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Redress Mechanism in the Financial Dispute Resolution: A bibliometric analysis

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Abstract
Conflicts between consumers and financial service providers have intensified due to complex transactions and diverse financial products in a digital economy. Traditional courts are often costly and slow, prompting interest in alternative dispute resolution (ADR) methods like mediation, arbitration, and online dispute resolution. This study conducts a bibliometric analysis of 224 Scopus-indexed articles (2000–2024) to explore trends and themes in financial dispute resolution. Using VOSviewer, keyword networks were visualized. Findings show growing interest in ADR, consumer protection, and regulatory reform. Despite limitations to Scopus data, this study offers insights for future research and policy development in financial redress mechanisms.

Keywords: ADR; Arbitration; Consumer; Dispute.

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1.0 Introduction

The growth of Islamic finance around the world has created both opportunities and challenges, especially concerning dispute resolution methods that follow Shariah law. Financial disputes are common in any financial system. However, in Islamic finance, they are more complicated because they must comply with both contract law and Shariah principles. Disputes can arise from unclear contractual terms in murabahah (cost-plus financing), mudarabah (profit-sharing), or ijarah (leasing) agreements. Different interpretations of Shariah can influence the outcomes (Oseni, 2015). Without effective resolution methods, these disputes can undermine trust and hinder the sustainable growth of the sector. Despite the fast growth of Islamic finance, many countries, especially those where the system is still new like Nigeria, lack specialized resolution methods. Data from the Central Bank of Nigeria (CBN) show that consumer complaints against banks rose by 54.7% between 2019 and 2021, especially related to electronic transactions, failed services, and unclear contract terms (CBN, 2021). The Nigeria Deposit Insurance Corporation (NDIC) reported over 10,000 unresolved disputes each year for the past five years. These numbers point to weaknesses in conventional dispute resolution systems, which are often slow, expensive, and not well-suited for Islamic finance disputes. In contrast, Malaysia has established resolution methods like the Financial Ombudsman Scheme (FOS) and recognizes the Shariah Advisory Council (SAC) under the Central Bank of Malaysia Act 2009, offering valuable lessons for countries like Nigeria (Oseni & Ahmad, 2016). This paper seeks to explore global trends in financial dispute resolution through a

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bibliometric analysis, focusing on themes, clusters, and changes over time. By examining research indexed in Scopus, the study maps the intellectual landscape of dispute resolution and places findings within the larger context of Islamic finance.

2.0 Literature Review

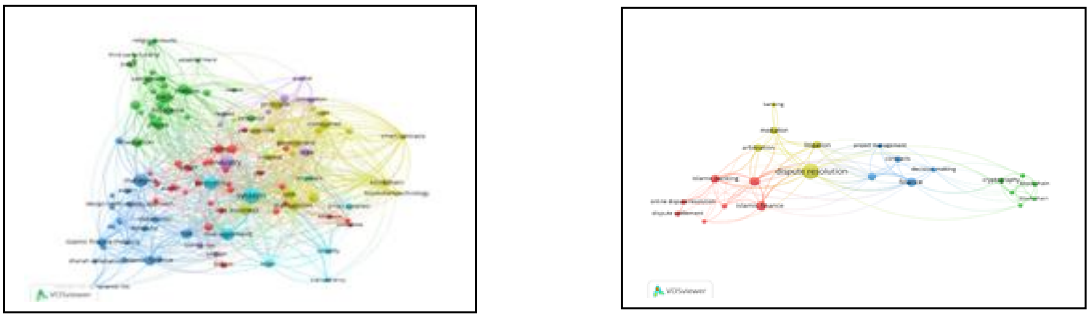
Disputes in Islamic finance differ from those in conventional finance because they need to comply with both contract law and Shariah law. Issues like late payments, defective products, or misunderstandings of Islamic contracts can lead to conflicts (Yanting, Ying, & Gui, 2023). Conventional courts often struggle with these cases because judges may not have expertise in Islamic law. This mismatch can lead to long processes, high legal costs, and decisions that overlook the ethical and contractual details of Islamic finance (Safei & Abdullah, 2023). Alternative Dispute Resolution (ADR) methods, including mediation and arbitration, are increasingly seen as effective ways to resolve disputes in Islamic finance. Based on traditional principles of sulh (amicable settlement) and tahkim (arbitration), ADR promotes fairness, efficiency, and lower costs (Hisham et al., 2025). Malaysia demonstrates successful ADR integration with platforms like the Financial Ombudsman Scheme (FOS), which focuses on disputes involving Islamic financial products (Oseni & Ahmad, 2016). However, in countries like Nigeria, ADR remains underdeveloped, leading to a heavy reliance on conventional courts. With the growth of digital financial services, Online Dispute Resolution (ODR) has become crucial for modern dispute resolution. ODR uses technology to offer quick, clear, and accessible solutions, especially for cross-border or online transactions (Maha et al., 2024). For Islamic finance, ODR can provide efficiency while adhering to Shariah law, giving consumers confidence in both the process and its results. Although Malaysia has started implementing ICT-enabled redress systems, many countries, including Nigeria, still need to integrate ODR into their financial regulations. This study relies on Dispute Systems Design (DSD) theory, which supports creating tailored systems that deliver fair, efficient, and lasting outcomes (Ury, Brett, & Goldberg, 1988). DSD is particularly relevant to Islamic finance because it allows for multi-tiered resolution methods that reflect legal and cultural values. Despite growing interest, research on ADR and ODR in Islamic finance remains scattered. Few studies have thoroughly examined scholarly developments in this field, leaving a significant gap in understanding global trends and their impact on emerging markets. This study aims to fill that gap through a bibliometric analysis, offering both theoretical insights by applying DSD to Islamic finance and practical advice for regulators, policymakers, and institutions looking to improve Shariah-compliant dispute resolution.

