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Knowledge Management in Islamic Bank

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Abstract

Knowledge management is an activity that stores, disseminates, uses, and develops knowledge within the organization to increase its ability to grow and survive. The importance of knowledge management in the context of Islamic banking is expected to increase the organization's ability to create new products, services, and systems that can be continuously adapted to current conditions but are still based on the principles and philosophy of the bank itself. Organizational culture is an essential factor in building and strengthening knowledge management in organizations. This study aims to find out the development map and trend of Knowledge Management in Islamic Banks published by reputable journals in Scopus database. The data analyzed were 84 research publications. The export data is then processed and analyzed using the R Biblioshiny application program to find out the bibliometric map of the development of Knowledge Management in Islamic Banks. The results show that the number of publications on the development of Islamic Economics and Finance research continues to increase. This study also found that in Islamic banking, there is a link between knowledge management and product innovation, technology and information, as well as training and research for human resources.

Keywords: Knowledge Management, Islamic Bank, Text Mining, R

INTRODUCTION

The existence of Islamic banking reflects the need for a banking system that can contribute to stability in the national financial system. The Islamic banking industry also reflects public demand for an alternative banking system that provides banking services that meet sharia principles (Machmud and Rukmana, 2011). The growth of Islamic banking, which is still relatively good compared to banking in general and Islamic finance globally during economic conditions that are still in the recovery stage, proves that national Islamic banking can survive its existence and development in facing the financial situation. However, it has challenges, among others, in terms of resources. Human resources (HR), network products, and capital compared to conventional and global Islamic banking (Islamic Banking Outlook, 2016).

The transfer of the function of the Islamic banking supervision and regulation institution from Bank Indonesia (BI) to the Financial Services Authority (OJK) is also expected to maintain the sustainability of the development of Islamic banking in the future. Close cooperation between BI (Macropprudential Authority) and OJK (Microprudential Authority) is one of the essential pillars of the direction of sharia banking policy in the future. Cooperation and collaboration between these authorities can be further developed by cooperating with various other authorities as essential stakeholders of Islamic finance and policymakers so that there is a synergy of policies and their implementation in encouraging the development of sharia finance that is more integrated and cross-sectoral, and can make Islamic banking contribute more significantly in the economy.

The lack of innovation in Islamic banking in managing new products and services is caused by various factors, ranging from regulatory issues to internal problems such as organizational culture and not optimal knowledge management strategies to encourage innovation in companies (Jiménez, 2008). The facts show that the innovation of Islamic banking products in Indonesia is still lacking and far behind. The development of Islamic banking products that are genuinely excavated from the roots of sharia will emphasize the difference between Islamic and conventional banking. Some products that can be extracted from the sources of sharia but have not yet appeared in Indonesia, he mentioned, among others, sharia bank management products and mudharabah financing. Most of the (existing products) are Murabaha, similar to conventional loans. The biggest obstacle, according to him, is the incompatibility of the supply of university graduates with the needs of the Islamic banking industry. Product innovation must be a priority strategy for Islamic banks because innovation has a vital role in a competitive market. The Islamic banking industry is required to continue to make innovations.

An organization's ability to innovate is an essential factor for the survival of the company in the future and the winner of today's business competition (Baker et al. 1999). Technological, economic, and social changes that occur cause companies to continuously make a series of efforts to adapt to the external environment through innovation strategies. Given the importance of innovation concerning the company's competitive ability, several studies have tried to identify the main determinants of the company's capacity to innovate, which consist of internal factors and external factors as antecedents of innovation (Fariborz, 1991).

The nature, composition, and quality of management is the center of innovation and performance of every company, where achievement is defined and measured in terms of sales growth, assets, profits, products and services, workforce, and even survival (Valencia et al., 2010). The relationship between managerial quality and business performance tends to be more pronounced in small firms than in large ones. Strategic decision-making in small companies and operations made by owners, entrepreneurs, and critical players tends to be formulated and executed more quickly. It is less likely to be sabotaged by subordinates than decisions made by senior management in large organizations. However, decisions made by key players in more minor yet professional and well-regarded businesses will have more than an uncertain market outcome, mainly because of limited market power, limited resources, and an adverse position (Beaver and Prince, 2002).

The role of culture in encouraging organizational innovation is manifested in the characteristics of an adaptive culture and innovation culture. One of the cultural characteristics, according to Robbins, is the courage to innovate and take risks which can be measured by the extent to which the organization motivates employees to innovate actively and stimulates employees to dare to take risks. Without the courage to take risks, innovation in organizations will be difficult to emerge (Robbins and Judge, 2013). The scope of the context of innovative culture, according to Dolby (2008), is a multidimensional concept that includes the intention to be creative, the infrastructure to support innovation, the organizational behavior needed to influence the market and profit orientation (value), and the environment that promotes the implementation of the invention. Abbas J. Ali (2008) developed a concept known as the Islamic work ethic, a multidimensional concept that can strengthen and be helpful in the sustainability of management and organization.

Knowledge management (KM) is defined as an activity that stores, disseminates, uses, and develops knowledge within the organization to increase its ability to grow and survive (Budiharjo, 2011). The importance of knowledge management in the context of Islamic banking is expected to increase the organization's ability to create new products, services, and systems that can be continuously adapted to current conditions but are still based on the principles and philosophy of the bank itself. Organizational culture is an essential factor in building and strengthening knowledge management in organizations.

LITERATURE REVIEW

Knowledge management is not a new concept. However, its use in a company still plays a significant role. This is also recognized by Gao, Li, & Clarke (2008), which state that effective and efficient management of organizational knowledge and mobilization of personal knowledge can help achieve the company's goals.

Knowledge management is a fundamental concept to be applied in knowledge management within the company. One of the factors that influence the importance of using knowledge management is the possibility of significant losses arising from applying knowledge management.

