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Systematic Literature Review of Islamic Insurance Research: Thematic Analysis and Scopus-Based Insights

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Abstract
The objective of this study is to undertake a thorough examination of research advancements in the domain of Islamic insurance. This study uses content analysis methodologies to discern the prevailing themes within the chosen subject matter. The methodology employed in this systematic literature review involves extracting research data from prominent international databases, such as Scopus. This review focuses on content analysis and identifying recurring themes within the collected data. The study's findings indicate that research on Islamic insurance predominantly focuses on several topics, such as the insurance system, corporate social responsibility, and agricultural economics. This study adds significantly to the scholarly community by shedding light on overlooked aspects of Islamic insurance, promoting advancements in research within this domain. In addition, the findings of this study can offer valuable insights for scholars seeking to delve into these matters and enhance the body of knowledge in the realm of Islamic insurance.

Introduction

Sharia insurance is the principle of agreement based on Islamic law, Islamic law between insurance companies or reinsurance companies and other parties in accepting the trust to manage participants' funds through investment activities managed in accordance with sharia. The birth of sharia insurance companies is supported by the large population of Muslims who need sharia financial institutions. Population who are Muslims who need Islamic financial institutions Islamic financial institutions so that every muamalah interaction they do is in accordance with sharia. Because basically the Muslim community Muslim communities view conventional insurance operations with doubt, or even the belief that the practice is flawed from a sharia perspective. Even the belief that the practice is flawed from a sharia perspective. This is because a number of fatwas issued by fiqh authority institutions state the impermissibility of conventional insurance. A number of fatwas issued by fiqh authority institutions state the impermissibility of conventional insurance systems, because the contracts contain elements of usury. The fiqh authorities have stated that conventional insurance systems are not allowed, because the contracts contain elements of usury, speculation, speculation, fraud, and uncertainty.

Sharia insurance, also known as takaful, can be defined as insurance that operates based on specific principles. Takaful is an insurance system that operates in accordance with the norms of Islamic Sharia. Derived from Islamic Sharia through the study of the Qur'an and Sunnah. Takaful is the term used in Islam to refer to insurance. Takaful, the Islamic concept of insurance, refers to the practise of sharing and collectively incurring risks among a group of individuals, where each member assumes the role of both an insurer and an insured. This reciprocal assumption of risk is conducted by mutual aid in benevolence, wherein each party contributes monies or donations (tabarru) specifically allocated for risk-bearing purposes

This paper provides a comprehensive analysis of the existing literature on Islamic insurance specifically tailored for Islamic organisations. The objective is to provide an understanding of research findings published in renowned international publications and to educate stakeholders, including conservation experts. The potential threat posed by Islam in the future. The item underwent a rigors filtration process to ensure that only the highest quality articles are included in this publication. A total of sixty-three articles on Islamic coverage were gathered from that selection. The selected articles are further categorised into 5 topics. The primary focus of this topic is Takaful, which is covered in a total of 9 articles. Subsequently, there are 29 articles pertaining to Islam, 14 posts on Insurance, 5 entries on the Impact of Islamic Finance, and 5 articles on Follow-up Marketing and Consumer.

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It is crucial to thoroughly evaluate current research findings in order to facilitate future research and offer recommendations to society regarding areas that require increased attention to expedite growth. The efficacy of this evaluation technique relies heavily on the accessibility of data derived from scientific research endeavours and the precision of these data.

The systematic literature review (SLR) approach is employed to locate, assess, appraise, and interpret all existing research in the domain of the phenomenon under investigation, focusing on specific and pertinent research enquiries. The Sistematic Literature Review approach allows for a systematic examination and identification of journals, following predetermined procedures or protocols in each phase.

The objective of this study is to perform a comprehensive analysis of the advancements made in the domain of Islamic insurance. This study uses a content analysis methodology to examine the themes that exist within the chosen subject matter. The methodology employed in this systematic literature evaluation entailed gathering research data from prominent worldwide databases, such as Scopus. The review centred on doing a content analysis and discerning the repetitive patterns in the acquired material. Analyse the progression of Islamic insurance in papers listed in the Scopus database between 2013 and 2023.

