

New paradigm of Islamic corporate and financial literacy in Indonesia: Bibliometric analysis



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Abstract Findings from recent studies on Islamic business and financial literacy are the focus of this literature review. Since there is a dearth of literature on Islamic corporations, this study highlights the need for additional research on this topic. A new paradigm for future research was identified by reviewing the literature from 2014-2024. Publish or Perish (PoP) was used to gather the data, which were then organized according to the citation count. Visualizations and bibliometric analysis were aided by the VOSviewer program application. Research into Islamic corporate and financial literacy has slowed significantly over the last decade, peaking in 2021. The 151 items related to the two topics were grouped into 10 clusters out of the 998 papers identified. In particular, Islamic corporations adhere to sharia principles that stress the importance of fulfilling social responsibilities for the benefit of society. Stakeholders can gain a better understanding of financial literacy. Various new research paradigms pertaining to both subjects primarily teach us how to reach the objectives of Maqasid Al Shariah, good corporate governance, and corporate financial performance.

Keywords: new paradigm learning, islamic corporate, financial literacy

1. Introduction

Corporations have significantly contributed to the economic growth of a nation. Nevertheless, corporations can also have a detrimental effect on the lives of individuals, particularly if they engage in activities such as fraud, money laundering, exploitation by workers, tax manipulation, and environmental pollution. Through the implementation of environmental social governance (ESG), an increasing number of business actors are establishing specialized units or divisions to address social and environmental concerns (Adner & Helfat, 2003). Annual awards are administered by governments in developing nations to promote transparency and effective corporate governance. The objective of updating corporate governance guidelines is to ensure that they are consistent with the global standards of corporate governance practices (Otunga, 2023).

Indonesia is home to a plethora of multinational corporations, such as the BRI, Bakrie Group, Gudang Garam, and Astra International. By the end of 2023, the Indonesia Stock Exchange (IDX) had 903 listed companies. Islamic corporations such as PT Ammana Fintech Syariah, PayTren, and PT. Muamalat Indonesia Tbk are also based in this country, which is interesting (IDX, 2023). Compared with traditional corporations, Islamic corporations are better equipped to reduce the harmful effects of events such as pollution and money laundering. Islamic companies are subject to strict regulations regarding halal requirements, Islamic business ethics, intellectual property, and social justice (Hasbi et al., 2021).

As a Muslim entrepreneur, carrying out corporate activities is a good thing to do as long as it is in accordance with Islamic law and state law. The opportunity to build an Islamic corporation has also increased since the public interest in sharia businesses such as tours and travel, sharia fintech, Muslim fashion, and halal skincare increased (Patrianti & Muksin, 2021). Other opportunities come from sectors that have long-term growth potential, such as the food and beverage sector, health services, industrial areas and downstream areas (Raimi et al., 2023). However, in practice, Islamic corporations are still less competitive than conventional corporate companies are. There are few studies on the factors that influence the sustainability of Islamic corporations. Factors such as the development of financial technology, the COVID-19 pandemic, and the Russia–Ukraine conflict are related to the development of Islamic corporations (Ashraf et al., 2023). Entrepreneurs and the public do not yet have sufficient knowledge regarding the new paradigm of Islamic corporations and how to increase their positive impact on them.

Financial literacy plays an important role in corporate growth. Moreover, credit demand from the corporate segment is still high until 2024. The results of the Bank Indonesia demand and supply survey (2023) show an increase in the need for corporate financing driven by an increase in the needs of the trade, processing, and construction business (LU) industries. Corporate financing needs are used mainly to support operational activities (78.0%), including salary payments, the purchase of raw materials, and other operational needs. The need for quite large funds is also used to pay maturing obligations (29.1%)



and support investment activities (10.2%). For these needs, respondents said that financing needs were mostly still met from their own funds at 70.9%, followed by the use of withdrawal relaxation facilities at 11.0% and financing from domestic banks at 9.4%.

The high need for financing requires a good understanding of financial literacy. By having sufficient financial literacy, one can determine the right financing product and support the ability to manage money in operational activities, including salary calculations, the purchase of raw materials, and other operations and obligations that are in accordance with needs and abilities. Therefore, returns can affect financial wealth. Positive impacts for companies that have people with good financial literacy, for example, managing and maintaining financial conditions to remain stable; obtaining sources of financing; having the ability to choose strategies and make the right financial decisions; and being responsible for the financial decisions made (Culebro-Martínez et al., 2024).