In its application, knowledge management still requires support from technology to help carry out knowledge management processes so that later the results obtained can be more optimal, and the objectives of the application of this concept can be achieved. According to Fong & Lee (2009), with the existence of information technology, knowledge management programs can be made possible and successful because of the speed and ability of people in different places and time zones to participate in problem-solving. The technologies needed in knowledge management include:

- a. Hardware, Hardware is needed in knowledge management, such as computers, hard disks, etc.
- b. Software, Software required to run knowledge management such as Interspire knowledge manager.
- c. Network, Networks are needed by companies in implementing knowledge management systems such as the internet and intranets.

According to M2 Presswire (2007), unlike other management strategies, effective knowledge management relies on acceptance from people within the company and the integration of the right technology and tools for activities within the company. In addition to technology, other supporting factors are also needed, such as the involvement of all individuals so that its implementation within the company can be optimal. In addition, it also requires the individual's intention to switch from the old habits used by the company to a new practice.

Knowledge management applied to companies can have different results. This is also influenced by how each company manages existing knowledge and then uses it to solve problems that arise in the activities that occur within the company daily.

Benefits of Knowledge Management in Companies

Currently, many companies are using knowledge management in their company activities. According to McCormick (2007), large companies such as Shuffle Master, World Bank, Pratt & Whitney, and Southern Co have widely applied overseas knowledge management. This is because it is increasingly felt the importance of implementing knowledge management in a company when viewed from the side of the benefits obtained.

The benefits that can be obtained can be divided into two perspectives, namely the benefits that can be obtained by individuals and also by companies. The benefits of implementing knowledge management for individuals include:

1. Increasing individual ability in problem-solving and decision-making. This may happen because, with knowledge management, every knowledge in the company has been appropriately managed so that learning is easier to obtain and use for analysis of problems that occur that can be used to determine the best decisions that need to be taken in overcoming this.
2. Improving close relationships between one individual and another Interaction or communication between individuals is very important because individuals in the company work more as a team than individually. In addition, the interaction can also

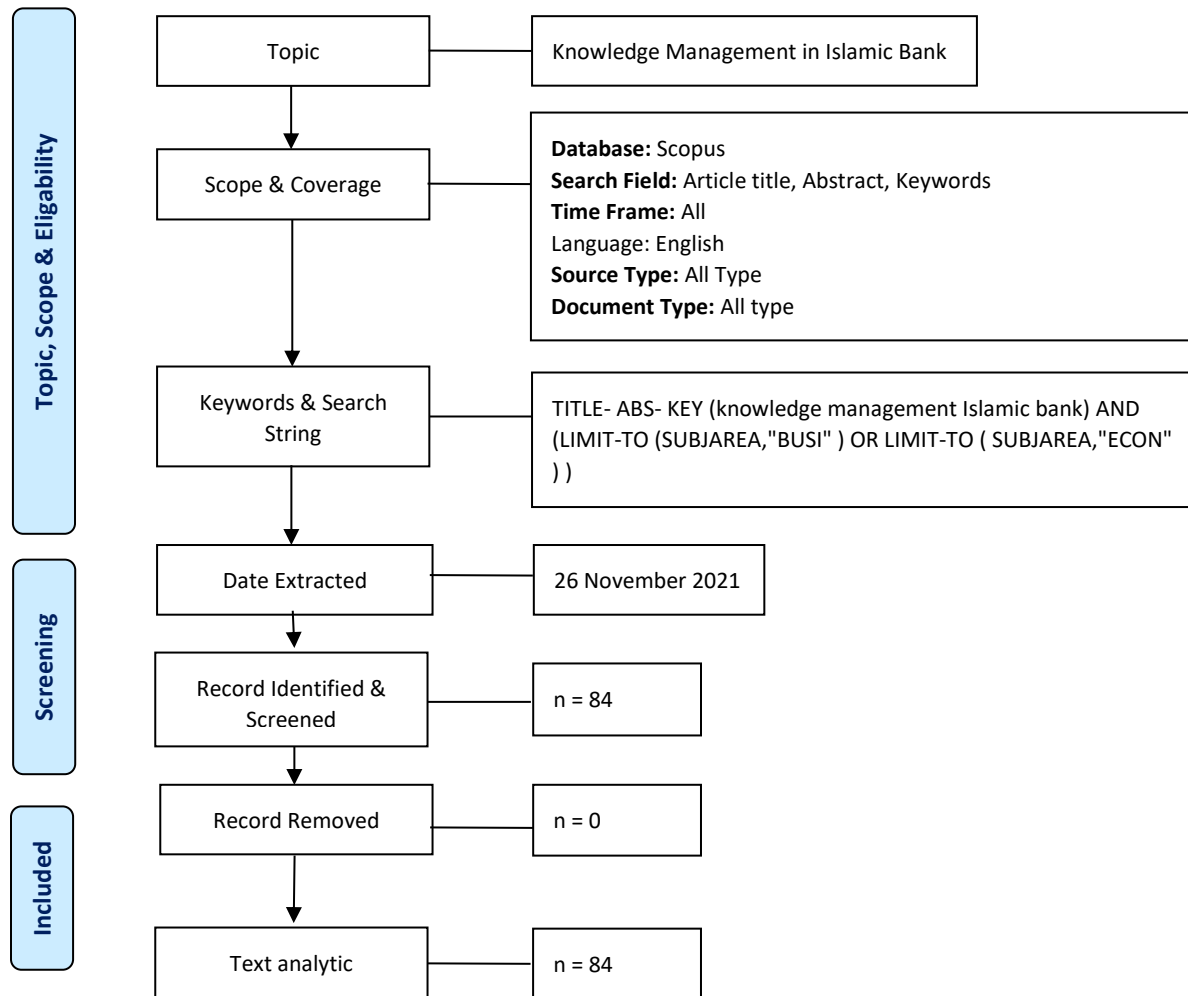
maintain harmony within the company. With knowledge sharing, which is one of the stages of knowledge management, relationships between individuals can be strengthened. In this knowledge-sharing process, the knowledge possessed by one individual can be disseminated to other individuals to be utilized and possible for the company.

