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### Mapping the Landscape of Islamic Human Capital: Research Trends, Emerging Gaps, and Prospect

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Abstract: Human resource development in the context of Islamic economics is a key focus in efforts to improve the quality of human resources by Islamic principles. Through an analysis of 194 documents from the Scopus database (2017-2024), this study maps trends, thematic patterns, and research gaps through keyword co-occurrence analysis using VOSviewer software. The findings of this study propose a novel contribution through a matrix that serves as an initial conceptual framework for formulating an integrated human resource model based on Islamic values. Six clusters of keywordshuman capital & intellectual capital, sociodemographics, Islamic institutions, Muslim country context, sustainable finance, and social capital entrepreneurship—are & recommended as potential areas for research novelty.

**Keywords:** Human Capital; Islamic Economics; Bibliometric Analysis; Research Trends; Maqashid Sharia.

Abstrak: Pembangunan sumber manusia dalam konteks ekonomi Islam merupakan fokus utama dalam upaya meningkatkan kualitas sumber berdasarkan manusia prinsip-prinsip Islam. Melalui analisis 194 dokumen dari basis data Scopus (2017-2024), studi ini bertujuan memetakan tren, pola tematik, serta gap penelitian melalui analisis jaringan kunci menggunakan kata perangkat lunak VOSviewer. Temuan penelitian ini menawarkan kontribusi kebaruan melalui matriks yang berfungsi sebagai kerangka konseptual awal dalam merumuskan model sumber manusia terintegrasi berbasis nilai-nilai Islam. Enam kluster kata kunci—human capital & intellectual capital, sosialdemografi, institusi Islam, konteks negara Muslim, keuangan berkelanjutan, serta social capital kewirausahaan direkomendasikan sebagai area potensial untuk novelty penelitian.

*Kata Kunci:* Sumber Daya Manusia; Ekonomi Islam; Analisis Bibliometrik; Tren Penelitian; Maqashid Syariah.



#### A. Introduction

The important contribution of human capital development from an Islamic perspective lies in its role in improving the performance of Islamic financial institutions. Various studies confirm that the success of Islamic banking is primarily determined by consistent human resource management that emphasises priorities, sustainability, and long-term orientation (Ali et al., 2022; Laallam et al., 2022; Ousama & Fatima, 2015; Siswanti & Sukoharsono, 2019). Such as prioritising human capital, maintaining consistency, and a long-term perspective are recommended for the success of Islamic banking (Belal et al., 2019; Zafar, 2024). Consistency in human resource management is even considered more efficient than replacing workers, given the high costs of recruitment, the uncertainty of training effectiveness, and the limited availability of competent experts (Alasmari et al., 2025; Nizar, 2021; Pertiwi et al., 2024).

Human capital development is one of the main pillars in supporting sustainable economic growth. In conventional economic literature, human capital is often associated with improving the quality of education, skills, health, and labor productivity (Fatoki, 2015; Hamdan & Kassim, 2022; Sadeghi et al., 2018). However, this approach is often materialistic and emphasizes less the moral and spiritual dimensions that influence economic behaviorIslamic economics as an alternative paradigm proposes a more holistic framework in viewing human development.

In the Islamic perspective, humans are not only positioned as production factors, but also as *khalifah* (representatives of Allah) on earth with social and ethical responsibilities (Abdullah, 2012). Therefore, the concepts of *tarbiyah* (education), *tazkiyah* (purification of the soul), and *akhlaq* (moral character) become an integral part of Islamic human capital development (Fatmasari et al., 2020; Hasan, 2020).

Human capital development is widely regarded as a strategic and long-term investment that serves as a fundamental pillar to drive and sustain a nation's economic growth and prosperity over the years. From a conventional point of view, human capital



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enhancement and investment can be systematically achieved through a multifaceted approach that includes education, vocational training, and improved health facilities, as well as improvements in various public facilities that support the population (Abbasi-Shavazi & Jones, 2019; Szczepanska-Woszczyna et al., 2024).

Human capital development is understood more thoroughly and comprehensively from the perspective of Islamic concepts and principles. This approach emphasizes the improvement of individual technical and professional abilities and integrates moral and spiritual values derived from Islamic teachings as a whole (Hasan, 2020; Norhana et al., 2023). This approach aims to foster competent individuals who continue to embody Islamic values and principles in every activity so that it has implications for organizational performance and community welfare.

As global attention to the importance of integrating ethical values in economic development increases, studying human capital development within the framework of Islamic economics is becoming increasingly relevant. Although there have been many studies related to human capital in Islamic economics, there is still fragmentation in the study's approach, method, and context. Therefore, a systematic review is needed that aims to comprehensively identify, classify, and analyze the findings of previous research in this field.