Literature Review

The term "Al-Aqilah" refers to the practise of mutual accountability among family members. In the event that a member of a particular tribe is slain by a member of another tribe, the heirs of the victim would be entitled to claim blood money, also known as diyat, from the closest relatives of the perpetrator as a kind of recompense. The killer's nearest kin are referred to as Aqilah Subsequently, they solicited funds to provide assistance to the family affected by the unintended homicide. At-Tanahud refers to the practise of combining culinary items obtained from tourists. Food is promptly delivered to them, with varying servings. They also receive Aqad Al-Hirasah, a contract that ensures protection, and Dhoman Khatr at-Thariq, a guarantee for road safety. In the past, Muslim traders sought security and protection by forming agreements with resilient and courageous individuals in precarious situations. Experts in the subject of fiqh muamalah engage in scholarly debates and discussions to establish a muamalah system that closely resembles insurance, incorporating the meaning of the term. Thus, the concept of shariah insurance emerged, marking a significant milestone in the development of Islamic insurance.

Nevertheless, conventional coverage has been inadequate in addressing the issue of security and trust, particularly within Muslim communities. The emergence of Islamic Insurance institutions is expected to provide a solution for Muslim communities, many of whom are still inexperienced and would like to rely on fellow Muslims. Islamic coverage is implemented by applying the principles derived from Islamic teachings. The values include the wakalah bil ujroh agreement and the tijarah agreement. The former authorizes the organization to manage the participant's social or tabarru' budget and convert it into a funding fund. The latter is a combination of mudharabah and musytarakah contracts.

This agreement, together with the tijarah agreement, grants the insurance company the authority to oversee social funds and merge them with the firm's assets, with the specific amount being determined according to pre-established provisions. A musytarakah mudharabah contract is a contractual arrangement wherein a sharia insurance business acts as an investment manager, combining its capital with the finances of a client company. Islamic Insurance has exhibited notable characteristics in recent years; however, its growth rate has been slower compared to traditional insurance institutions. With the rise of Islamic Insurance establishments, research on the topic of Islamic Insurance establishments has also advanced. Ultimately, all of this is advantageous for the enhancement of Islamic insurance institutions in the present and future.

Method

This study employs literature review as a methodology, as it is the most efficacious approach for amalgamating research data. The essay presents evidence at a more abstract level and addresses issues that necessitate more examination. Creating a theoretical framework and building a conceptual model are essential elements of this procedure. Moreover, it is advantageous to understand the precise moment when science and fiction separate. The methodology given by (Snyder, 2019) entails classifying works based on the author, field, genre, and contribution. This categorization can be employed by readers, as recommended by (Sukmana, 2020) & (Kuanova et al., 2021). Being accepted is often considered to be of great importance. We will examine the coexistence of specific themes and rituals and explore strategies to promote these themes. (Sukmana, 2020) establishes an academic journal in response to several progressions. We employ aggregators such as Sciencedirect, Emerald, JSTOR, SpringerLink, Oxford, Cambridge, and Sage to do searches for publications using the keywords "Islamic Microfinance" and "Cooperations of Islam". The collected documents will be harmonized with the appropriate programs using the Mendeley 1.19.4 tool. The process of article retrieval adheres to the steps described by (Sukmana, 2020) through diverse methodologies.

Initially, the researcher will perform a comprehensive examination of existing literature pertaining to key themes in order to ensure that the research undertaken on topics linked to systematic literature review is pertinent and up-to-date. Furthermore, the literature evaluation serves the purpose of identifying the appropriate keywords that are deemed to accurately include the research's topic. The writers utilize Science Direct, Emerald Insight, JSTOR, SpringerLink, Oxford Journal Academic, Cambridge Core, and Sage as sources to determine the journal database for the chosen articles.

Second, Using the search criteria "islam AND insurance" in the TITLE-ABS-KEY field, with a publication year between 2013 and 2023, and limiting the language to English, as well as including articles with the exact keywords "Islamic Insurance" or "Insurance", the final document count is 63. Only articles as document type and journal sources were considered

Additionally, select the "Research Article" category to narrow down the search results specifically to publications derived from research findings. Scopus was utilized to conduct an analysis on the final search result documents in order to ascertain the quantity of documents each year, documents categorized by journals, authors, affiliations, nations, and subjects/fields. Furthermore, the publications span from 2013 to 2023. The article search is limited to the last decade to ensure the relevance of the acquired results to the present circumstances.