To develop Islamic corporations and improve financial literacy for the community, especially for students taking Islamic economics and business study programs in Indonesia, these two themes must shift to a new paradigm. Islamic corporations and financial literacy must shift to a new paradigm to achieve the basic goal of the sharing economy for empowerment. The concept of Islamic economics and finance has taken root in the global financial system. From a practical perspective, it is very important to understand whether it is in accordance with sharia principles. For example, the latest study on the development of sharia finance has not only assessed it from a transactional perspective, such as the growth of sharia banking assets but also, examined how it impacts society as stakeholders in a broad sense, namely, by equalizing welfare, reducing poverty, creating jobs, and promoting sustainable and inclusive economic growth (Hendar, 2020; Rofiqoh et al., 2020).

One mechanism for analyzing this situation is the use of bibliometrics, which we complement with visual innovation in this study. The ability of bibliometrics to study a particular research area objectively can be useful for finding keywords for new paradigms studied during a certain period (Donthu et al., 2021). Ilham et al. (2024) There are several bibliometric studies in the field of corporations and financial literacy or those that analyze the literature via other techniques. Bibliometric analyses that observe research trends in corporate companies and their governance, such as Zulfikar et al. (2023) and temporary Mohamad (2024), highlighted various patterns and collaborative networks of Islamic corporations, especially banking and financial institutions, during the financial crisis of the COVID-19 pandemic. Recently, a financial literacy study covering research searches from 2001-2022 showed that the financial community needs a good understanding of financial literacy for its investment plans (Ansari et al., 2022). Waoma et al. (2024) Another study collected 502 articles from 2000-2019 and reported evidence that research trends at that time included financial capability, inclusion, gender equality, and digital financial education (Goyal & Kumar, 2021). However, the only finding that focuses on studies in the field of Islamic corporations and financial literacy in general is that of Yeni et al. (2023). The study explains that community behavior mediates the relationship between community decision-making and Islamic corporate services (in this study, Islamic banking is investigated). There have been no previous studies that have investigated the significance behind the trend of Islamic corporate research and the role of financial literacy for stakeholders. In addition, publications related to corporate and financial literacy are more common. We have not been able to find a comprehensive bibliometric analysis or literature study that links the two themes in detail.

Research on the bibliometric analysis of Islamic corporate and financial literacy in Indonesia is very important because it covers several key aspects: Knowledge Enhancement: This literacy helps individuals and business people understand the principles of Islamic finance, so that they can use financial products and services wisely. Access to Financial Products: By understanding Islamic finance, people are better able to access various products offered by Islamic financial institutions, which can support their financial needs. Sharia Economic Development: Islamic corporate and financial literacy contributes to the growth of the Islamic economic sector in Indonesia, which has the potential to have a positive impact on the national economy. Risk Management: An understanding of Islamic finance allows individuals and companies to better manage financial risk, using instruments that are in accordance with sharia principles. Increased Trust: A high level of literacy can increase public trust in the Islamic financial system, which can ultimately expand the customer base and increase participation in the Islamic economy. By increasing this literacy, it is hoped that people can be more active and effective in managing their finances in accordance with Islamic values

This study contributes to academics in three main aspects. First, this study is the first comprehensive bibliometric analysis that investigates the development of Islamic corporate and financial literacy research for the period 2010--2024, which is able to provide new knowledge on the subject. Second, the analytical framework contributes to the understanding of a new paradigm regarding Islamic corporate and financial literacy for people's lives through the analysis of references, sources, and keywords related to the field of study in the area. Third, the results of this study provide ideas and possibilities for implementing a new paradigm for academics, practitioners, and business actors as well as an orientation for future studies.

1.1. Research Questions

The development of Islamic corporations and financial literacy has entered a new phase during the last few periods. Empirical evidence has revealed various challenges and opportunities for future research, but very few sources can be found for study. Therefore, this study formulates three problems as follows:

1. How far has the development of Islamic corporate and financial literacy research been in the period 2010--2024?

2. What can be learned about the new paradigm of Islamic corporate research?
3. What can be learned about the new paradigm of financial literacy research that helps Islamic corporations play a role in the interests of society?

1.2. Literature Review

1.2.1. The Role of Islamic Corporations in Society

Islamic corporations play a role in advancing the economy of society in a country. Companies that are called corporate companies are companies that have large-scale income (billions or even trillions of rupiah), which means that they allow wider Islamic corporate social responsibility (ICSR) practices for society. The basic principles of governance that are owned also require the practice of zakat collection, sharia compliance, and ethical behavior within a social framework (Bukhari et al., 2021; Lewis, 2014; Abidin & Utami, 2020; Utami et al., 2021). The study revealed that CSR practices in Islamic corporations have a positive effect on companies' reputation and performance. The better the CSR is, the more it will encourage the creation of superior performance and a good reputation in the eyes of the public. Its influence is also very broad, including asset growth, generating profits, and creating jobs. Islamic corporations must comply not only with laws and regulations but also with Islamic religious rules in the form of sharia principles and Islamic ethics in business (Arshad et al., 2012).