Concerted efforts to improve human capital are always linked to the stimulation of creativity and productivity among individuals. This can ultimately lead to a substantial increase in a nation's overall economic growth, thereby positively affecting the wealth and well-being of its citizens (Verma, 2023; Wook et al., 2021).

Human capital development in Islamic economics is understood more thoroughly and comprehensively. This approach emphasizes improving individual technical and professional abilities and integrates moral and spiritual values derived from Islamic teachings (Jabarkhail & Dooley, 2019; Mihardjo et al., 2021; Norhana et al., 2023). It aims to foster competent individuals who continue to embody Islamic values and



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principles in every activity, which has implications for organizational performance and community welfare.

The concept of human resources is represented by the term *ahliyah*, which reflects the intelligence, capabilities, authority, and qualifications that a person has in carrying out their responsibilities wisely and considerately. The concept is derivative of tawhid, which is realized through the role of humans as caliphs on earth (Rafiki et al., 2014; Sari & Widiyanto, 2019; Siddiqui, 2024). The key aspects of this Islamic perspective are efforts to purify the soul through iman-ihsan, instill Islamic values, and understand the role of individuals as representatives (*Khalifah*) on Earth (Abdullah, 2012; Dakir et al., 2015; Fatmasari et al., 2020).

The results showed a direct influence of human capital and Islamic social capital on the performance of Islamic cooperatives. Islamic human capital has also been proven to affect the implementation of Islamic social capital. Therefore, Islamic social capital can also mediate the role of Islamic human capital on the performance of Islamic cooperatives (Mutiarni et al., 2023; Rafiki et al., 2014; Rajendran et al., 2024; Serkbayeva et al., 2024).

This study is based on several related studies that discuss the urgency of human development studies from the perspective of Islamic economics. However, the discussion of these studies is still limited to the results of bibliometric data processing (Contreras et al., 2024; Li & Hassan, 2023; Marlina, 2023). This research aims to provide a new perspective on human development studies from the perspective of Islamic economics by providing strategic and optimal recommendations based on data processing results.

However, the research literature still reveals a significant gap that requires indepth study, specifically the dominance of studies that are still limited to financial and performative approaches. This gap presents opportunities for the development of a more holistic and interdisciplinary Islamic-based human resource framework to enhance understanding and strengthen its role in the Islamic economy.



This study conducts a bibliometric review of publications (2017–2024) from the Scopus database to examine human capital development within the framework of Islamic economics. Despite growing interest, research in this field shows methodological fragmentation and limited integration of Islamic values, such as *maqashid sharia* and social instruments. Using bibliometric analysis and VOSviewer, this study maps keyword trends to identify research progress and gaps, providing insights into future directions.

#### B. Research Method

Bibliometrics is a quantitative analytical method used to identify patterns and impacts in the scientific literature, aiming to measure and evaluate the impact, trends, and key characteristics of scientific publications in the academic field. Bibliometric research helps measure academic productivity and effectiveness in detecting weak areas and research areas that have strong keyword networks and tracking their various scientific links (Akhter, A & Javed, M & Akhter, 2023; İri & Ünal, 2024; Prince, 2024). The bibliometric method with quantitative analysis in this study uses data sources from the analysis of publications obtained from the Scopus database. The aim is to map the connections between topics written by previous authors; this will show how often the topic is discussed in a study so that we can find out what topics are often discussed and rarely discussed in research (Goodell et al., 2023; Mi'raj & Ulev, 2024).

VOSviewer software builds and visualizes bibliometric networks based on bibliographic data, particularly through keyword analysis. This application allows the mapping of relationships between keywords, temporal distribution, and density of term occurrence in the scientific literature (Otola & Szczepańczyk, 2024; Rafdhi et al., 2023). Integrating bibliometric methods and VOSviewer supports the creation of scientific maps that include different types of analyses, such as co-citation, co-authorship, and bibliographic coupling.



Furthermore, the extracted and analyzed data will result in bibliometric mapping through three main types of visualization: 1). Network Visualisation to identify thematic clusters through co-occurrence relationships between keywords; 2) Overlay Visualisation to observe the temporal dynamics of keywords by year of occurrence; 3) Density Visualisation: to show the intensity of occurrence and density of themes in the literature.

The analysis was conducted descriptively and interpretively to explore research trends, scientific gaps, and potential conceptual novelty in the literature on Islam-based human capital. This study aims to analyze the conceptual linkages between the keywords "Islamic," "human," and "capital" through a bibliometric mapping approach based on co-occurrence analysis. This approach is used to explore the thematic relationships between keywords, identify research gaps, and map the trends of the topic in the related scientific literature.

