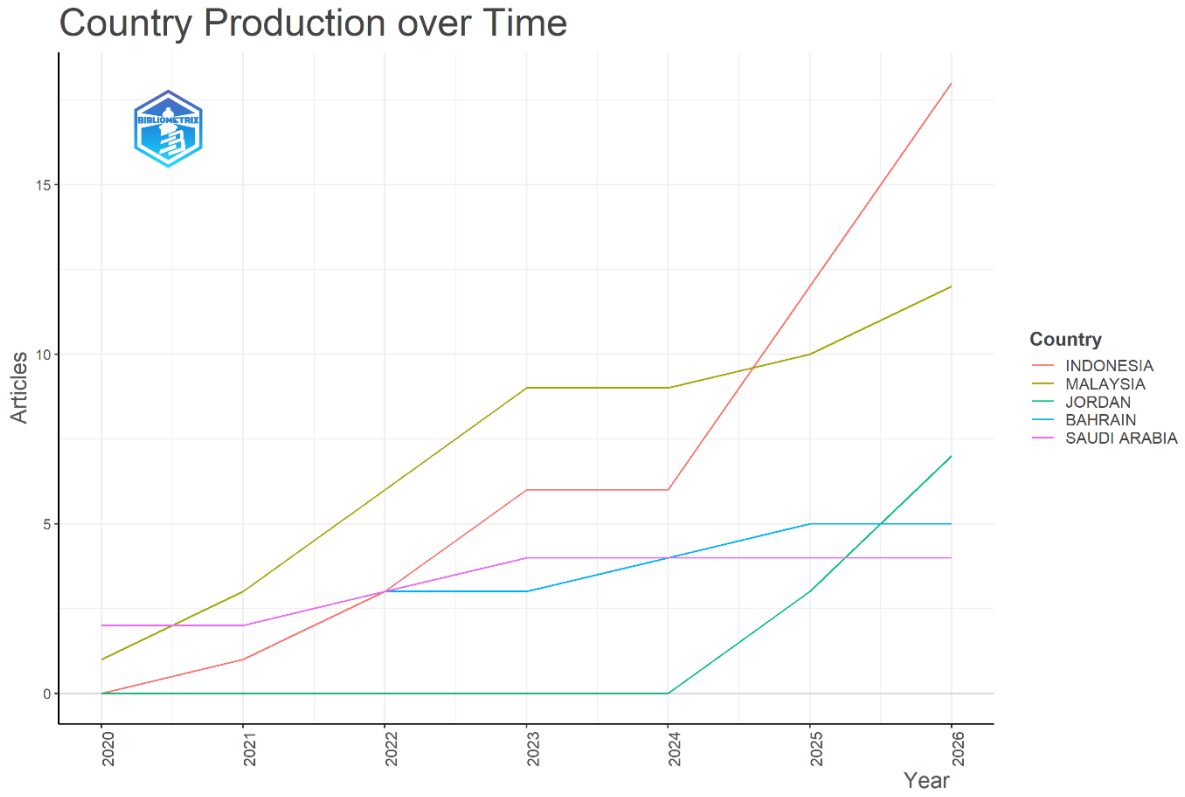
The thematic map categorizes themes according to their relevance/centrality and degree of development/density, allowing the research landscape to be divided into motor themes, basic themes, niche themes, and emerging or declining themes.

Results

3.1 Development of Research on AI and Islamic Economics

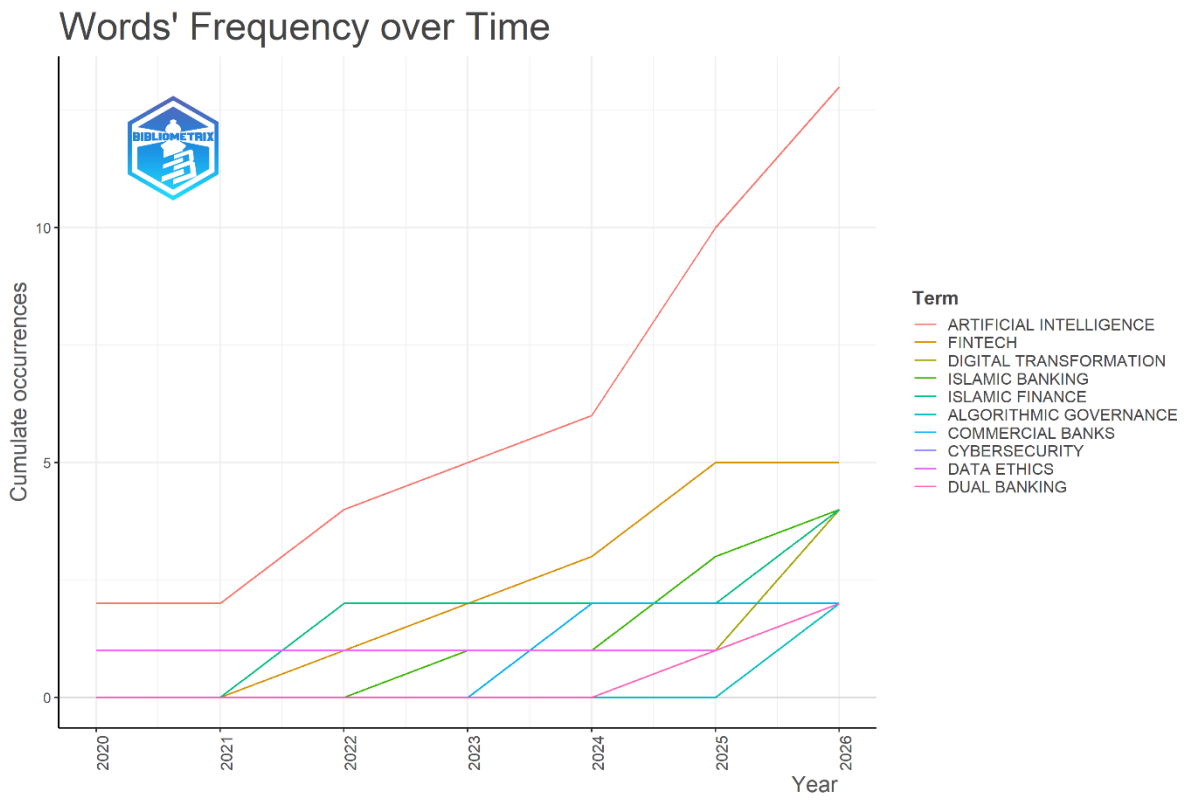
The bibliometric results demonstrate that AI-related research within the Islamic economic ecosystem has become increasingly visible during 2020–2026. The dataset contains 356 initial records, while 32 studies were retained for the final analysis.