3. Helping individuals innovate with knowledge management, each individual can obtain and manage the information they want more quickly because the data is well structured. In addition, each individual can make the best use of the knowledge gained from knowledge sharing.
 - a. From these things, of course, it can encourage and develop one's innovation ability to contribute to the company considering the amount of information and knowledge obtained. While the benefits that can be acquired by the company, among others:
 - b. Knowledge in the company is not lost. Knowledge is not located in the database of the company. According to Groff & Jones (2003), ability lies in the mind of the human assets contained in the company. For this reason, problems that can arise from human assets are the knowledge they have while working when they leave the company. In such conditions, knowledge management can overcome this by managing and adequately distributing the knowledge contained within the company so that learning remains in the company and can be passed on to new human assets who start working in the company.
 - c. Helping companies in competitive competition According to Stonehouse & Pemberton (1999), knowledge plays a unique role in building and retaining core competencies. For this reason, the use of knowledge in companies has an important role. The knowledge contained in companies that implement knowledge management can be used effectively and possibly to help companies be superior to their competitors, especially companies that do not apply knowledge management.
 - d. Existing problems can be resolved more quickly. Problems are challenges that companies must face to survive during today's high business competition. For this reason, any problems that arise must be resolved as quickly as possible to reduce the risk of loss experienced by the company. With knowledge management in the company, problems can be handled more quickly. This is because, with knowledge management, knowledge within the company has been appropriately managed to be used at any time. In addition, problems can also be resolved more quickly with each individual who utilizes knowledge from the knowledge-sharing process.
 - e. Cost efficiency in the company: Every company will certainly make efficient in using costs to maximize the profits obtained. This undoubtedly follows the business principle of getting the maximum profit with the smallest capital. Knowledge Management can help in achieving this. With the application of knowledge management, existing knowledge has been appropriately managed to find it more accessible. This can affect time efficiency and will also indirectly affect the cost-efficiency used by the company. Imagine if looking for specific information to solve a problem takes a long time. How much loss can the company suffer from the lengthy search process for the required information?

- f. Help determine the strategy that the company will take. Knowledge management can help determine the company's strategy by utilizing the existing knowledge in the company as well as possible. The current knowledge can be analyzed to determine what strategies are necessary and appropriate to increase the company's profits. One way to determine a company's strategy by utilizing knowledge management is to use existing knowledge about sales results in several areas to take action that allows for increasing low sales levels in a room. In addition, with good knowledge management, factors that may influence the low level of sales in that area can also be analyzed compared to sales levels in other areas.
- g. Improving the company's performance With the knowledge that has been managed well by the company by applying knowledge management, this knowledge can later be utilized optimally so that the company's performance also increases. Thus, it can help achieve the goals of the company. The purpose of this company's performance includes how successful the company is in overcoming its problems, how the activities occur within the company, and so on.

RESEARCH METHOD

Figure 1: Flow diagram of the search strategy



Source: Zakaria et al. (2020), modified

The review process was carried out on November 26, 2021. Figure 1 illustrates the three steps in identifying research documents, namely eligibility, screening, and inclusion, involved in the systematic review process. The keywords used in this study try to answer the research questions above. Some general statistics from the data set are presented to overview research related to good governance. All articles that fulfill the search query are evaluated from text analysis.

Then the research documents were analyzed using the biblioshiny software, a free software supported by the R environment ((CRAN, The Comprehensive R Archive Network, <https://cran.r-project.org/>) which provides a set of tools for quantitative research in bibliometrics and scientometrics (Aria & Cucurrolo, 2017). In the bibliometric literature, the most excellent attention is on the construction of bibliometric maps. Research is concerned with the effect of

differences on the similarity of measures (Ahlgren et al., 2003), and they are tested with different mapping techniques (Boyack et al., 2005). Next, a text analysis will be carried out on the results of bibliometric mapping related to "word." An example of bibliometric research using the R tool, for example, was carried out by Marlina et al. (2021), Srisusilawati et al. (2021), Rusydiana et al. (2020) and Taqi et al. (2021). Besides R, there are also other tools for bibliometric analysis such as VoSviewer. Some research that uses this tool includes As-Salafiyah et al. (2021), Laila et al. (2021), Rusydiana et al. (2021) and Antonio et al. (2021).

RESULTS AND DISCUSSION

Source

The following is a table of document types used in the study with the keywords Knowledge Management in Islamic Banks. The number of documents analyzed was 84, divided into four types of documents, including journal articles (70 documents), anthology/book chapters (2 documents), conference paper (8 documents), and review (4 documents).

Table 1: Type of Documents

No	Type of Documents	Total Article	Percentage
1	Journal Article	70	83.33%
2	Book Chapter	2	2.39%
3	Conference Paper	8	9.52%
4	Review	4	4.76%
Total		84	

Based on the results of the grouping of document types above, the most widely used document types as research subjects with the keyword "Knowledge Management in Islamic Bank" are documents in the form of journal articles with a percentage of 83.33% or as many as 70 documents, and documents with the lowest percentage are book chapters. Where the ratio is 2.39% or as many as two documents, based on the type of document, it can be concluded that the references used are quite valid because most of them come from Scopus indexed scientific journals.