#### C. Results and Discussions

#### Results

This research was conducted using a combination of the keywords "Islamic," "human," and "capital" in a Scopus data-based literature search, which is one of the most reputable and widely recognized scientific databases in the international academic community. The period of publications analyzed covered the period from 2017 to 2024. The initial search resulted in 194 documents that met the criteria of topic suitability and relevance to the focus of the study. Furthermore, the visualizations Figure 1 and Figure 2 present the annual publication trends as well as the classification of document types, which provide an initial overview of the dynamics and characteristics of scientific contributions in the field,



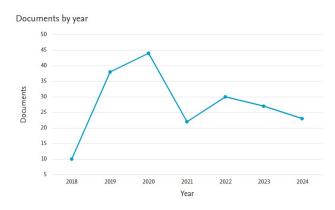


Figure 1. Documents per year on Islamic Human Capital keywords Source: Scopus database (2024)

Based on the search results of the Scopus database, the number of publications related to the topic of 'human capital' from the perspective of Islamic economics has fluctuated from 2018 to 2024. The number of documents increased sharply from 2018 to 2019 and peaked in 2020 with 44 documents. After that, there was a decline in 2021, then rose again in 2022 but decreased again in 2023 and 2024. Regarding document types, most were scientific articles (154 documents), followed by book chapters, conference proceedings, reviews, and a smaller number of other document types. This shows that journal articles are the primary means of publication on this topic, while the annual trend reflects fluctuations in researchers' interest in human capital development studies in Islamic economics.

Furthermore, data processing results using the VOSviewer application with cooccurrence analysis and the unit of analysis 'all keywords' show that the keywords 'human,' "capital," and 'Islamic' are distributed into six (6) main clusters (appendix A).

The results of bibliometric mapping, using VOSviewer and based on cooccurrence analysis, identified six thematic clusters that represent the diversity of human capital studies from an Islamic economic perspective. The first cluster emphasises research focusing on the dimensions of education and human resource development within the framework of Islamic economics. The second cluster focuses on



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managerial and institutional aspects through links with management, knowledge, and organisational performance. The third cluster explains the integration of Islamic values, development, and morality as the foundation for enhancing the quality of human capital. The findings of this study suggest further opportunities to enhance integration between clusters, particularly in bridging the gap between theory and practice in sustainable Islamic human resource development.

This study uses a co-occurrence-based level of analysis through a network visualization approach to map the conceptual relationships between keywords in the analyzed literature. This mapping aims to identify interrelationships between keywords, determine clusters with the highest level of connection, and observe keywords with the lowest frequency of occurrence. This stage is important for understanding the thematic structure and direction of the development of studies in the field of human capital from an Islamic perspective.

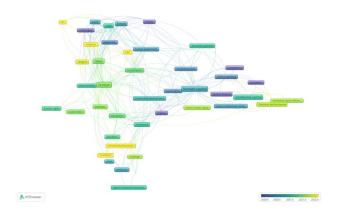


Figure 2. Network Visualization

The network visualisation in Figure 2 presents the largest cluster (red), which focuses on human capital and intellectual capital, emphasising the link between intellectual capital management and the performance of Islamic financial institutions, including significant contributions from studies in Bangladesh. Cluster 5 (purple)



elucidates the relationship between human capital, finance, and sustainability, highlighting the urgency of integrating human resource development with sustainable financial systems. Cluster 6 (light blue) focuses on social and experimental dimensions, with an emphasis on the role of social capital, leadership, and human resource experiments as catalysts for improving human resource quality.

The overlay visualisation in Figure 3 illustrates the time range of keyword appearances. In this visualisation, light-coloured nodes (yellow) represent topics that have emerged more recently, while dark nodes (blue-purple) correspond to themes that were prominent in earlier research and are less discussed today. Green nodes denote themes that have remained relatively stable over time, particularly reflecting ongoing studies on the role of education and Islamic institutions in supporting sustainable human capital development. This visualisation confirms a shift in research focus from foundational themes to more recent issues, aligning with the research objective of developing human capital in an Islamic perspective.

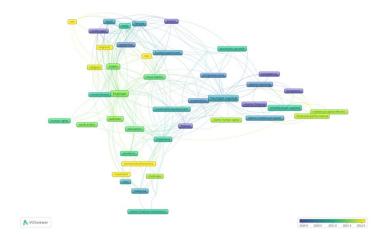


Figure 3. Overlay Visualization

Several keyword trends align with this study, including Cluster 2, which focuses on commercial phenomena, investment, and intellectual capital efficiency, and Cluster 3, which examines the integration of socio-demographic factors, including gender



issues. Cluster 5 aims to develop Islamic value-based human capital to support sustainable growth, and Cluster 6 focuses on religiosity and specific geographical contexts.