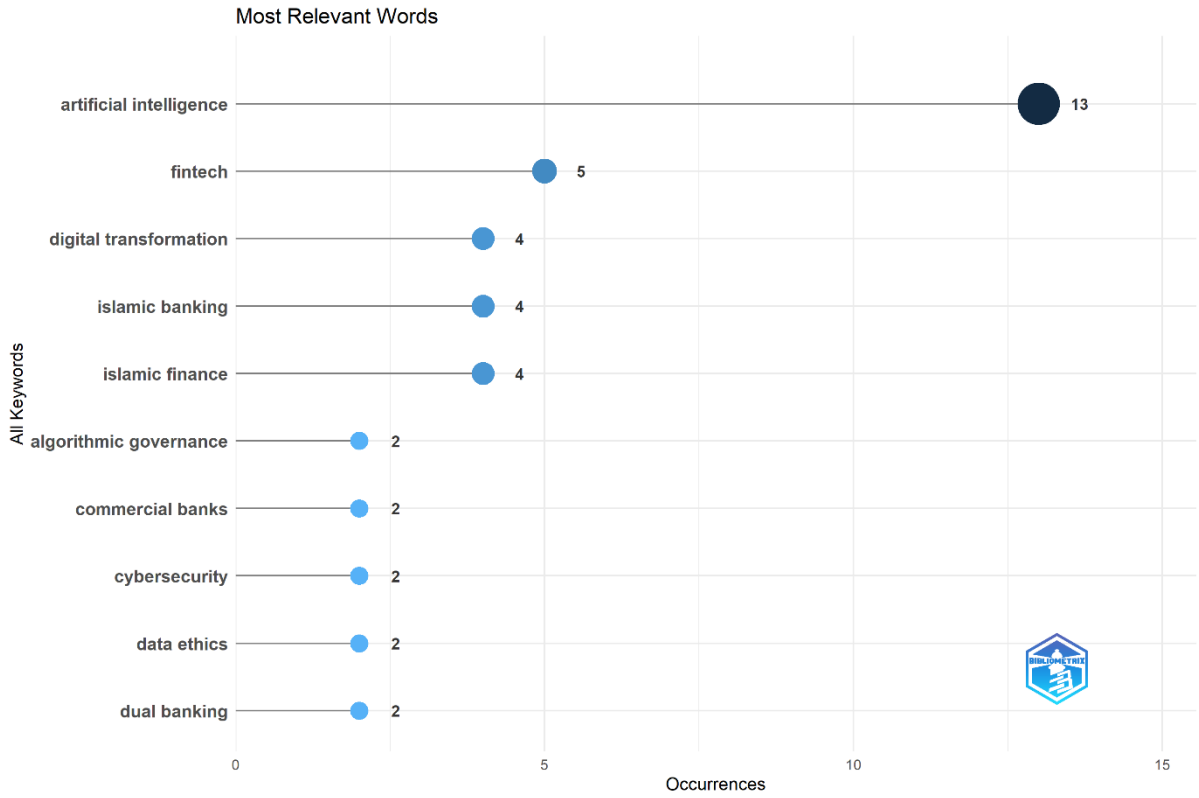
The temporal development indicates that the research agenda has expanded particularly in the later years of the observation period. The country-production visualization shows that Indonesia demonstrates a substantial increase in publication output toward 2025–2026, while Malaysia maintains a relatively consistent level of research production throughout the period. Saudi Arabia and Bahrain also demonstrate continued research activity.



This development suggests that AI is becoming increasingly integrated into Islamic economic research rather than being treated solely as a technological issue. The growing connection between AI and digital transformation reflects the increasing importance of technology in financial institutions and Islamic economic activities.