Countries that have Islamic corporations, especially Islamic banking and financial institutions, have developed corporate governance frameworks as an effort to maintain financial stability. Some of the theories proposed are agency theory, institutional theory, and legitimacy theory. The attributes of the sharia board and good corporate governance can minimize the negative impacts that are usually caused by conventional corporations, such as environmental pollution, tax manipulation, labor exploitation, fraud, and money laundering (Jan et al., 2021).

The role of Islamic corporate activities in community life, for example, corporate waqf is useful for improving social welfare. For example, beneficiaries of waqf productivity funds and the construction of public facilities for the benefit of the community (Rofiqoh et al., 2020). Other social activities, such as charity, donations, paying zakat, giving alms, and community volunteering. These types of activities not only have social value but also worship value (Hendar, 2020). In Indonesia, Islamic corporations help the government's efforts eradicate poverty through Islamic financial instruments such as waqf and zakat. These two instruments demonstrate Islamic corporate practices to increase public and investor trust (Arifin, 2022).

Islamic corporate finance plays a vital role in making Islamic corporations competitive in developed and developing countries and contributes to poverty alleviation. However, empirical evidence reveals that academic researchers are not quick enough to embrace the development of Islamic finance as their main analysis. In fact, Islamic corporate finance is currently growing faster than conventional finance in some countries, such as the Middle East and East Asia (Alzahrani, 2019). The tight competition and failure of some Islamic financial industries in the past have made it important to have a new paradigm that is diverse. This is also based on efforts to improve the interests of the best business practices of Islamic corporations to meet the needs of companies and social welfare for the poor (Mansour & Bhatti, 2018).

1.2.2. Financial literacy and research on companies

Financial literacy is a series of processes or activities to improve knowledge and skills related to the financial world. Financial literacy allows individuals to make better decisions, avoid business losses, improve social welfare, and be responsible for the use of money. The concept of financial literacy in Indonesia includes subjective financial knowledge, financial behavior, experience, and financial awareness (Dewi et al., 2020). A person's financial fragility is closely related to low financial literacy. Those who have poor financial literacy find it difficult to survive a financial crisis in the future (Lusardi et al., 2021). Even though financial literacy has a positive influence on companies, it can cause someone to become materialistic and obsessed with profit alone (Prashella & Leon, 2020). Other evidence reveals a moderating role of financial literacy in materialistic behavior. On the other hand, sufficient knowledge about finance increases well-being by avoiding excessive debt and saving (Maria, 2023).

A good understanding of financial literacy means that company management can manage risk more effectively and that financial planning can be optimal. The main aspects in the practice of financial literacy are knowledge of good budgeting, consistent saving, and responsible debt management (Kistyanto et al., 2020; Tympa et al., 2024). This is also influenced by the intention of society to study Islamic corporations that operate in the Islamic banking financial institution industry (Ganesan et al., 2020). Inappropriate financial decisions can have significant negative consequences and can even affect financial decisions that have a lifelong impact. This condition is also influenced by gender differences and the role of parents (Bottazzi & Lusardi, 2021).

Islamic companies need financial literacy to help entrepreneurs, especially those in the financial services sector, make the right decisions in business, such as formulating the company's overall strategy, financing, helping to balance long-term investments, making budgets, and better credit management (Basrowi et al., 2020). Likewise, students who need basic knowledge about financial literacy are a first step in improving the quality of decision-making and personal financial management. In this case, their behavior is also influenced by their parents' decisions (Patrisia et al., 2023; Dev et al., 2023).

As the standard of living increases, it also significantly drives changes in students' lifestyles (Hamdan & Basrowi, 2024; Sintani et al., 2024). Poor personal financial knowledge can increase excessive consumption and eventually lead to illegal online loans and wasteful behavior. Financial literacy classes enable students to have adequate knowledge about the importance of managing finances well (Ab Rahman et al., 2018).

Other findings indicate that business actors who have low financial literacy sometimes experience problems with credit facilities from financial institutions. Low knowledge, attitudes, and awareness of financial management significantly affect credit facilities that are difficult to obtain, especially in the long term (Onah et al., 2024). A person's gender, age, job, and status can affect their level of financial literacy. The results may be different for each country. Differences in demographic structure, culture, and laws in a country make it possible for someone to have a level of financial literacy that is easier or even more difficult to understand (Kevser & Doğan, 2021).