3.0 Methodology

This study utilized a bibliometric approach, drawing data from the Scopus database with a specific search query: TITLE-ABS-KEY ("finance" OR "Islamic" OR "banking" OR "Islamic finance" OR "Islamic banking") AND ALL ("online dispute resolution" OR "ODR"). Visualization tools like VOS viewer were employed to map keyword co-occurrence, analyze the field's structure, evolution, and emerging trends. The bibliometric analysis facilitated a systematic and objective synthesis of academic data to identify intellectual structures (Aria & Cuccurullo, 2017). The research objectives were to identify publication trends and productivity, map ADR and ODR research within Islamic finance, and highlight thematic gaps to propose future research directions.

4.0 Results and Findings

The VOS viewer visualization provides valuable insights into the intellectual culture and thematic evolution of financial dispute resolution. It portrays a mesh of sophisticated yet intertwined lines of inquiry, ranging from traditional ADR systems and Islamic finance regulation to emerging technologies and principled governance frameworks. The visualized map produced using VOSviewer illustrates the intellectual structure of the scholarly literature on financial dispute resolution and redress mechanisms, based on the co-occurrence of keywords in 224 peer-reviewed articles indexed in the Scopus database between 2000 and 2024. The network analysis identifies thematic clusters representing research domains, where node size indicates keyword frequency, spatial proximity signifies thematic closeness or co-occurrence, and lines denote link strength as explained by Figure 1 (a) and 1 (b).



(a) (b)

Fig. 1. (a) The Network Visualization Represents A Co-Occurrence Map of Text; (b) The Network Visualization of Keyword Co-Occurrences.
(Source: Vosviewer)

Figure 1 displays two network visualizations created with VOS viewer to map the conceptual structure of the literature on financial dispute resolution. One visualization shows text co-occurrence, depicting relationships between frequent terms in article titles and abstracts. This analysis helps identify recurring language patterns, general themes, and conceptual trends across the literature. Node size signifies term frequency, and line proximity/thickness denotes co-occurrence strength, offering a broad overview of discourse trends and themes.

4.1 Central Cluster – System, Process, Industry, and Use (Red Cluster)

The central red cluster in the visualization highlights the research landscape's core, characterized by interconnected keywords such as "system," "process," "industry," "use," "effect," and "policy." This indicates a significant focus on systemic and policy-level analysis of redress mechanisms, stemming from scholarly interest in efficient financial dispute resolution processes within broader industrial and regulatory systems.

The clustering of terms such as "transaction" and "business" highlights a focus on practical, real-world applications, specifically the analysis of disputes originating from business transactions and their resolution processes. The inclusion of "management" and "risk" further indicates that operational risk and mitigation strategies are key components of these studies.