3.2 Dominant Research Themes





The keyword analysis identifies artificial intelligence as the dominant research concept, with 13 occurrences. The second most prominent term is fintech, with five occurrences, followed by digital transformation, Islamic banking, and Islamic finance, each with four occurrences. Other concepts include algorithmic governance, commercial banks, cybersecurity, data ethics, and dual banking.

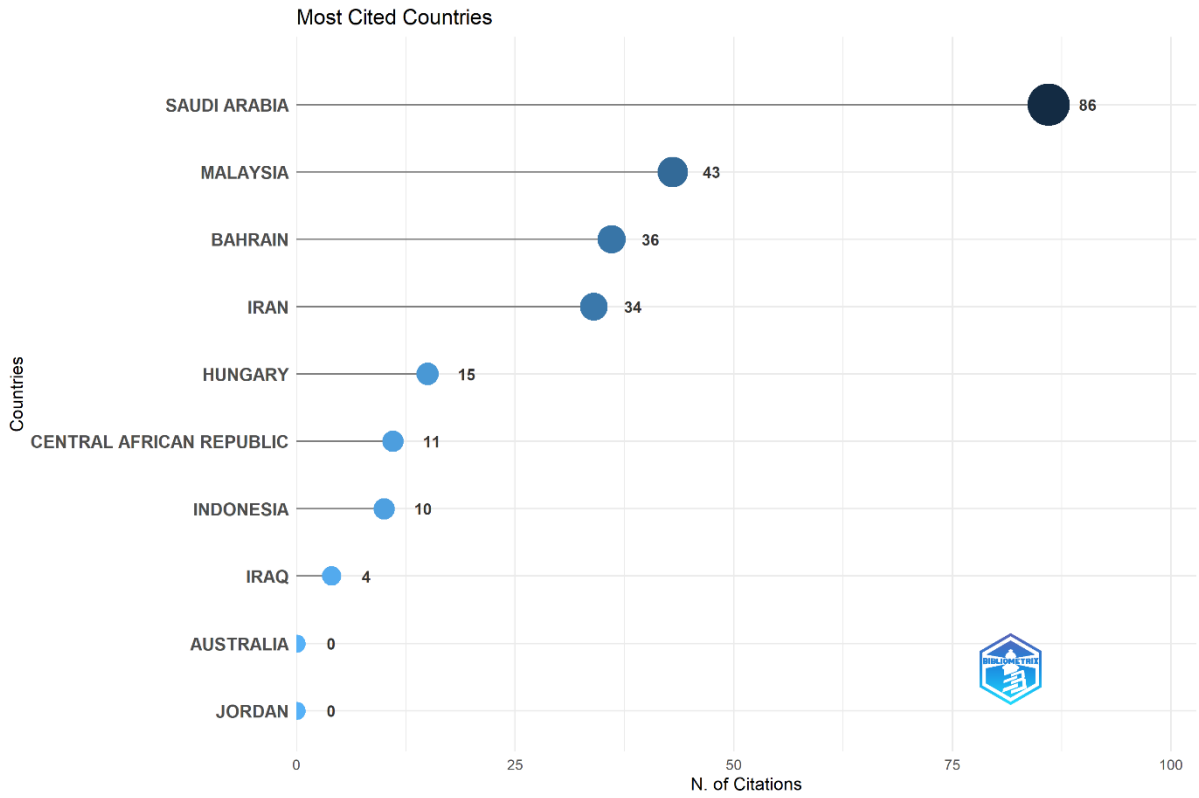
This pattern indicates that the literature is strongly concentrated around the intersection between AI and financial technology.

The prominence of fintech is particularly important because fintech provides an operational environment through which AI can be implemented in Islamic financial institutions. AI may support automated decision-making, customer analytics, risk assessment, financial service personalization, and operational efficiency.

Meanwhile, the emergence of digital transformation indicates a broader conceptual shift. AI is not merely being discussed as an individual technological application but as part of institutional transformation within Islamic banking and finance.

The appearance of data ethics, cybersecurity, and algorithmic governance also indicates that scholars are beginning to consider the governance implications of AI. These themes are especially relevant to Islamic economics because technological efficiency needs to remain compatible with principles of accountability, transparency, justice, and ethical responsibility.

3.3 Geographical Distribution and Research Influence



The country citation analysis demonstrates significant differences in scholarly influence.