2. Materials and Methods

2.1. Design

The literature study research design used refers to Snyder (2019). This design offers an overview of various types of reviews by assessing collective evidence in a particular field of business research. The literature review is based on data indexed by Scopus, Web of Science (WoS), and Google Scholar through a search via the Publish or Perish (PoP) software program. Bibliometric studies are selected because of their impact and recognition by considering the most commonly used indicators in bibliometric literature. The total number of published studies and the total number of academic citations indicate the quality of the set of papers; the h-index represents the quality of the set of papers; the number of papers above the citation threshold can identify the influence of scientific articles; the impact factor of articles influences the spread of research themes; and the ratio of citations/articles can measure the impact of each published paper. We also use science mapping via the bibliometric network visualization application VOSviewer and data selected period (2014–2024). This application is able to map bibliometric literature well (Arruda et al., 2022). Therefore, it can describe the map of the relationship between the new paradigm of Islamic corporations and financial literacy more accurately than can analysis without an application program.

2.2. Collection Tool

Initial data collection by identifying problems related to the development of Islamic corporate companies and financial literacy in Indonesia. Data on Islamic corporate companies and Islamic financial literacy from official government websites were reviewed. The primary literature concerning the importance of studying both themes was recorded. We then conducted a search via the PoP tool to retrieve all scientific papers via two main keywords: "Islamic corporation" and "Financial, which were developed from previous studies. ("Financial literacy" adds new material to "Islamic Corporation"). The keyword search considers 1000 initial documents by considering only the focus on primary documents. A total of 998 final documents from 2014-2024 were considered.

2.3. Data analysis

The VOSviewer application is used to analyze the citation structure originating from authors, journals, universities, and countries where the research was conducted. The data analysis focuses on three main findings. First, we present the development of Islamic corporate and financial literacy research for the period 2010--2024. Second, we analyze the main articles and review the literature on the new paradigm of Islamic corporations that plays a role in people's lives, taking important lessons from the paradigm. Third, we analyze the main articles, and review the literature on the new paradigm of financial literacy that supports Islamic corporations playing a role in people's lives, taking important lessons from the paradigm.

3. Results and Discussion

3.1. Development of Islamic Corporate and Financial Literacy Research: 2014--2024

The first finding explains that the development of Islamic corporate and financial literacy research over the past 10 years has diverse topics. The majority of primary studies with high citations (>500) focus on the practice of Islamic financial governance (ICG) models, corporate social responsibility (CSR), and sustainable development. Research has decreased drastically since its peak in 2021. Among the 998 papers identified, the keywords related to the two topics included 151 items, which were grouped into 10 clusters. The top cluster consists of 28 items discussing the topics of commercial banks, comparative analysis, corporate social responsibility, the financial service authority, the Islamic banking industry, and Islamic education. In the second cluster, there are 24 items related to the topics of behavior, big data, corporate financial, digital literacy investment decisions, the Islamic capital market, Islamic mutual funds, the stock market, Sukuk, and Waqf. The third cluster ranking contains 19 items covering the most relevant keywords, namely, Depositor Availability, Government support, Household, Microfinance, NGO, Sustainable development, and Zakat.

This research has increased from 2014-2021, but the average number of citations generated is <100, which means that it has not attracted much interest from academics. Figure 1 illustrates the development trend of Islamic corporate and financial literacy research for the period 2010--2024.