Upon finishing the aforementioned procedures, the papers underwent further filtration through multiple subsequent steps. Initially, it confirmed the inclusion of the chosen articles in Scopus by directly examining their presence on scopus.com. Furthermore, only articles that primarily focus on Islamic insurance are chosen.   The aforementioned criteria were employed across all seven datasets. The investigation identified 375 articles containing the term "Islamic insurance" and 420 articles containing the keyword "Takaful". This falls within our designated research timeframe, specifically from 2013 to 2023. Subsequently, the Scopus index and criteria for determining the dominance of Islamic insurance were employed, leading to the identification of 63 publications. The graph can be seen in the picture below:

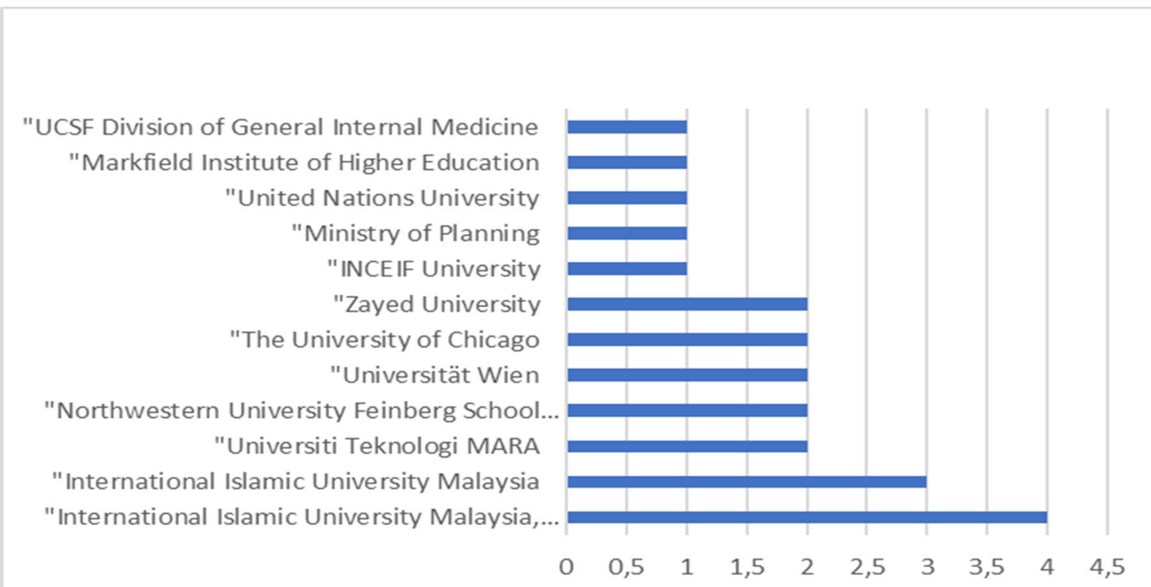

Figure 1. Document by Affilliation

Results and Discussion

Document Analysis

Main Information About Data

Table 1. Research Afiliation with the theme of Islamic Insurance

Publication	Total of Publication

International Islamic Universitas Malaysia, Institute of Institute of Islamic Banking and Finance	
Internatioal Islamic University Malaysia	3
Universitas Teknologi MARA	2
Norht Universiti Feinbeerg School of Medicine	2
Universiti Teknologi Malaysia	2
Other 5 affiliation	9
Total	22

According to Table 1, the International Islamic University Malaysia's Institute of Institute of Islamic Banking and Finance is the primary source of publications discussing Islamic Insurance, with a total of 4 papers. The International Islamic University Malaysia follows closely with a total of 3 papers. Additionally, there were publications from MARA University of Technology (2), Norht Universiti Feinbeerg School of Medicine (2), Universiti Teknologi Malaysia (2), and 5 additional affiliations.