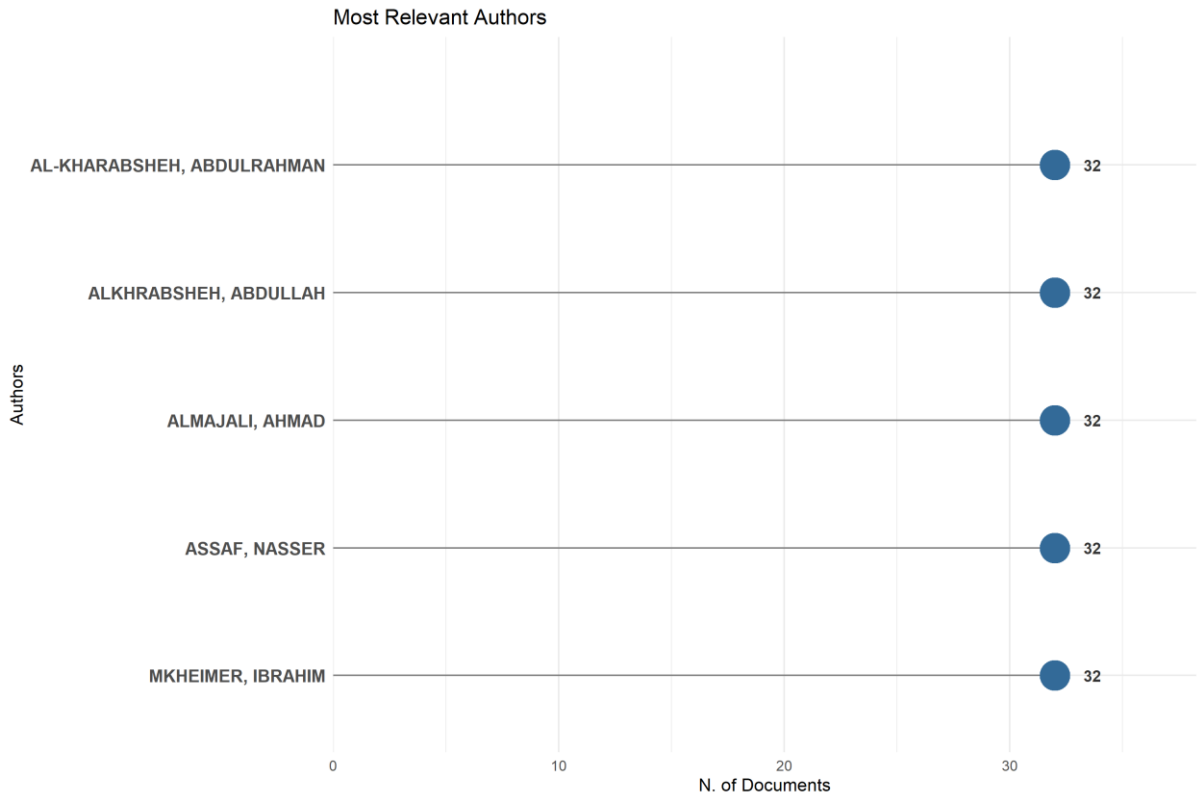
Saudi Arabia ranks first with 86 citations, followed by Malaysia with 43 citations, Bahrain with 36 citations, and Iran with 34 citations. Indonesia records 10 citations, while Hungary and the Central African Republic record 15 and 11 citations respectively.

Saudi Arabia's leading citation position can be interpreted in relation to its strong institutional and academic engagement with Islamic finance and banking. Malaysia's second position also reflects the country's established Islamic financial ecosystem and its active academic research environment.

Interestingly, Indonesia's citation influence remains lower than Saudi Arabia and Malaysia, but its publication trajectory shows substantial growth in the later observation period. This distinction between publication productivity and citation impact is important. A country may demonstrate rapidly increasing research output while its scholarly influence requires more time to accumulate citations.

Therefore, Indonesia represents an important emerging research center in AI and Islamic economics, particularly given its large Muslim population and expanding digital economy. The trend suggests considerable potential for future Indonesian scholarship to contribute to the international AI–Islamic economics discourse.