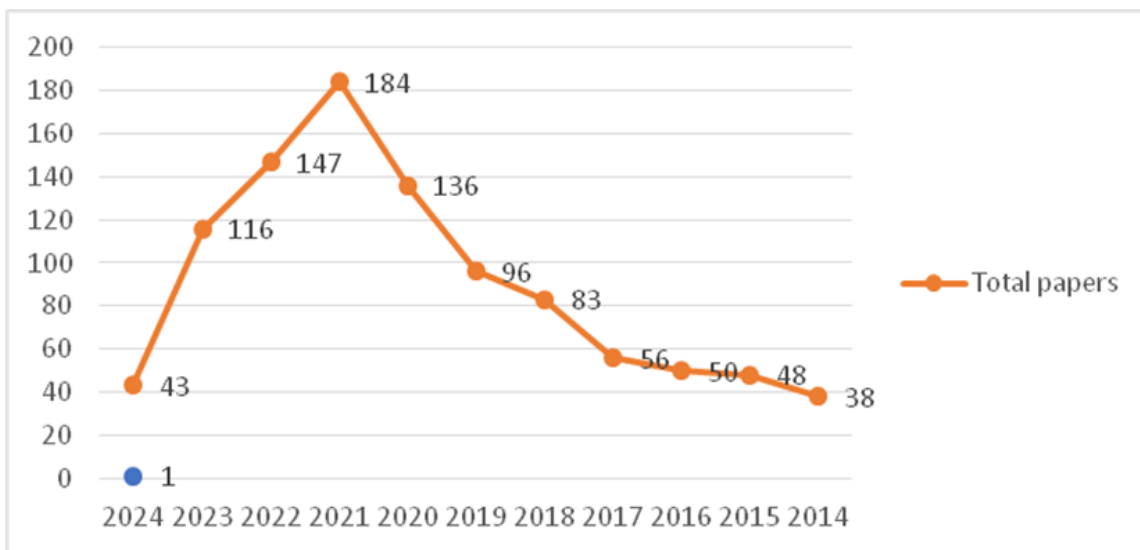


Figure 1 Annual papers publication.
 Source: Own elaboration based on PoP citation analysis.

The orange line shows the number of publications per year in the study. The citations received highlight themes relevant to the study.

Table 1 describes the general structure for citations in Islamic corporate and financial literacy. According to the data collected from PoP, 998 papers received more than 47,449 citations. The average number of citations per year is 4744.90, and the number of citations per paper is 47.54. One paper has the highest number of citations, which is 2710 citations. According to the PoP, 31 papers (3.10%) have 200 or more citations, whereas 62 papers have 100 or more citations. Finally, 769 papers have 10 or more citations, whereas 136 papers have 9 citations or fewer than 10. The h-index of all the papers related to the two research themes that allow holistic analysis is 98.

Table 1 General citation data based on PoP citation analysis.

Total of Citations	Total of Articles	% Articles
>500	7	0,70
>250	18	1,80
>100	68	6,81
>10	769	77,05
<10	132	13,23
0	4	0,41
Total	998	100%

Table 2 shows the most frequently cited scientific articles on Islamic corporations and financial literacy. The analysis of the number of citations is the main factor that can reflect the quality of a research article and shows how much influence its popularity has (Liao et al., 2018).

Table 2 shows that the most cited article in the sample is that of Fernandez et al. (2014) (2710 citations). This paper analyzes financial literacy and its scope. Berkey (2014) is in second place, with 790 citations per year. The third place is Platanova et al. (2018), with 106 citations per year. This paper focuses on investigating the impact of ICSR on Islamic corporations, especially companies engaged in the Islamic finance industry.

The co-occurrence network of keywords emerging from publications related to Islamic corporations and financial literacy appears to be widely connected between keywords.

Figure 2 shows the latest period (2019--2024). The main keyword is "Islamic corporation", followed by "financial literacy". Cluster 1 consists of 11 items relevant to both main keywords, namely, corporate social responsibility, financial service authority, Islamic banking industry, Islamic Corporation, Islamic Economy, Islamic Education, Islamic Financial, Islamic Law, Islamic microfinance insurance, market share, and opportunity. Cluster 2 consists of 14 items covering the research fields of behavior, big data, corporate financial literacy, digital literacy, financial decisions, investment decisions, the Islamic capital market, Islamic financial instruments, Islamic mutual funds, Islamic stock, risk tolerance, the stock market, Sukuk, and Waqf.



Table 2 Top 10 papers with the most citational data.