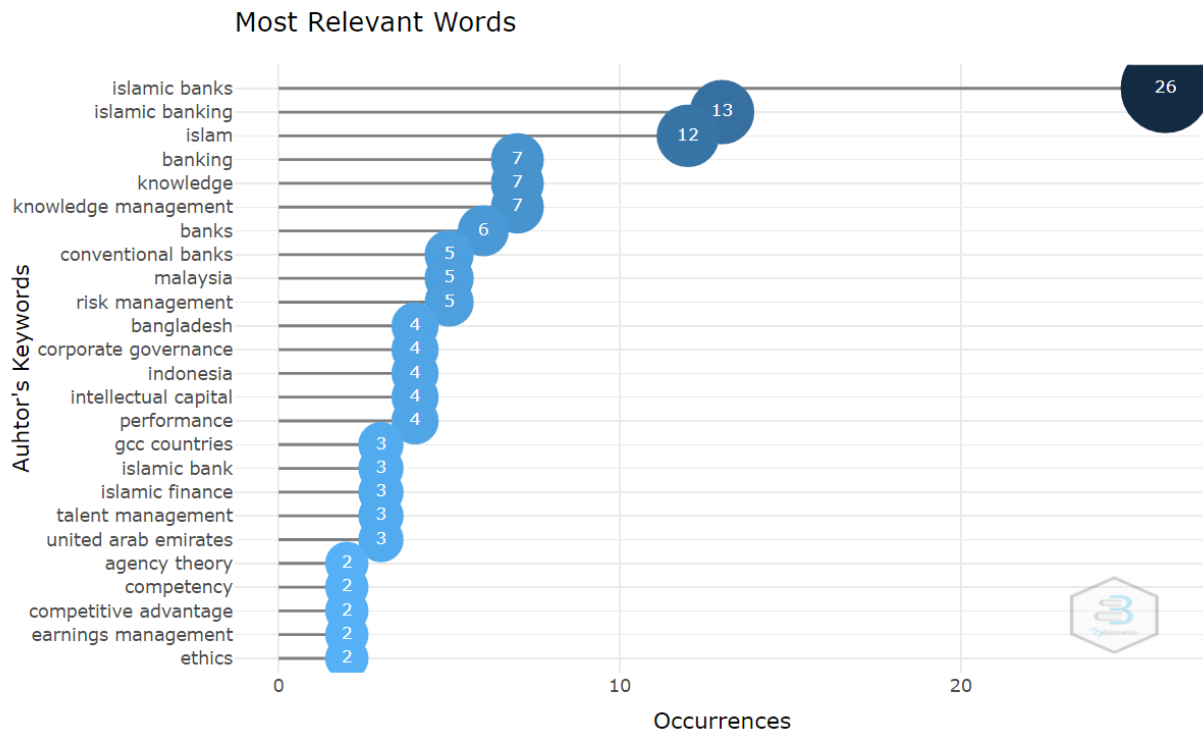
Analysis Text

Text analysis was performed using R-studio and biblioshiny software developed by Massimo Aria and Corrado Cuccurullo from the University of Naples and Luigi Vanvitelli from Campania (Italy). The text of the analysis is carried out by analyzing more deeply in searches related to words that often appear in the theme of Knowledge Management in Islamic Banks. This is intended to add references that the government can make in tackling economic problems based on existing studies worldwide.

To explore the meta-analysis results, in this section, a visual mapping chart of 84 documents related to Knowledge Management in Islamic Banks will be presented. The results of the keyword mapping analysis become the basis for mapping together important or unique terms contained in certain documents. Mapping is a process that allows one to recognize elements of knowledge and their configuration, dynamics, interdependencies, and interactions.

Most Relevant Words

Figure 2: Most Relevant Words



The most relevant word analysis was carried out on keywords from each document, where there were several words with several occurrences between 0 to 26 times. The image above shows the 25 most relevant terms used in the research collection related to "Knowledge Management in Islamic Bank."

The top word with the highest number of occurrences and the most relevant to the keyword Knowledge Management in Islamic Banks is Islamic Banks itself, with the highest number of circumstances of 26 times. The second most relevant word related to Knowledge Management in Islamic Bank in Islamic Banking with 13 occurrences. Furthermore, the third most appropriate word is related to Knowledge Management in Islamic Banks with 12 circumstances, namely the word Islam.

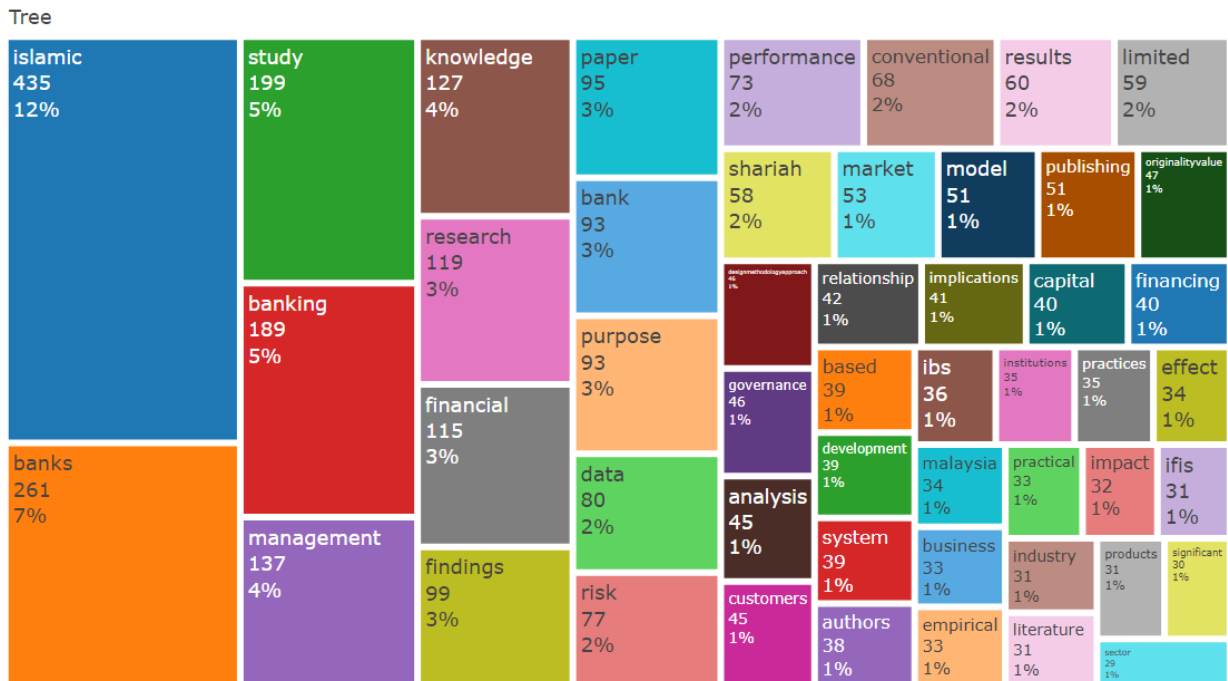
Research entitled Islamic banks' income structure and risk: Evidence from GCC countries (Grassa, R., 2012). This paper aims to analyze the income structure of Islamic banks in Gulf Cooperation Council (GCC) countries and explore the effect of income diversification. Banks are against risks