3.4 Influential Authors and Research Collaboration

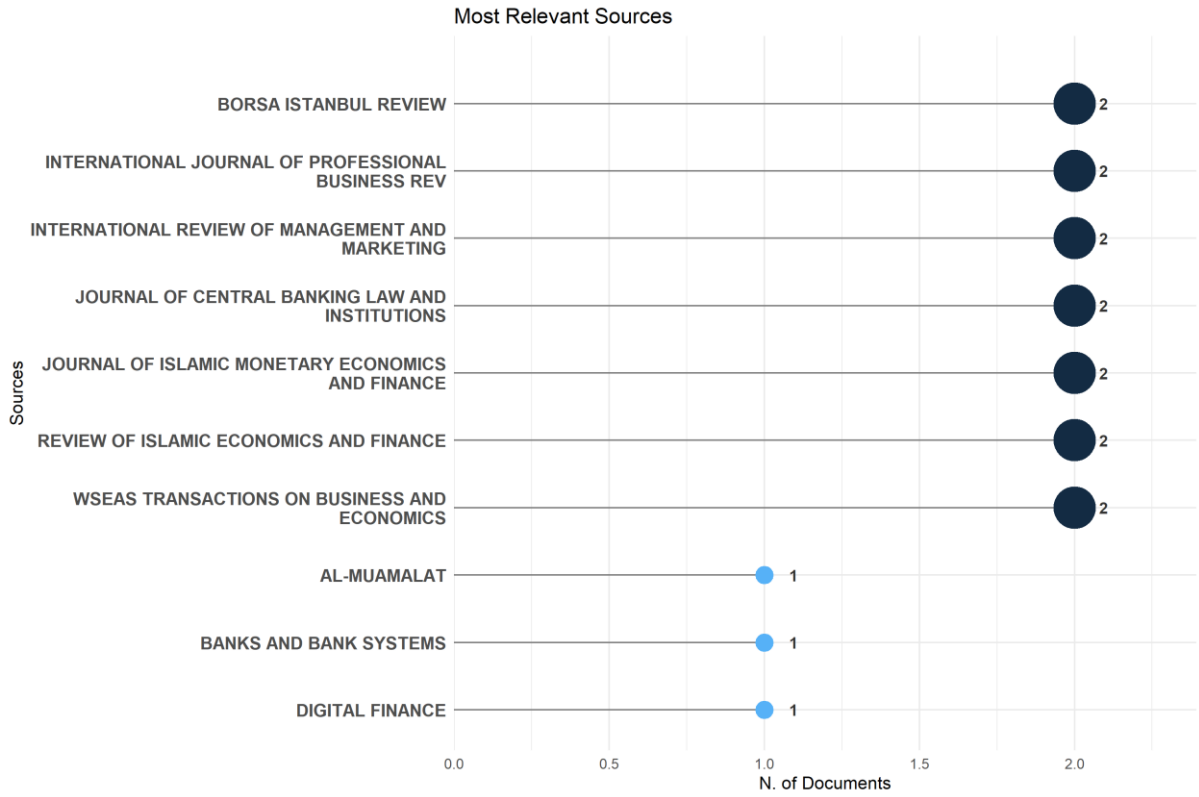


The analysis of relevant authors identifies Al-Kharabsheh, Abdulrahman; Al-Khrabsheh, Abdullah; Almajali, Ahmad; Assaf, Nasser; and M'Kheimeir, Ibrahim among the most relevant authors in the dataset. Each is associated with 32 documents in the visualization.

The author-production visualization indicates that research productivity is distributed among several scholars and institutions over the observation period. The presence of repeated contributors suggests the emergence of relatively concentrated research communities within the field.

This concentration may have two implications. First, the field remains relatively young and is still developing its core scholarly communities. Second, there is an opportunity to strengthen international collaboration among researchers from countries with established Islamic finance research ecosystems and countries experiencing rapid digital transformation.

3.5 Publication Sources



The source analysis identifies several journals that contribute to research on AI and Islamic economic ecosystems. Among the prominent sources are:

- Borsa Istanbul Review
- International Journal of Professional Business Review
- International Review of Management and Marketing
- Journal of Central Banking Law and Institutions
- Journal of Islamic Monetary Economics and Finance
- Review of Islamic Economics and Finance
- WSEAS Transactions on Business and Economics

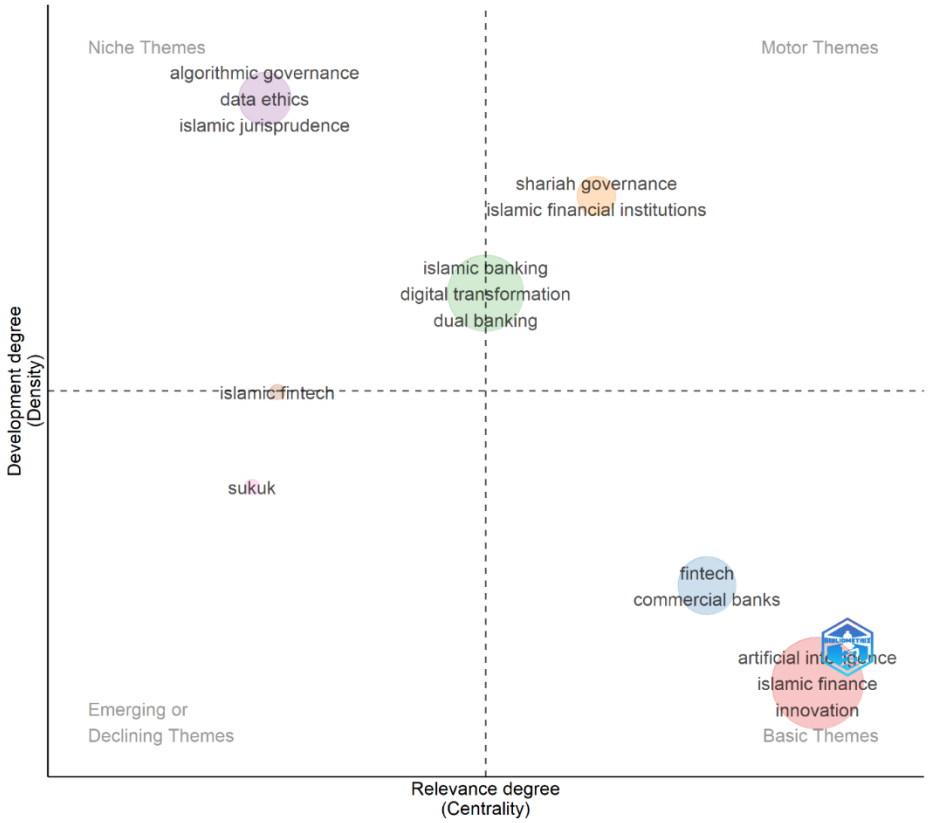
The visualization indicates that these sources have contributed multiple documents to the research landscape.

The diversity of publication outlets demonstrates that AI and Islamic economic research is interdisciplinary. It is not restricted to Islamic economics journals but extends into banking, finance, business, management, technology, and economic policy.

This interdisciplinary characteristic is an important feature of the field because AI itself crosses disciplinary boundaries. Consequently, future research should avoid treating Islamic economics and AI as isolated research domains.