Citation	Authors	Title	Year	Journal	Publisher	Per year
2710	D Fernandes, JG Lynch Jr, ...	Financial literacy, financial education, and downstream financial behaviors	2014	Management ...	pubsonline.informs.org	903
894	JP Berkey	The transmission of knowledge in medieval Cairo: A social history of Islamic education	2014		books.google.com	894
821	E Platonova, M Asutay, R Dixon, ...	The impact of corporate social responsibility disclosure on financial performance: Evidence from the GCC Islamic banking sector	2018	Journal of business ...	Springer	205
564	L Klapper, A Lusardi	Financial literacy and financial resilience: Evidence from around the world	2020	Financial Management	Wiley Online Library	282
527	KH Kim, MC Kim, C Qian	Effects of corporate social responsibility on corporate financial performance: A competitive-action perspective	2018	Journal of management	journals.sagepub.com	176
525	DW Arner, RP Buckley, DA Zetzsche, ...	Sustainability, FinTech and financial inclusion	2020	... Business Organization Law ...	Springer	131
511	PK Ozili	Financial inclusion research around the world: A review	2021	Forum for social economics	Taylor & Francis	511
497	MS Islam, AHM Kamal, A Kabir, DL Southern, SH Khan, ...	COVID-19 vaccine rumors and conspiracy theories: The need for cognitive inoculation against misinformation to improve vaccine adherence	2021	PloS one	journals.plos.org	83
447	J Shaturaev	A comparative analysis of public education system of Indonesia and Uzbekistan	2021	Bioscience Biotechnology Research ...	researchgate.net	447
439	K Rai, S Dua, M Yadav	Association of financial attitude, financial behavior and financial knowledge toward financial literacy: A structural equation modeling approach	2019	FIIB Business Review	journals.sagepub.com	146
352	I Akomea-Frimpong, D Adeabah, D Ofori, ...	A review of studies on green finance of banks, research gaps and future directions	2022	... Finance & Investment	Taylor & Francis	88
346	S Yang, M Ishtiaq, M Anwar	Enterprise risk management practices and firm performance, the mediating role of competitive advantage and the moderating role of financial literacy	2018	Journal of Risk and Financial Management	mdpi.com	115
331	J Hussain, S Salia, A Karim	Is knowledge that powerful? Financial literacy and access to finance: An analysis of enterprises in the UK	2018	Journal of Small Business and ...	emerald.com	110
327	A Iskandar, BT Possumah, K Aqbar	Peran Ekonomi dan Keuangan Sosial Islam saat Pandemi Covid-19	2020	SALAM: Jurnal Sosial Dan ...	researchgate.net	109
326	N Bansal, AK Sharma	Audit committee, corporate governance and firm performance: Empirical evidence from India	2016	International journal of Economics and ...	academia.edu	163
317	A Sanderson, L Mutandwa, ...	A review of determinants of financial inclusion	2018	... Economics and Financial ...	search.proquest.com	106
301	J Ye, K Kulathunga	How does financial literacy promote sustainability in SMEs? A developing country perspective	2019	Sustainability	mdpi.com	151
292	G Okello Candiya	The relationship between access to finance and growth of SMEs in	2017	Review of International ...	emerald.com	97

	Bongomin, J Mpeera Ntayi, ...	developing economies: Financial literacy as a moderator			
290	MR Rabbani, S Khan, El Thalassinos	FinTech, blockchain and Islamic finance: An extensive literature review	2020	um.edu.mt	97
283	WM Al-Bassam, CG Ntim, KK Opong, ...	Corporate boards and ownership structure as antecedents of corporate governance disclosure in Saudi Arabian publicly listed corporations	2018	Business & ... journals.sagepub.com	71

Source: Own elaboration on the basis of PoP data.