deals with "Islamic Banks." This is because Islamic banks are banks whose activities refer to Islamic law and do not charge interest or pay interest to customers. Islamic bank rewards received or paid to customers depend on the contracts and agreements between the customer and the bank. Agreements (contracts) contained in Islamic banking must be subject to the terms and pillars of the contract as stipulated in Islamic law. Research conducted on Knowledge Management in Islamic Banks is related to Talent development and retention from the bankers' perspectives: A study at Islamic Banks in Malaysia (Kamil et al., 2018), How important is CRM toward customer's loyalty to conventional and Islamic bank marketing strategy?: A case study from Indonesia (Munandar et al. I., 2020) and The reasons behind the absence of a comprehensive shariah governance framework of Islamic Banks in Bangladesh (Alama et al. I., 2020).

WordTree Map

Furthermore, the relevant words in research related to the theme of Knowledge Management in Islamic Banks will be displayed on an abstract document using a word treemap. Word TreeMap shows words that often appear in boxes similar to regions or regions on a map, where the more words that occur, the larger the square area.

Figure 4: Word Tree Map



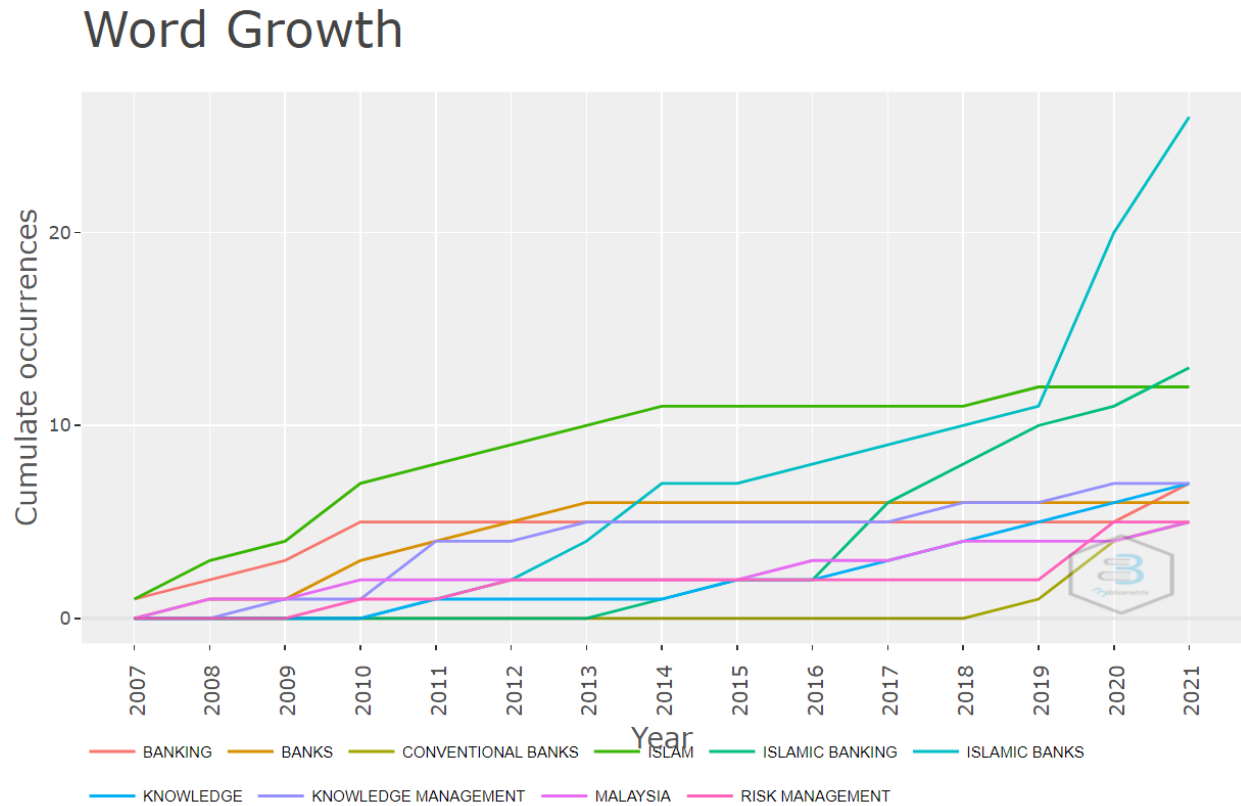
Based on the image of the analysis of the document abstract, it was found that the most dominant words in the research with the theme of Knowledge Management in Islamic Banks are Islamic, Banks, Study, Banking, Management. Most of the current research related to Islamic banks' knowledge management is about "Islamic Banks". This is because Islamic banks are banks whose activities refer to Islamic law and do not charge interest or pay interest to customers.