4. Thematic Structure and Research Frontiers

The thematic map provides one of the most important findings of the study. The research themes are distributed into four major categories: motor themes, basic themes, niche themes, and emerging or declining themes.



4.1 Basic Themes

The lower-right section of the thematic map identifies artificial intelligence, Islamic finance, fintech, commercial banks, and innovation as basic themes.

These themes have high relevance to the overall research structure but relatively lower development. Their position indicates that they form the conceptual foundation of the literature.

Artificial intelligence occupies a particularly important position because it functions as the technological foundation connecting financial innovation with Islamic economic applications.

4.2 Motor Themes

The motor-theme quadrant contains Shariah governance and Islamic financial institutions.

These themes demonstrate both relevance and relatively high development. Their position suggests that governance is becoming an important component of the AI–Islamic finance research agenda.

This is particularly significant because AI adoption within Islamic financial institutions cannot be evaluated solely on the basis of efficiency. It also requires institutional mechanisms capable of ensuring Shariah compliance, accountability, transparency, and ethical implementation.

4.3 Niche Themes

The niche-theme quadrant includes:

- algorithmic governance
- data ethics
- Islamic jurisprudence

These themes demonstrate a high degree of development but relatively lower centrality. This means that they are specialized areas of research rather than dominant themes across the entire literature.

Nevertheless, their presence is theoretically important. Algorithmic governance and data ethics provide a bridge between AI technology and Islamic normative principles, while Islamic jurisprudence provides a foundational framework for evaluating the permissibility and ethical implications of technological applications.

4.4 Emerging or Declining Themes

The lower-left quadrant contains Islamic fintech and sukuk.

Their position indicates that these topics currently have lower centrality and development within the mapped research structure. However, this does not necessarily mean that they are declining permanently. Instead, these themes may represent specialized or emerging areas requiring further investigation.

In particular, Islamic fintech could become increasingly important as AI becomes embedded in digital Islamic financial services.

5. Research Evolution and Future Directions

The temporal keyword analysis shows increasing attention toward AI, fintech, digital transformation, Islamic banking, Islamic finance, algorithmic governance, cybersecurity, and data ethics.

The development of these themes suggests a progression in the research agenda:

AI adoption → fintech → digital transformation → Islamic financial institutions → governance and ethics.

This progression provides an important interpretation of the research frontier. Early discussions tend to emphasize technological adoption and financial innovation, whereas more recent research increasingly recognizes the institutional and ethical implications of AI.

Future research can therefore move toward several directions.

First, scholars should investigate Shariah-compliant AI governance frameworks. Such frameworks could explain how AI systems can be designed, implemented, monitored, and audited according to Islamic principles.

Second, future studies should examine AI and maqashid al-Shariah. The existing thematic structure shows Islamic jurisprudence and governance as specialized themes, creating an opportunity to connect technological innovation with the higher objectives of Islamic law.

Third, empirical research is needed to investigate how AI affects Islamic banking performance, financial inclusion, customer behavior, and consumer trust.

Fourth, greater attention should be given to data ethics and algorithmic accountability. The appearance of these themes demonstrates that ethical concerns are already entering the research agenda, but their integration with Islamic ethical principles remains an important opportunity for future research.

Finally, comparative studies across countries could explain why research productivity and citation impact differ substantially between Saudi Arabia, Malaysia, Indonesia, Bahrain, Iran, and other countries.

Discussion

3.6.1 The Evolution of AI Research in Islamic Economic Ecosystems

The findings indicate that research on artificial intelligence (AI) within Islamic economic ecosystems is developing as an interdisciplinary field connecting technological innovation, financial services, institutional transformation, and ethical governance. From the 356 records initially identified through Scopus, 32 studies were retained for the final analysis. Although the initial search captured a broad range of economic and business contexts, the relatively small final dataset suggests that research specifically situated at the intersection of AI and Islamic economic ecosystems remains selective within the scope and screening criteria of this study.

This finding indicates that the growing relevance of AI in the broader economy has not yet translated into an equally integrated body of research on its implications for Islamic economic systems. Instead, the literature appears to be distributed across several related domains, including fintech, Islamic banking, Islamic finance, digital transformation, and governance. The interdisciplinary character of this development is consistent with the broader financial literature, which identifies AI as a technology with applications in risk assessment, fraud detection, financial decision-making, and customer-related services (Fritz-Morgenthal et al., 2022). However, the integration of these applications into Islamic economic institutions requires attention to institutional accountability and normative considerations beyond technological performance alone.

The significance of this finding lies in the distinction between technological adoption and the development of an integrated research framework. AI may be investigated as a tool for improving operational efficiency, but its implications for Islamic economics also concern how economic decisions are made, justified, monitored, and evaluated against Islamic ethical and legal principles. Therefore, the development of this field should not be understood solely as an expansion of AI applications. It also represents an emerging research agenda concerning the relationship between technological capabilities and the normative foundations of Islamic economic activity.

3.6.2 AI, Fintech, and Digital Transformation as Foundational Themes

The keyword analysis identifies artificial intelligence as the most prominent research term, with 13 occurrences, followed by fintech with five occurrences, and digital transformation, Islamic banking, and Islamic finance with four occurrences each. This distribution indicates that the literature is primarily organized around AI-enabled financial innovation and the digital transformation of financial institutions.