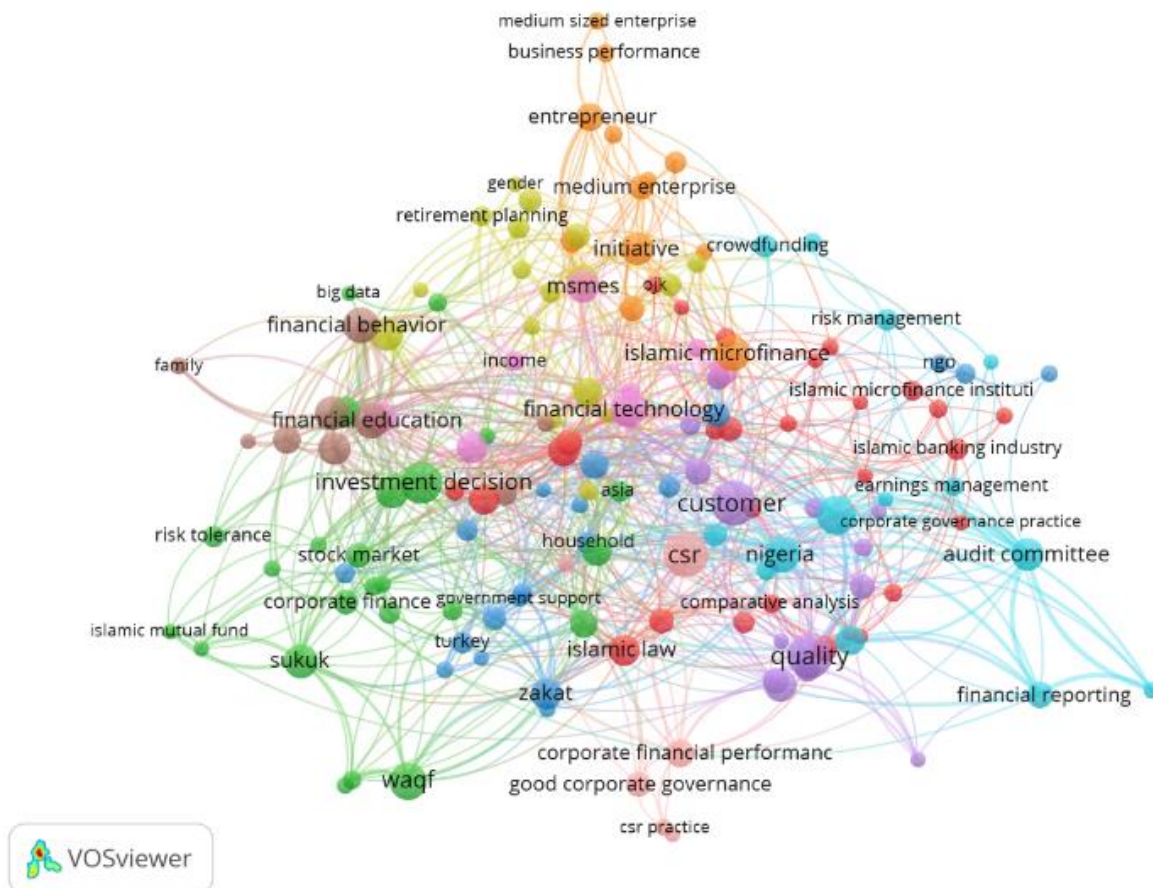


Figure 2 Visualization of keywords on the basis of clusters.

The cluster in the third position consists of 6 keywords, namely, Government support Islamic social finance, microfinance, NGO, sustainable development, and Zakat. Cluster 4 has 9 top keywords related to the digitalization era, namely digital financial inclusion, digital financial literacy, financial attitudes, financial decision making, financial planning, fintech adoption, Islamic finance literacy, low financial literacy, and retirement planning. Cluster 5 is a new paradigm that is widely studied by academics because of its major impact on the sustainability of the company. Cluster 5 consists of 10 items, including Audit committee characteristics, Compliance, Consumer protection, Financial corporation, Financial innovation, Financial market, Financial stability, Islamic principle, Profitability, and Quality. Cluster 6 has 8 keywords, including Audit committee, Corporate performance, Crowdfunding, Earnings management, Financial reporting.

Firm performance, risk management, and Sharia financial literacy. Cluster 7 has the keywords competitive advantage, entrepreneur, financial literacy program, Islamic microfinance, and poverty alleviation. Clusters 8 and 9 focus on the financial industry, including financial behavior, financial behavior, financial education, financial exclusion, financial knowledge, financial wellbeing, financial management, Islamic financial inclusion, and Islamic financial technology. All six items are related to financial literacy. Finally, cluster 10, which focuses on Islamic corporations, includes 3 items (Corporate financial performance, Good Corporate Governance, and Maqasid Al Shariah) hat are connected to the goals set in Islam.

Figure 3 and Table 3 show the clusters and items based on the most relevant keywords leading to new trends in Islamic corporate research and financial literacy. There are 151 items with 10 clusters obtained from a total of 998 papers.



by 2030 (García-Sánchez et al., 2020). In essence, institutions play an important role in companies because they can determine strategic choices and company performance. Some roles of institutions for companies. For example, Islamic corporations in the financial sector can be intermediaries for capital owners with companies that need capital (Jan et al., 2021). The corporation (for example, Islamic banking) can also help other companies that need capital through credit. Islamic corporations in the field of financing can contribute to the development of strategic sectors, create jobs, and strengthen economic competitiveness. Finally, ISOs can increase the credibility of the company and customer trust. The International Organization for Standardization (ISO) owned by the corporation can also help companies be well managed in terms of regulations, work rules, and work limitations. According to Mentel and Hajduk-Stelmachowicz (2020), ISOs can have an impact on innovation activities in various countries (Fauzi et al., 2024; Junedi et al., 2024; Mulyani & Basrowi, 2024b).

The new paradigm of Islamic corporate research, some of which emphasize the importance of product innovation. Companies need to create unique products or services and differentiate themselves from competitors. For example, innovation in Islamic financial products and services helps companies continue to grow and develop. This innovation also needs to be supported by problem-solving skills and expertise in Islamic finance. This is because skills have a positive effect on product innovation (Poon et al., 2020; Bukhari et al., 2021; Munawar et al., 2024). Social responsibility with product innovation that is acceptable to the community allows companies to reach new markets and attract more new customers. This is certainly a key component of achieving business success (Shafeeq Nimr Al-Maliki et al., 2023). To create competitive product innovations and provide added value to consumers, this can be accomplished through ICSR practices, good governance, improving existing products or creating new products for better company survival.