4.2 Green Cluster – Mediation, Party, Justice, Indonesia, and Religious Courts

The green cluster examines alternative dispute resolution (ADR) and justice frameworks, focusing on regional and religious contexts. It highlights literature on non-litigious dispute resolution, including traditional, religious, and community systems, with a particular emphasis on "mediation," "justice," "party," "judge," "religious courts" and "settlement." The frequent mention of "Indonesia" suggests case studies or regulatory discussions involving religious courts, especially for Islamic finance disputes. Research also covers "third party funding" and "establishment," indicating interest in institutional and financial support for ADR.

4.3 Blue Cluster – Malaysia, Islamic Finance, Shariah Compliance, and Stakeholders

The blue cluster focuses on Islamic finance in Malaysia, emphasizing Shariah compliance. Key terms like "Malaysia," "Islamic finance," "Shariah compliance," and "Islamic law" indicate a concentration on dispute resolution within Shariah-based financial systems. Malaysia's role as a global Islamic finance hub makes it a central research area. The cluster also includes terms such as "stakeholder," "approach," "design methodology," and "expert," pointing to research that incorporates theoretical, methodological, and stakeholder viewpoints to examine compliance risks and dispute management strategies in Islamic financial products. The inclusion of "risk" and "non-compliance" highlights scholarly interest in the potential legal, reputational, and financial repercussions of contravening Shariah principles in finance.

4.4 Yellow Cluster – Blockchain, Consumer, Technology, and Smart Contracts

The yellow cluster indicates a focus on technology in dispute resolution literature, with keywords such as "blockchain," "blockchain technology," "smart contracts," "adoption," "consumer," and "transparency" pointing to research on emerging technologies in the financial sector. This cluster highlights interest in Online Dispute Resolution (ODR) platforms, decentralized finance (DeFi), and the automated enforcement of dispute resolutions through smart contracts.

The terms "innovation," "government," "area," and "type" suggest the need for cross-sectoral and interdisciplinary research into public-private collaboration for trustworthy, secure, and efficient financial redress systems. "Singapore" indicates a focus on geographical diversity and Southeast Asia's role in financial reform, while "Zimbabwe" implies comparative analyses or the inclusion of emerging markets in discussions on regulatory innovation and access to justice.

4.5 Purple Cluster – Principle, Protocol, Perspective, and Government

The purple cluster, characterized by its conceptual and normative orientation, encompasses academic discussions on ethics, legal theory, and policy design. Keywords such as "principle," "protocol," "perspective," and "interest" indicate a focus on how financial redress systems should be structured according to principles of fairness, due process, and proportionality. The mention of "government" highlights the state's role in regulating and legislating dispute resolution systems to serve the public interest and protect consumer rights.

4.6 Turquoise Cluster – Security, Trust, Transparency

Keywords such as "trust," "security," and "transparency" are thematically significant, representing core values for effective dispute resolution systems, particularly in digital and fintech frameworks. These terms serve as crucial metrics for assessing the usefulness and ethical integrity of technological interventions in financial redress. They are anticipated to intersect with blockchain and technology-related issues, underscoring the need for secure and resilient digital infrastructure.

The word frequency analysis highlights a focus on operational and systemic efficiency through terms like "system," "process," "industry," "use," and "transaction." Emerging research trends are indicated by increased attention to Islamic finance and technology. The literature demonstrates an international and regional scope, with regionally specific words such as Malaysia, Indonesia, Singapore, and Zimbabwe appearing. Overall, the visualization reflects the interdisciplinary and dynamic nature of financial dispute resolution research, suggesting future research opportunities in cross-border ADR integration, legislative reforms, and consumer-centric digital redress websites.

The VOS viewer network visualization in Figure 2 illustrates keyword co-occurrence in dispute resolution literature concerning Islamic finance, conventional legal procedures, and new technologies like blockchain. The network features color-coded clusters indicating distinct thematic fields based on frequency and keyword association strength. Node size signifies keyword salience, and edge thickness (links) represents the strength of co-occurrence relationships between terms. This analysis aims to deconstruct the thematic significance of the map and offer a conceptual understanding of the research landscape.