Documents by year

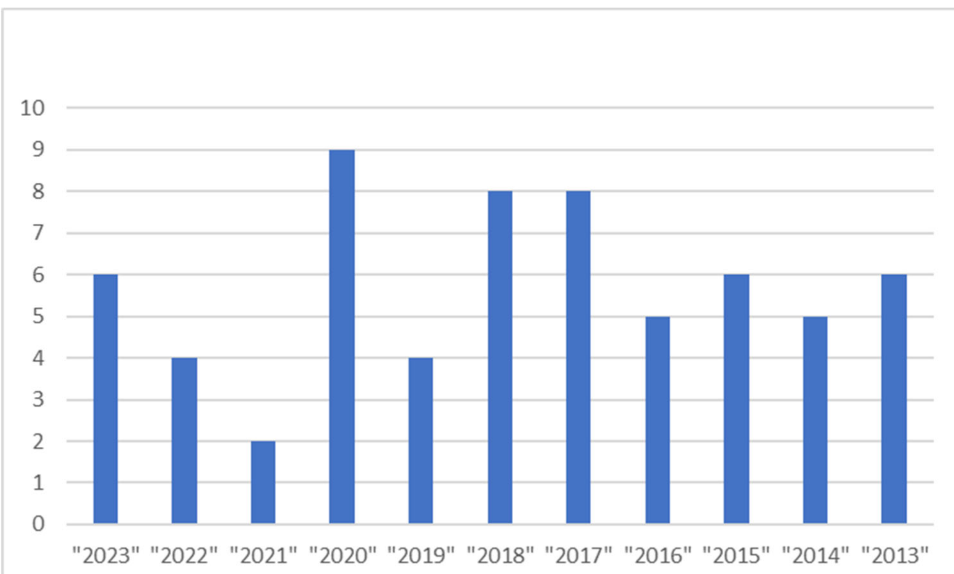

Figure 2. Document by Year

Table 2. Document by Year

Year of Publication	Total	Percentage
2013	6	8%
2014	5	7%
2015	6	8%
2016	5	7%
2017	8	14%
2018	8	14%
2019	4	6%
2020	9	18%

2021	2	4%
2022	4	6%
2023	6	8%
Total	63	100%

The majority of the research conducted on Islamic Insurance is focused on the period from 2013 to 2023. In 2020, the maximum number of papers published was 9. The research on Islamic Insurance does not consistently experience significant growth, but it does show gradual development over time, influenced by varying societal perspectives. Specifically, there were 9 papers published in 2020, which represents the highest number, while the lowest number was 2 papers in 2021. (Table 2).

Most relevant author

Figure 3. Most Relevant Author

Figure 3 illustrates the ranking of the ten most influential writers in periodicals. The 63 papers were classified according to the number of authors: 1) papers with one author; 2) papers with two authors; 3) papers with three authors; and 4) publications with four or more authors. According to the descriptive statistics, three writers were responsible for the majority of publications in the past decade, making up 40% of the total publications. Later on, a certain individual wrote publications on their own, making up 24% of the overall amount. Publications written by two individuals were 23% of the total, and publications written by four or more individuals constituted 13%.

Documents based on Country

Figure 4 The study also analysed the publications according to the countries chosen for investigation. The United States conducted the most studies, with a total of 16 papers. Malaysia and the United Kingdom each contributed 9 papers, while Indonesia, the United Arab Emirates, and Canada each contributed 5, while Australia and several other countries contributed 3 papers each.

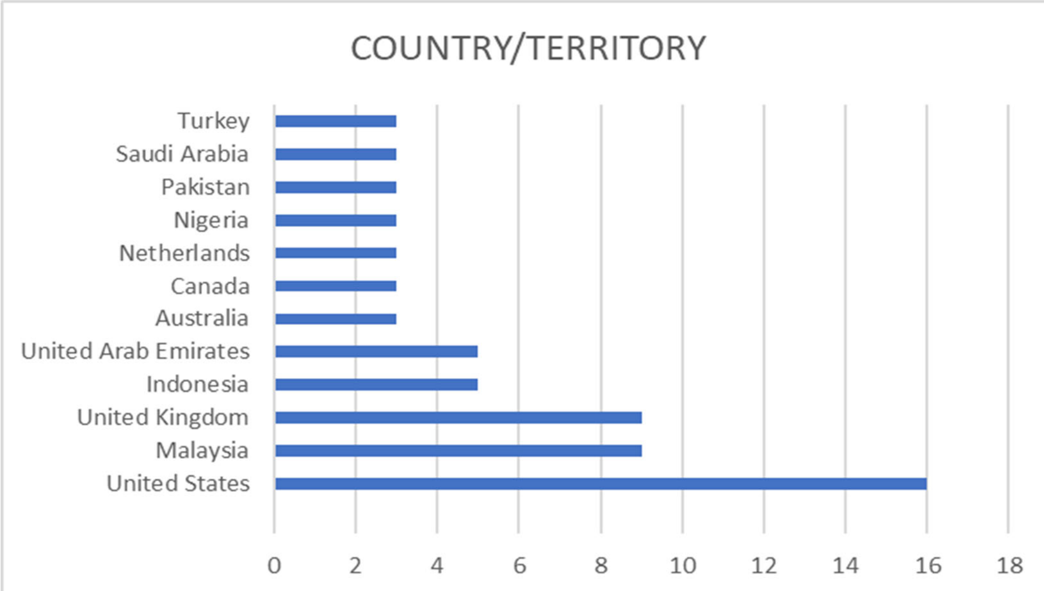

Figure 3. Most Relevant Country

Country	Number
United States	16
Malaysia	9
United Kingdom	9
Indoonesia	5
Australia	3
United Arab Emirates	5
Canada	3
Netherland	3
Nigeria	3
Pakistan	3
Other Country	35
Total	94

Classification based on topic

Topics	Total	Percentage (%)
Takaful	9	11%
Impact Of slamic Finance	5	3%
Marketing and Consumer	5	3%
Insurance	14	21%
Islam	29	60%
Risk Factor	3	2%
Total	65	100%

These papers divide the topics related to the topic, such as Takaful which consists of 9 papers, Impact Of Islamic Finance, Marketing and Consumer same 5 papers, Insurance 14 papers, Islam 29 and last Risk Factor 3 papers.