The prominence of fintech suggests that digital financial services constitute an important institutional setting for AI-related research in Islamic economics. AI can support data-intensive activities, including risk assessment, transaction monitoring, customer analytics, and automated

decision support. These applications may improve the capacity of financial institutions to process information and respond to changing customer needs. Nevertheless, their effectiveness depends on the quality of the underlying data, the suitability of the models, and the institutional capacity to evaluate their outputs. (Fritz-Morgenthal et al., 2022) emphasize that AI implementation in financial services requires appropriate model-risk management, validation, fairness assessment, and explainability.

The findings also suggest that AI should be interpreted as part of a broader process of organizational transformation rather than as an isolated technological innovation. The relationship between AI, fintech, Islamic banking, and Islamic finance indicates that technological change is increasingly connected to how financial institutions organize services, manage information, and make decisions. In this context, digital transformation involves not only the adoption of new technologies but also the adaptation of organizational structures, competencies, and governance mechanisms.

For Islamic financial institutions, this transformation presents a dual challenge. On the one hand, AI may provide opportunities to strengthen operational efficiency, improve service accessibility, and support financial innovation. On the other hand, technological implementation must preserve the integrity of Shariah-compliant financial activities. Consequently, institutional transformation should be evaluated through both operational outcomes and the ability of governance arrangements to maintain transparency, accountability, and Shariah compliance.

3.6.3 The Emergence of Shariah Governance as a Motor Theme

One of the most important findings of the thematic analysis is the position of Shariah governance and Islamic financial institutions within the motor-theme quadrant. In bibliometric analysis, motor themes are characterized by relatively high centrality and development, suggesting that these topics are both well developed and closely connected to the wider intellectual structure of the field.

This result indicates that governance is not merely a secondary consideration in AI-related Islamic economic research. Rather, it represents a potentially important mechanism through which technological innovation can be integrated into Islamic financial institutions. The increasing relevance of governance can be interpreted in relation to the distinctive normative requirements of Islamic finance, in which institutional activities must be assessed not only in terms of profitability and efficiency but also in relation to Shariah compliance and ethical responsibility.

The importance of governance becomes particularly apparent when AI systems influence decisions concerning financing eligibility, customer classification, transaction monitoring, and risk assessment. Such decisions can affect access to financial services and the distribution of economic opportunities. If algorithmic systems operate without sufficient transparency or human oversight, errors or biases in their outputs may be difficult to identify and challenge. Research on responsible AI in financial services consequently emphasizes the importance of fairness, explainability, model validation, and auditable decision-making processes (Fritz-Morgenthal et al., 2022)

Within Islamic economics, these governance requirements can be connected conceptually to the principles of justice (*'adl*), trustworthiness (*amanah*), and accountability. This connection does not imply that conventional AI governance mechanisms automatically guarantee Shariah

compliance. Instead, it suggests that existing mechanisms for responsible AI can provide a technical and institutional foundation that must be complemented by Shariah-specific evaluation.

Accordingly, the position of Shariah governance as a motor theme points to a substantive research opportunity: developing governance arrangements that integrate technical model oversight with Islamic legal and ethical assessment. Such arrangements could clarify the respective responsibilities of AI developers, financial institutions, Shariah supervisory boards, regulators, and human decision-makers throughout the AI lifecycle.

3.6.4 Algorithmic Governance, Data Ethics, and Islamic Jurisprudence as Specialized Research Areas

The thematic map places algorithmic governance, data ethics, and Islamic jurisprudence within the niche-theme quadrant. These themes exhibit relatively high development but lower centrality in the overall thematic structure. Their position suggests that they constitute specialized areas of inquiry that have not yet become equally central across the mapped literature.

Although these topics occupy a more specialized position, their conceptual importance should not be underestimated. Algorithmic governance concerns the mechanisms through which AI systems are designed, monitored, evaluated, and held accountable. Data ethics concerns the appropriate collection, processing, storage, and use of information. Islamic jurisprudence provides a framework for examining the permissibility and normative implications of economic practices and technological applications.

The relationship among these themes is particularly important because AI systems may produce technically effective outcomes without necessarily satisfying all relevant ethical or legal requirements. For example, an AI model may accurately predict credit risk while relying on data that produce unfair outcomes for particular groups. Similarly, automated screening may improve the speed of financial compliance processes while still requiring qualified human assessment of complex Shariah-related questions.

(Weber et al., 2024), in a systematic review of explainable AI applications in finance, identify transparency and the traceability of decisions as important concerns in highly regulated financial environments. Their review also demonstrates that research on explainable AI spans several financial applications, including risk management and portfolio optimization. These findings reinforce the importance of developing AI systems whose outputs can be examined and explained rather than accepted solely because they are generated by computational models.

For Islamic economic ecosystems, the implication is that algorithmic governance and data ethics should be integrated more directly with Islamic jurisprudential reasoning. This integration could support the development of evaluation criteria addressing fairness, privacy, informed decision-making, accountability, and the preservation of legitimate economic interests. Nevertheless, the current thematic positions should be interpreted as indicators of the structure of the selected literature, not as evidence that these topics are inherently less important or less developed in practice.