Density visualization in Figure 4 illustrates the frequency and intensity of keyword occurrence in the analyzed literature. The colors in this visualization indicate how frequently and densely a term appears. The brighter the color (yellow) indicates that the keyword has a very high occurrence rate (the keyword at the center of the study). The darker the colour, indicating that the keyword has a low occurrence rate.

Keywords that have a high density include human capital, human, intellectual capital, financial performance, Islam, and Islamic finance. These topics are the core of the scientific discourse related to human capital in Islamic economics. This shows that most studies place the issue of human capital in the context of institutional performance and financial systems in Low-Density Areas, indicated by keywords, zakat, mental illness, religiosity, leadership, sex, human rights, and Islamic financial institution. This explains that although this topic is substantively relevant, it has not been widely explored in the scientific literature. The topic of zakat and religiosity as components of Islamic values is still not firmly integrated into the theoretical construction of human capital, so it can indicate a gap and the potential for excellent research novelty to be studied in depth.



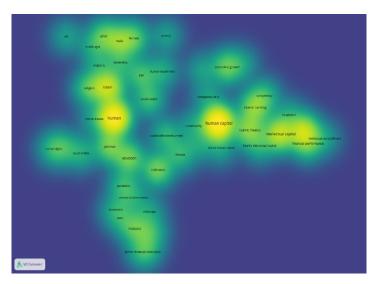


Figure 4. Density Visualization

#### **Discussions**

The results of bibliometric visualization using VOSviewer show the knowledge structure related to the theme of human capital from an Islamic perspective, which is divided into six main clusters based on co-occurrence analysis. Each cluster represents dominant sub-themes and interrelationships between concepts. However, the density and dominance of this cluster also indicate a saturation of literature on traditional issues surrounding human capital and financial performance. In this context, opportunities for novelty can be directed at developing a more integrative framework, for example, by including dimensions of Islamic values, spirituality, or ethical aspects in human capital development in Islamic institutions.

Meanwhile, clusters centered on the keyword "religiosity" and clusters related to sustainability and Islamic social capital show a much lower level of connectivity and frequency of occurrence than the main cluster. This indicates a significant research gap—especially in examining the role of religiosity and Islamic social capital in supporting the performance or sustainability of Islamic financial institutions. This phenomenon opens up space for interdisciplinary research that links spiritual capital,



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Islamic ethics, and social sustainability as non-material factors that have the potential to drive the performance and legitimacy of Islamic financial institutions in the eyes of the public. The discussion of these keywords highlights this structure and explores trends, research gaps, and opportunities for scientific novelty.

The mapping results show that research on human capital in Islamic economics has an important contribution in linking human capital and intellectual capital with the performance of Islamic financial institutions. Contributions based on other keywords are the relationship between human resource development and the sustainable development agenda, as well as the use of social and experimental approaches through social capital, entrepreneurship, and leadership.

Research gaps are evident in the limited studies on the integration of ZISWAF into the institutional performance framework, the suboptimal intersectional approach in the Islamic context, and the lack of literature linking ZISWAF to improvements in human resource quality, as measured by relevant indices. Human rights issues in Islamic human resource development are also rarely addressed, while the application of the Maqashid Syariah principle within the framework of sustainable development remains limited, and research offering alternative solutions to human resource challenges in Muslim countries is relatively scarce.

Based on these gaps, new research opportunities can be directed towards developing an integrative model that links ZISWAF, human resources, and institutional performance; strengthening empirical studies on the role of religiosity and gender; and collaborating on zakat research for national human resource development. Other innovations could include the formulation of an inclusive, human rights-based, normative Islamic approach; the development of a sustainable human resource model based on Maqashid Syariah; and the integration of social capital with human resource development, grounded in Islamic spirituality.

The description in the matrix (Appendix B) is expected to serve as a starting point for further research to explore the dynamics of human capital development in the



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Islamic economy. Identifying the contributions, gaps, and potential innovations of each cluster provides a strategic direction for expanding theoretical and empirical studies. Thus, this matrix can serve as an initial conceptual framework for developing an integrated human resource model grounded in Islamic values.

#### D. Conclusion

The results of the bibliometric analysis indicate that the themes of financial performance and intellectual capital dominate studies on human capital from an Islamic perspective. These findings suggest a research gap that can be filled through an interdisciplinary approach based on Islamic values, such as Maqashid Syariah, spirituality, and ethics. This study recommends developing integrative and transdisciplinary studies that examine human capital within a holistic Islamic value framework. In addition, implementing sustainable financial and institutional models are important instruments in human resource development.

Integrating spiritual, psychosocial, and Islamic ethical dimensions into the concept of human capital is a potential area for further research and study. This approach enhances academic literature and has implications for the role and tangible contributions in formulating policies and strategies for developing superior human capital based on Islamic principles. Furthermore, it presents a significant opportunity for innovation in the development of Islamic economics.

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