4.7 Central Cluster – Dispute Resolution as the Core (Yellow Cluster)

The central keyword "dispute resolution" is prominently placed, signifying its foundational importance in the literature. Directly associated keywords include "litigation," "arbitration," "mediation," and "project management." This grouping signifies traditional resolution methods and the inherent conflict between court-based and alternative processes. Litigation highlights the ongoing significance of legal avenues in financial disagreements, while mediation and arbitration underscore a growing emphasis on alternative dispute resolution (ADR) frameworks, often evaluated for their capacity to deliver swifter, more economical, and localized solutions, especially within intricate financial dealings.

Financial institutions are likely targets for discussions on dispute resolution, given banking's close relationship with other sectors. The networked organization of banking suggests academic debate on the mutual influence of banking operations, contract enforcement, and dispute prevention measures within both litigation and Alternative Dispute Resolution (ADR) frameworks.

4.8 Red Cluster – Islamic Finance and Digital Redress

A red group on the map's left side signifies a cohesive academic cluster focused on Islamic finance, Islamic banking, and e-dispute resolution, highlighting the intersection of religious financial systems and digital dispute mechanisms.

Islamic banking and finance, while synonymous, are distinct. Academic efforts are increasing to understand Shariah-compliant dispute resolution, noting the limitations of secular litigation for religiously based precepts. The rise of online dispute resolution (ODR) signifies a technological trend employing cost-effective and efficient redress mechanisms aligned with Islamic sensibilities. The convergence of arbitration, Islamic finance, and web-based conflict resolution represents a hybrid approach utilizing both religious frameworks and modern technology for financial dispute settlement. This trend may indicate the development of specialized platforms for Islamic banking systems, particularly in dominant markets like Malaysia and the Gulf States.

4.9 Blue Cluster – Finance, Contracts, and Decision-Making

To the right of a central yellow cluster, a blue cluster focuses on "finance," "contracts," and "decision making." This suggests an academic emphasis on the transactional and management aspects of financial services and their inherent tensions. The link between finance and contracts aligns with empirical observations that most conflicts stem from contract interpretation, enforcement, or breach. The inclusion of decision-making and project management indicates that the literature addresses internal governance and strategic processes used by institutions to prevent or resolve disputes before engaging legal or Alternative Dispute Resolution (ADR) systems. This cluster is significant for bridging the technical (contractual/legal) and organizational (strategic/managerial) perspectives on conflict resolution, drawing from law, finance, and management studies.

4.10 Green Cluster – Blockchain, Cryptography, and Technological Innovations

The map highlights a cluster of green words around "blockchain" and "cryptography," signifying increased academic interest in technological solutions for financial disputes. Blockchain, with its decentralization, transparency, and immutability, is recognized for its potential to boost trust and decrease conflict in financial transactions. Cryptography enhances the security and integrity of blockchain, crucial for smart contracts and decentralized finance. While this tech-focused area is somewhat separate from mainstream Islamic finance and traditional Alternative Dispute Resolution (ADR), its connections to contracts and finance show emerging efforts to integrate smart contracts into dispute management, potentially revolutionizing financial redress mechanisms through speed and automation.

4.11 Cross-Cluster Intersections and Emerging Directions

Cross-cutting themes identified at the intersection of research clusters include arbitration, which links traditional dispute resolution with Islamic finance and technology, and project management, which bridges organizational decision-making with legal and financial concerns. These intersections facilitate interdisciplinary research, particularly in adapting technology like blockchain or ODR platforms to Islamic juridical frameworks and addressing contractual conflicts in project finance across jurisdictions. The VOS viewer keyword co-occurrence map highlights dispute resolution as a central, unifying research topic, supported by diverse yet interconnected themes.

Research in financial resolution frameworks is divided between conventional/Islamic finance and blockchain/digital-centric approaches. There is a growing trend towards interdisciplinary solutions incorporating legal, technological, managerial, and ethical aspects. Future academic work should explore the harmonization of technology, religious teachings, and regulatory reform to create more effective and inclusive mechanisms for addressing financial injustices.