3.6.5 Geographical Differences in Scholarly Influence and Research Productivity

The country citation analysis identifies Saudi Arabia as the leading country in citation influence, with 86 citations, followed by Malaysia with 43, Bahrain with 36, and Iran with 34.

Indonesia records 10 citations. Meanwhile, the country-production visualization indicates increasing publication activity from Indonesia during the later years of the observation period.

These findings reveal a distinction between citation influence and publication productivity. Citation counts indicate the extent to which publications from a particular country have been cited within the analyzed dataset, whereas publication output reflects research production. The two indicators capture different dimensions of scholarly activity and should not be treated as interchangeable measures of research quality.

Saudi Arabia's leading citation position and Malaysia's substantial citation contribution indicate that these countries occupy influential positions within the selected literature. However, the bibliometric results alone cannot establish the specific institutional, financial, or policy factors responsible for their citation performance. Such explanations would require additional evidence concerning research funding, institutional collaboration, publication histories, and the characteristics of the cited documents.

Indonesia's increasing publication trajectory is nevertheless noteworthy because it suggests an opportunity to strengthen its contribution to international research on AI and Islamic economic ecosystems. Future research could investigate AI adoption in Indonesian Islamic banking, Islamic fintech, halal business, consumer services, and Shariah governance. Comparative studies involving Indonesia, Malaysia, and countries with substantial citation influence could also examine how differences in regulatory environments, digital infrastructure, institutional capacity, and Shariah governance arrangements shape AI-related research and implementation.

These interpretations should remain proportional to the evidence. The observed publication trend suggests growing research activity, but it does not by itself demonstrate that Indonesia has achieved greater technological readiness or institutional effectiveness in AI adoption.

3.6.6 Research Gaps and Future Directions

Taken together, the keyword analysis and thematic map reveal a research landscape in which AI, fintech, Islamic finance, and innovation provide the conceptual foundation, while Shariah governance and Islamic financial institutions occupy more developed thematic positions. In contrast, algorithmic governance, data ethics, and Islamic jurisprudence remain relatively specialized within the mapped structure.

This configuration suggests that a key research challenge is to connect technological applications with the normative and institutional dimensions of Islamic economics. Future studies should therefore move beyond identifying potential AI applications and examine how these applications operate within particular Islamic economic contexts.

First, empirical research is needed to investigate how AI adoption affects operational performance, risk management, financial inclusion, and customer outcomes in Islamic financial institutions. Second, researchers should develop and evaluate governance frameworks that incorporate explainability, accountability, data protection, and Shariah supervision. Third, greater attention should be given to the relationship between AI and *maqasid al-Shariah*, particularly how AI-enabled economic activities may support or undermine the objectives of Islamic law. Fourth, research should extend beyond banking and finance to examine the roles of AI in halal business, tourism, marketing, and consumer studies, which are also included within the scope of the present study.

A further priority is to develop interdisciplinary research designs combining technical evaluation, organizational analysis, and Islamic legal and ethical reasoning. For example, future studies could assess whether AI-based financial decisions are explainable to customers, whether algorithmic outcomes exhibit unfair bias, and whether the decision-making process remains subject to meaningful human and Shariah oversight. Comparative research across countries could subsequently determine how institutional and regulatory differences affect the implementation of such frameworks.

Overall, the findings suggest that the next stage of AI research in Islamic economic ecosystems should focus on integration rather than technological adoption alone. Integrating AI capabilities with institutional governance, Islamic ethical principles, and *maqasid al-Shariah* may provide a more comprehensive basis for evaluating the contribution of AI to sustainable and responsible Islamic economic development.

Conclusion

This study mapped the development of research concerning Artificial Intelligence and Islamic economic ecosystems during 2020–2026 using bibliometric analysis. From an initial 356 Scopus records, the screening process resulted in 32 studies included in the final analysis.

The findings demonstrate that artificial intelligence represents the dominant research theme, followed by fintech, digital transformation, Islamic banking, and Islamic finance. These themes demonstrate that the development of AI research within Islamic economics is strongly connected to the transformation of financial institutions and digital financial services.

The geographical analysis shows that Saudi Arabia has the highest citation impact, followed by Malaysia, Bahrain, and Iran, while Indonesia demonstrates an increasingly strong publication trajectory in the later years. This finding suggests that Islamic economies have different levels of scholarly influence and research maturity in relation to AI.

The thematic analysis provides a further contribution by demonstrating that AI, Islamic finance, fintech, commercial banks, and innovation constitute basic themes, while Shariah governance and Islamic financial institutions represent motor themes. Meanwhile, algorithmic governance, data ethics, and Islamic jurisprudence constitute specialized niche themes.

Overall, the research landscape indicates a transition from viewing AI primarily as a technological innovation toward understanding it as part of a broader Islamic economic transformation ecosystem. The future research agenda should therefore integrate technological efficiency with Shariah governance, maqashid al-Shariah, data ethics, algorithmic accountability, financial inclusion, and institutional sustainability.

The central implication is that the future of AI in Islamic economics should not be determined solely by how advanced the technology is, but also by how effectively technological innovation can be aligned with Islamic ethical, legal, and socioeconomic objectives.

Acknowledgments

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Conflict of interests

The authors declare that they have no conflict of interest.

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