Conclusion

This article aims to analyze the impact of Islamic principles on customers' perceptions and purchasing intentions on both conventional and Islamic lifestyles coverage. Moreover, it analyzes how the Islamic faith influences the connection between attitudes towards conventional/Islamic lifestyles policies and the desire to buy those services. If there are different segments that coexist, such as individuals with moderate Muslim beliefs and individuals with extreme Muslim ideas, insurers must consider specific strategic options that target either one or both sectors. Islamic coverage operates on using the principles and teachings of Islam. These include the wakalah bil ujroh agreement and the tijarah agreement. The former authorises the company, acting as the consultant for the participants, to manage the social budget or tabarru' in order to eventually become part of a participant's investment fund. The Mudharabah Musytarakah Contract combines elements of the mudharabah and mousytarakah contracts. This agreement, together with the tijarah agreement, grants the insurance company the authority to oversee and merge the company's finances with its assets. The specific sum is chosen based on a pre-established agreement. Essentially, a mudharabah musytarakah agreement is a contractual arrangement where the capital of the Islamic insurance business and the customer's corporate money are pooled together, with the insurance firm acting as the investment manager. Islamic insurance has witnessed significant expansion in the last decade; however, its rate of growth has been comparatively slower than that of conventional insurance firms. The emergence of Islamic insurance organizations coincides with the progress in studies related to these organizations. In conclusion, all of this contributes to the advancement of Islamic insurance in both the present and the future. The prevalence of Islamic insurance is steadily increasing on an annual basis and expanding across various geographical areas. This study was undertaken by conducting a systematic review of 63 research publications pertaining to Islamic insurance that were published in international journals indexed by Scopus from 2013 to 2023. The International Islamic University Malaysia's Institute of Islamic Banking and Finance is the primary source of publications on Islamic Insurance, with a total of 4 papers. The International Islamic University Malaysia itself has contributed 3 papers on the topic.

Additionally, there were publications from MARA University of Technology (2), Norht Universiti Feinbeerg School of Medicine (2), Universiti Teknologi Malaysia (2), and 5 additional affiliations. The majority of the research conducted on Islamic Insurance was focused on the period from 2013 to 2023. In 2020, the authors Salman, S.A. and Hassan, R. published the largest number of papers, which was 9. These publications were particularly relevant to the issue of Islamic Insurance. The study also evaluated the articles based on the selected countries for investigation. The United States conducted the most studies, totalling 16 articles. Malaysia and the United Kingdom each produced 9 papers, while Indonesia, the United Arab Emirates, and Canada each produced 5, and Australia and other countries each produced 3. Goal: Insurance plays a crucial role in providing customers with the necessary support to safeguard their future. Having a clear understanding of where to allocate investments and the corresponding benefits is of utmost importance. Hence, the Islamic insurance system offers the Islamic sector a Riba-free environment, wherein individuals can invest their funds and settle their losses in accordance with Sharia law. The purpose of this study is to make a thorough analysis of research advancements in the domain of Islamic insurance. The fiqh scholars have stated that conventional insurance systems are not authorized, because the contracts involve aspects of usury, speculation, speculation, fraud, and uncertainty. This assessment focuses on content analysis and detecting reoccurring themes within the provided material. The study's findings show that research on Islamic insurance largely focuses on many areas, such as the insurance system, corporate social responsibility, and agricultural economics. This study makes a significant contribution to the scholarly community by shedding light on neglected aspects of Islamic insurance, hence facilitating advancements in research in this field. Moreover, the findings of this study can offer valuable insights for scholars seeking to explore these matters and enhance the current understanding in the realm of Islamic insurance. While acknowledging the existence of different frameworks, this study will specifically address 5 prominent difficulties that regularly emerged during the literature review. The topics are as follows: The ideas of maqasid al-Shan'ah, social responsibility in terms of inheritance in Islam, the assurance of nomination, and its link with maqasid theory, the preservation of heritage, justice, and transparency are essential components of Islamic heritage management. This study is restricted to analyzing solely the Scopus database, without incorporating supplementary databases, and exclusively focusing on documents composed in the English language. Future inquiries could explore alternate databases, such as WOS, and consider analysis in more complex languages.

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