Research on Islamic corporations has focused on how to achieve the goals of corporate financial performance, Islamic corporate governance, and Maqasid Al Shariah. The company's business performance and operations must be based on sharia values and morals. For example, transactions that use unfair systems and have a profit-sharing system can be avoided (Mukhibad et al., 2020; Safitri & Mukhibad, 2020; Riez dita et al., 2022). It is understandable that the goal of Islamic corporations is aimed at maintaining human welfare and avoiding evil. This is why it is important to ensure that Islamic corporate activities truly carry out governance that is justified in Islamic law (Himmatul & Junaedi, 2024; Kharis et al., 2024; Shofwa et al., 2024).

3.3. New Paradigm of Financial Literacy Research that Supports Islamic Corporations in Community Life

The third finding reveals a new paradigm of financial literacy research. Research in this field helps people understand the real concept of financial literacy practices and provides an overview of the contribution of financial literacy to supporting Islamic corporations. Clusters 8 and 9 focus on the financial industry, including financial behavior, financial education, financial exclusion, financial knowledge, financial wellbeing, financial management, Islamic financial inclusion, and Islamic financial technology (Nuryanto et al., 2024b, 2024a; Saeri et al., 2024).

Financial inclusion is a tool for achieving prosperity in society. Healthy Islamic corporations are able to support good financial inclusion, which allows them to improve the lives of disadvantaged communities (Basrowi et al., 2020). Financial literacy is closely related to Islamic corporations in terms of financial practices. The Islamic financial industry in Indonesia continues to grow, resulting in many studies on Islamic corporations that are also engaged in this field, such as the positive influence of financial ratios on the financial performance of PT Bank Muamalat Indonesia Tbk (Nurlatipah et al., 2022) and the efficiency, performance, and potential of PT. BPRS AlMasoem in supporting national economic recovery (Rusydia et al., 2023); PT BPRS Harta Insan Karimah Bekasi's strategy in managing assets on the basis of the number of customers and consumer demand (Kurniawan & Ab Rahman, 2014).

Several studies have explained the importance of studying financial literacy, especially because of its valuable contribution to society. People who have low financial literacy are found to have difficulty getting through the financial crisis (Lusardi et al., 2021). Therefore, people need to understand and learn about how to implement important aspects of financial literacy (Hamdan & Basrowi, 2024; Kittie & Basrowi, 2024; Mulyani & Basrowi, 2024a; Yusuf et al., 2024). These aspects are knowledge about good financial budgeting, saving consistently, and managing debt responsibly (Kistyanto et al., 2020; Tympa et al., 2024). Thus, the literature review seems to favor the important role of financial literacy in Islamic corporations (Alexandro & Basrowi, 2024b; Junaidi, Basrowi, et al., 2024; Nuryanto et al., 2019; Purwaningsih et al., 2024). This shows good corporate management in implementing ICSR, which is supported by good financial literacy. A good understanding of financial literacy means that corporate management can manage risks more effectively and that financial planning can be optimal (Himmatul et al., 2024; Lisaria et al., 2024; Nuryanto et al., 2024a).

Although research on Islamic corporations and financial literacy has grown exponentially in the last ten years, research on this topic is still very limited (Alexandro & Basrowi, 2024a; Hadi et al., 2019; Junaidi, Masdar, et al., 2024; Miari et al., 2024). Very little is known about the scope of research on Islamic corporations and financial literacy in the academic literature in general. For students, this study will be able to support a better understanding of Islamic corporations and financing that can help them build businesses and personal finances. Previous studies have shown that with good learning and understanding of the concept of corporations and finance, students are able to make wise decisions and protect themselves from financial problems (Marwanto et al., 2020a, 2020b; Soenyono & Basrowi, 2020; Suseno et al., 2018).

4. Conclusions

The new paradigm of Islamic corporations and good financial literacy can be a solution to macroeconomic imbalance as a result of the weaknesses of the current financial and banking system. The main goal is to contribute to the sustainability of a just and equitable society (ihsani) through the contribution of individuals (*falah*). In addition, to shift to a new paradigm, Islamic corporations and financial literacy must pay attention to leadership, namely, leadership in academics, regulators, professionals, and political circles on the basis of Islamic principles. Management and compliance from companies, Islamic financial and banking institutions, and the public sector refer to Islamic norms. This study contributes to the limited literature on Islamic corporations and financial literacy, which play important roles in providing positive benefits for the interests of society. Considering the still low literature on these two major themes should be a serious concern for stakeholders. Similarly, academics should be able to present findings with a new paradigm and examine the direct or indirect effects of previous studies of Islamic corporations and financial literacy in the future.

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Ethical considerations

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Conflict of Interest

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