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Research conducted on Knowledge Management in Islamic Banks is entitled Talent management and succession planning on talent engagement at Islamic banks: The Malaysian bankers' perspectives (Iqbal & Mustafa Kamil, 2017). This study aimed to examine the effect of talent management and succession planning on talent engagement in Islamic banks in Malaysia. The respondents of this study are bankers who work in the Islamic banking sector in Malaysia. The factors studied in this study are talent management and succession planning. Thus, the objectives of this study are: (a) to determine whether talent management is significantly related to talent engagement in the Islamic banking sector and (b) to determine whether succession planning is significantly related to talent engagement in the Islamic banking sector. In this study, quantitative methods were applied. In assessing the relationship between variables, 181 questionnaires were distributed and analyzed using SPSS to produce accurate findings. Multiple regression analysis was used as an analytical method in this study. The results of this study indicate that talent management and succession planning are significantly related to talent engagement. Recommendations for future research and practice are also discussed. The study clearly shows that the Islamic banking sector requires talent management and succession planning to strengthen and develop talent to ensure that bankers have good knowledge in Islamic and conventional banking sectors. This study also contributes to new research in the banking industry. This research also opens new perspectives for bankers and researchers to better understand the influence of talent management and succession planning on talent engagement.

Word Dynamic

Figure 5: Word Dynamic



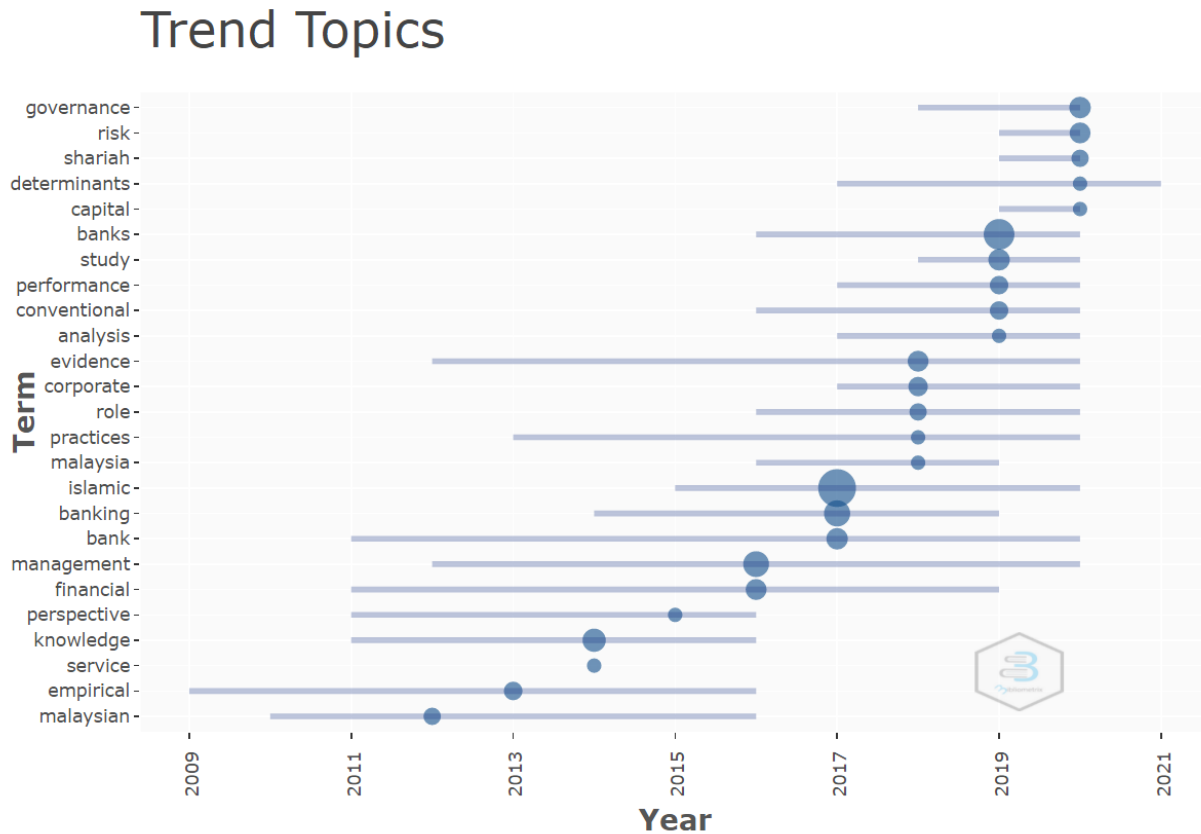
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Tren Topics