5.0 Discussion

Keyword co-occurrence analysis reveals that financial dispute resolution research is becoming fragmented into interconnected clusters, mirroring the complexity of current financial systems. The frequent appearance of terms like dispute resolution, Islamic finance, arbitration, mediation, and blockchain indicates that scholarly focus extends beyond traditional methods to encompass emerging technological and institutional factors. Bibliometric analysis indicates that arbitration and mediation, while popular alternatives to litigation, are often examined in conjunction with Shariah compliance suggests a need to adapt secular dispute resolution methods within Islamic jurisprudence (Oseni & Ahmad, 2016). Aligning with a global move towards multi-tiered redress systems, while ensuring these imported mechanisms respect Shariah principles and consumer expectations. The literature on Islamic financial dispute resolution demonstrates Malaysia's leadership, particularly concerning the Shariah Advisory Council (SAC) and related regulatory frameworks. This focus, however, creates an imbalance, with limited research on how less developed systems in countries like Nigeria and Tanzania adapt such mechanisms. In Nigeria, this academic gap mirrors institutional weaknesses where reliance on conventional courts, often staffed by judges unfamiliar with Shariah principles, leads to inefficiencies and distrust (Hikmany & Oseni, 2016). The presence of technological terms like online dispute resolution (ODR), blockchain, and cryptography in keyword networks suggests a growing academic focus on digital innovations. However, this trend warrants careful consideration. While ODR is advocated for its potential efficiency and inclusivity, there is a scarcity of evidence concerning its integration with Shariah compliance. Specifically, blockchain-based smart contracts, capable of automating settlements, could inadvertently enforce provisions that conflict with Islamic finance principles if Shariah review is not incorporated (Oseni & Omoola, 2015). Consequently, the research cluster on technology points to a theoretical optimism that has not yet materialized into practical, Shariah-compliant applications. Empirical studies in Malaysia highlight that despite advanced institutional frameworks in Islamic banking, legal jargon in contracts hinders consumer understanding (Oseni, Adewale, & Zain, 2016). This lack of consumer literacy to exercise their rights effectively undermines Alternative Dispute Resolution (ADR) and Online Dispute Resolution (ODR) systems, potentially leading to consumers failing to initiate claims or accepting unfair settlements due to limited comprehension. Bibliometric findings indicate a significant gap in academic and policy discussions concerning consumer education in this domain. Overall, bibliometric analysis reveals a trend towards adopting Alternative Dispute Resolution (ADR), Online Dispute Resolution (ODR), and technological innovations in dispute resolution. However, this adoption is uneven across jurisdictions, with Malaysia being overrepresented and Nigeria and Tanzania underrepresented. This disparity could limit discussions to contexts with developed infrastructure, neglecting the systemic and consumer-level challenges in less developed markets. Future research and policy should focus on the accessibility, adaptability, and Shariah compliance of these methods in various sociopolitical settings, rather than solely mapping tools and institutions.

6.0 Conclusion

Bibliometric analysis reveals a global academic surge in financial dispute resolution, particularly alternative and digital methods such as arbitration, mediation, and online dispute resolution (ODR). This trend underscores a demand for efficient, accessible, and Shariah-compliant solutions for modern financial markets. Malaysia exemplifies effective institutional frameworks with its Shariah Advisory Council (SAC) and Financial Ombudsman Scheme (FOS). In contrast, Nigeria and Tanzania face challenges due to reliance on traditional court systems. The findings advocate for hybrid systems integrating conventional ADR with ODR, improved consumer education, and transparent, equitable digital tools respecting Shariah principles. Thus, this research suggests that regulators in developing countries should prioritize multi-level resolution systems to reduce inefficiencies in court-related dispute resolution. Collaborative regional initiatives and knowledge sharing, especially learning from Malaysia's hybrid model, can help address systemic gaps. Integrating consumer education programs into financial governance is essential to ensure dispute resolution systems are accessible and available. Future research should conduct comparative and empirical studies to assess the practical effectiveness of Online Dispute Resolution (ODR) and explore how advanced technologies like blockchain and AI can improve financial redress. These collective actions aim to promote inclusive, effective, and sustainable dispute resolution systems, thereby boosting consumer confidence and contributing to financial stability.

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Paper Contribution to Related Field of Study

This paper analyzes global research trends in financial dispute resolution, focusing on the impact of digital innovations and Shariah-compliant mechanisms on financial services. It applies Dispute Systems Design (DSD) theory to Islamic finance, using Malaysia's model as a benchmark and identifying shortcomings in Nigeria and Tanzania. The research bridges law, finance, and technology, exploring how arbitration, mediation, and online dispute resolution (ODR) improve access, efficiency, and fairness. The findings offer policymakers insights for developing consumer-centric, Shariah-sensitive dispute mechanisms to boost trust, financial inclusion, and sustainable growth.

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