Figure 6: Tren Topics



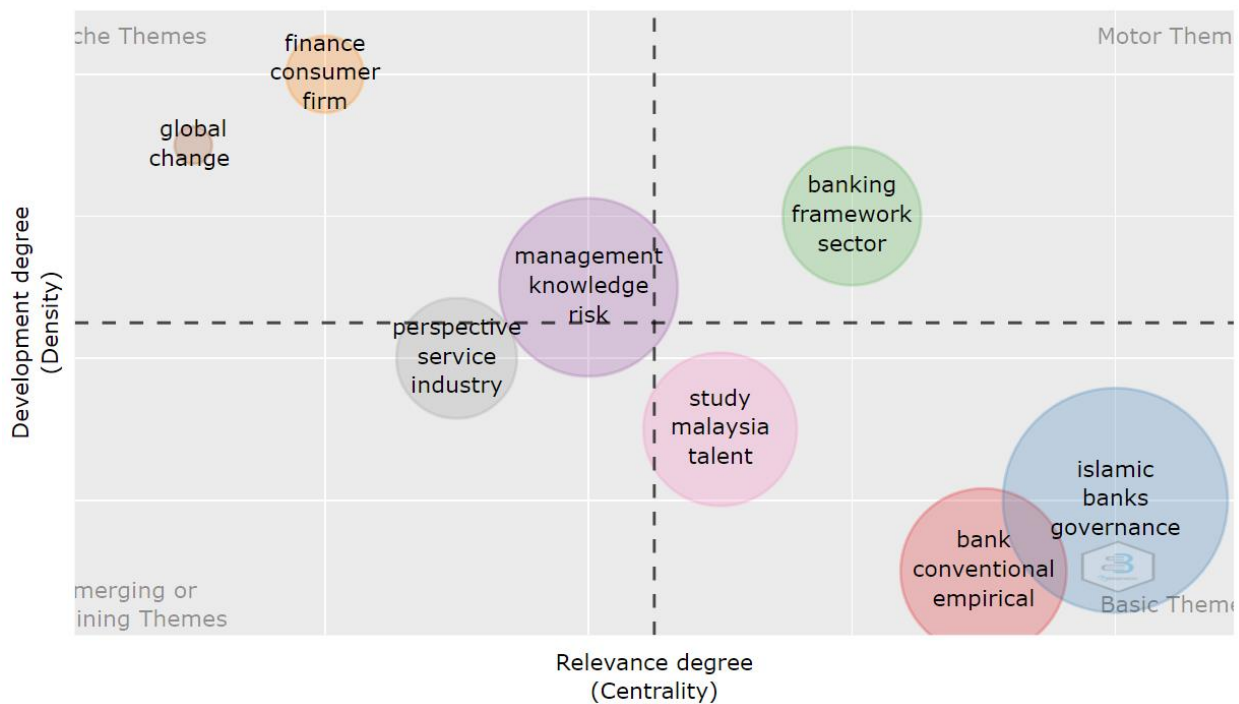
Based on the image of the analysis of the document's title in the study with the theme Knowledge Management in Islamic Banks, the topic trend is also an essential part of this research. The picture above shows an overview of the development of topics related to Knowledge Management in Islamic Banks from time to time with the division per year. It is known what issues have been used for a long time and what topics have been used recently. The trend of this topic also considers the frequency value of each word indicated by the long axis.

The co-occurrence network displays words related to the document's title associated with the theme of Knowledge Management in Islamic Banks in the form of colored clusters by considering the relationship between one title and another. Several titles that often appear in research with the theme Knowledge Management in Islamic Banks are divided into 4 clusters, namely:

- Cluster 1 in red consists of management, Knowledge, Organizational, Role, Practice.
- Green Cluster 2 consists of titles: Banking, Service, Development, Industry, Perspective.
- Cluster 3 purple color consists of the titles: Bank, Relationship, Empirical, Study, Customers, Financing, Talent.
- Cluster 4 blue color consists of the titles: Islamic, Banks, Government, Impact, Commercial, Activities, Corporate, Performance, Finance, Determinants, Capital, Intellectual, Comparative, Conventional, Analysis, Model.

Thematic Map

Figure 8: Thematic Map



In this study, a thematic map analysis that appears based on density and centrality will also be analyzed based on the title of the document with the research theme Knowledge Management in Islamic Banks, which is divided into four quadrants. This result is obtained from a semi-automatic algorithm by reviewing the titles of all references to the object of research.

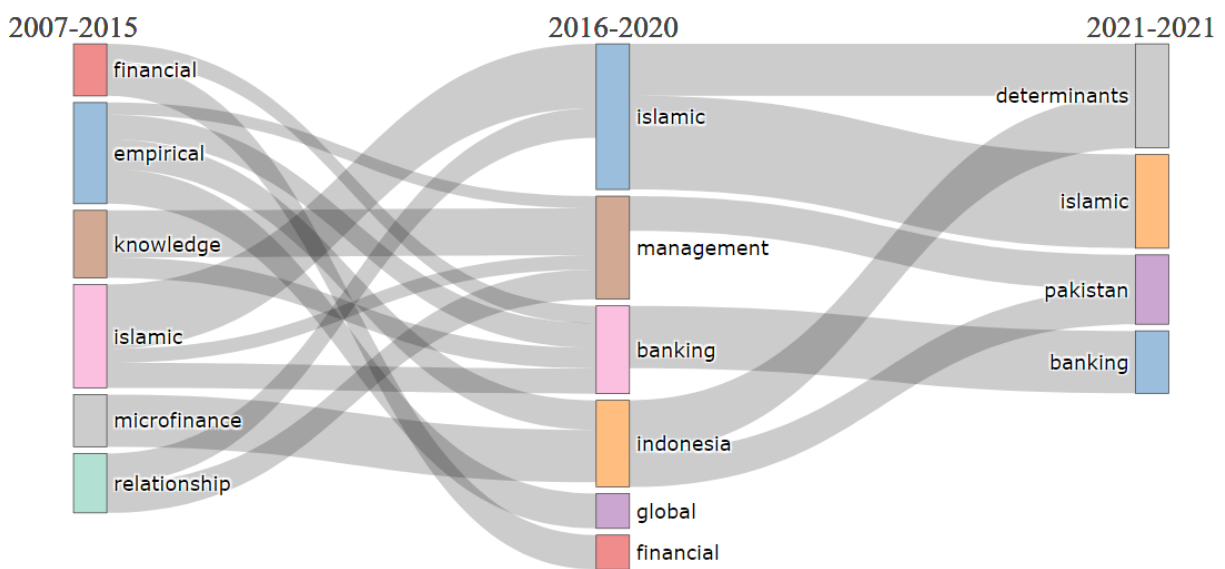
The upper left quadrant is a highly developed and isolated theme. Quadrants show specific themes and are rarely studied but have high development, which is indicated by high density but

low centrality. The articles in this quadrant are Finance, Consumer, Firm, Global, Change, Management, Knowledge, Risk. While the lower left quadrant represents emerging or declining themes, this quadrant shows themes that have been used for a long time but experience an increasing or decreasing trend with low density and centrality. The articles in this quadrant are Perspective, Service, Industry. Seeing developments with the sub-theme Knowledge Management in Islamic Banks in recent years, words in this quadrant have increased.

While the upper right quadrant is a motor theme or driving theme characterized by high density and centrality, it needs to be developed and is essential to further research. The articles that appear in this quadrant are Banking, Framework, Sector. Finally, the primary and transverse theme of the lower right quadrant is characterized by high centrality but low density. These themes are essential to be included in the research because they are general topics that are commonly used. The themes in this quadrant are Study, Talent, Islamic, Banks, Governance, Bank, Conventional, Empirical.

Thematic Evolution

Figure 9: Thematic Evolution



The theme used in the paper that is the object of research continues to change, especially from documents that have been recently published when compared to documents that have been published for a long time. The picture above shows the evolution analyzed based on themes with research related to Knowledge Management in Islamic Banks, which consists of themes depicted as rectangles with a larger size, the more widely used. Although the theme of this research is Knowledge Management in Islamic Banks, the data obtained shows that several sub-themes are widely used.

The Thematic Evolution is divided into three parts. The left side shows several widely used themes from 2007 to 2015. There are six themes listed with different sizes depending on the quantity of use of the theme. The "Islamic" theme ranks first, followed by the "Empirical" theme.

The second or middle section shows the most frequently used themes between 2016-2020. There are six themes listed, of which the two themes are an evolution of the themes that emerged in the previous period, namely the theme "Islamic," "Financial," which is an extension of several themes shown by colorful plots.

The last or right section shows the most widely used themes from 2021-2021. There are four themes, of which there are two evolutionary themes from the previous period, namely "Islamic," "Banking," which is an extension of several themes shown by colorful plots.

FINDINGS

Market research and investment in research and development is of paramount importance to identify trends, which will lead to competitive and creative product and service outcomes and in turn will lead to growth and profit. As a result of the current macro environment, banks must be able to transform research data into information that can be used for consideration in making strategies. This information can then be used to take appropriate action. In the field of knowledge management, this is an important step.

Central bank governors of several countries have implemented knowledge management principles in state financial institutions. They determined that the main purpose of implementing knowledge management is to support the dissemination and sharing of information among bank employees as is the case in other institutions. Although the World Bank has proven to be more successful than other banks in terms of sharing and receiving knowledge, it has also experienced difficulties in doing so due to poor knowledge integration. Some of this may be due to the difficulty of attracting and integrating data from multiple sources. The concept of knowledge management is still in the early stages of adoption as a strategy for the development of banking institutions. Through knowledge management, it is hoped that employees can exchange ideas or information, even more participate and be empowered to solve problems (Cader et al., 2013).

One way to implement knowledge management is by, for example, increasing the quality and quantity of Islamic banking product innovations. In addition, by increasing training and research which are basically always needed in institutions in order to produce better performance. This is because the complexity of knowledge management in Islamic banks is determined by the quality of knowledge, knowledge perspective, openness of company boundaries, and components of knowledge assimilation and synthesis (Nurdin et al., 2018). There is a strong correlation between knowledge management, innovation, quality human resources and good business value, so bank executives need to share expertise and collaborate with research institutions, not only relying on pre-existing knowledge, but also experimenting to develop knowledge and learn from other financial institutions (Alomari et al., 2020).

Knowledge management (KM) is one aspect of company operations that requires technological support. Technology enhances Knowledge Management to support new strategies, processes, methods and techniques to better create, disseminate, share and apply the best knowledge, anytime and anywhere, across teams, across teams, across organizations and across multiple organization, especially its clients, customers, partners, suppliers and other key stakeholders.

Technology support is considered very important for KM in an institution. KM projects tend to be successful when advanced technology infrastructure is implemented and deployed within the organization. A number of IT infrastructures have been used to support knowledge management processes such as email, document management, data warehousing, workflow software, decision support systems etc. Other IT infrastructure technologies such as Intranets, document management systems, information retrieval engines, group goods and workflow systems, brain storming applications, and data warehousing and mining tools can also be used in knowledge management (Nurdin, 2016).

Islamic banks must integrate knowledge management into Islamic legal beliefs and standards before storing, sharing, utilizing, and enhancing them, as seen in the theoretical model (Nurdin & Yusuf, 2020). However, knowledge resources are very important to build a stable organizational environment. However, as knowledge and information proliferate and become increasingly available via the internet, management and organizations are faced with the problem of navigating the ocean of information. Knowledge management systems are becoming a very important tool for today's banking service environment (Alrawi & Elkhatib, 2011). It is important to emphasize that knowledge management systems in providing organizations with a sustainable competitive advantage require integration with resources and competencies. Both of these are necessary to develop and maintain a sustainable competitive advantage through product and process innovation. In this situation, knowledge management systems are essential in transforming learning skills and core competencies into sustainable excellence by facilitating and updating the company's learning and resource development processes (Bakar & Hashim, 2011).

CONCLUSION

This study tries to evaluate the topic of Knowledge Management in Islamic Banks using text analysis from 2007-2021. The conceptual structure of R 'biblioshiny' provides the network and the main research themes. Using a co-occurrence network, we have identified two research networks in the Knowledge Management in Islamic Banks literature. This research network is "Islamic" and "banks." Combining the two networks in this study will solve many environmental problems.

Furthermore, in conceptual structure, this research has spread thematic maps to place themes and subthemes on the graph and divided them into four clusters (dropping or emerging themes, basic themes, highly developed and isolated themes, motor themes). The highly developed and isolated themes quadrant is represented by the articles of Finance, Consumer, Firm, Global, Change, Management, Knowledge, Risk. Furthermore, the emerging or declining themes quadrant themes are Perspective, Service, Industry. The motor themes quadrant or the driving articles that appear are Banking, Framework, Sector. Finally, the primary and transverse themes

are represented by Study, Talent, Islamic, Banks, Governance, Bank, Conventional, Empirical articles.

This study finds the urgency between knowledge management and increasing product innovation in Islamic banking and improving the quality of technology and information. Likewise, the provision of training and research for resources in Islamic banking so that they are better able to produce better contributions and achievements for the Institute. These three things need to be fulfilled by Islamic banking in implementing knowledge management so that it can produce better Islamic bank performance in the future.

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