Integrating Sustainable Finance into IFRS 9: A Bibliometric Mapping of Credit Risk, Earnings Management, and ESG in the Banking Sector

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Abstract

Research on IFRS 9, expected credit losses, bank loan loss provisions, and earnings management has expanded across accounting, banking, and risk management. However, the intellectual structure of this field remains fragmented. This study traces the development of the field through a PRISMA-guided bibliometric review of Scopus-indexed publications. The search process produced 451 records. After screening for language, subject area, document type, and duplicate titles, the final dataset included 174 articles published between 1988 and 2026. The analysis incorporates performance indicators, citation analysis, country and affiliation mapping, keyword co-occurrence, thematic interpretation, and author productivity. The results show a bibliometric profile consisting of 4,596 Scopus citations, 81 publication outlets, 357 authors, and contributions from 55 countries or territories. Publication activity increased sharply after 2017, with the highest annual output recorded in 2023. The leading contributors were the United States, Viet Nam, Nigeria, Canada, Tunisia, and the United Kingdom. The conceptual structure is primarily defined by loan loss provisions, earnings management, banking, income smoothing, credit risk, IFRS 9, and expected credit loss. ESG and sustainable finance have not yet emerged as strong recurring keyword clusters. The analysis indicates that the field has moved beyond classical income-smoothing research and now focuses more on forward-looking credit-loss measurement, regulatory implications, model governance, and institutional comparison.

Keywords: IFRS 9; expected credit loss; loan loss provisions; earnings management; bibliometric analysis; banking.

INTRODUCTION

In bank accounting, loan loss provisioning serves as a key mechanism for recognizing credit risk while also affecting reported earnings, regulatory capital, and market discipline. Previous studies have examined whether managers use these provisions to smooth income, manage capital, or signal private information about loan portfolio quality. This issue remains relevant because expected-loss accounting requires banks to apply forward-looking judgment when estimating impairment losses (Ahmed et al., 1999; Beatty et al., 2002; Greenawalt & Sinkey, 1988).

The introduction of IFRS 9 Financial Instruments changed bank impairment practice by replacing the incurred-loss approach with an expected credit loss model. This change increased the importance of probability of default, loss given default, exposure at default, macroeconomic scenarios, and governance over model judgment. Recent studies connect bank provisioning with credit risk information, IFRS 9 implementation, market pricing, and bank performance during crisis and post-crisis periods (Balakrishnan & Ertan, 2021; Engelmann & Lam Nguyen, 2023; Oberson, 2021; Wheeler, 2021).

Recent scholarship has moved beyond viewing loan loss provisioning as a purely technical issue in accounting measurement. Current studies link provisioning to corporate governance, earnings management constraints, COVID-19 effects, disaster risk, economic policy uncertainty, and policy implementation in emerging markets (Dal Maso et al., 2024; Mangala & Singla, 2023; Montes & do Nascimento Valladares, 2024; Norouzpour et al., 2025). This development indicates that studies on IFRS 9 and expected credit loss now extend to banking regulation, institutional quality, risk modeling, and sustainability-related lending.

Despite the expansion of the literature, the field remains conceptually fragmented. Some studies focus on earnings management, while others address credit risk modeling, bank performance, capital adequacy, or the IFRS 9 transition. Earlier

review studies show that loan loss provisions have long been studied in relation to income smoothing and discretionary bank reporting (Bojar, 2023; Ozili & Outa, 2017). However, the updated keyword evidence suggests a more cautious interpretation because ESG appears only once in the normalized keyword set, and sustainable finance does not yet form a recurring author or index-keyword cluster.

This study responds to the identified gap by presenting a Scopus-based bibliometric review of 174 articles on IFRS 9, expected credit loss, bank loan loss provisions, credit risk, and earnings management. The analysis addresses four research questions. First, how has the literature developed over time? Second, which authors, countries, affiliations, and publication outlets are the main contributors? Third, what conceptual clusters organize the literature? Fourth, what future research agenda emerges from the bibliometric evidence? Its contribution lies in providing an empirical and systematic map of the field using a corrected dataset, PRISMA-informed filtering, performance analysis, science mapping, and thematic synthesis.

RESEARCH METHODOLOGY

This study applies a bibliometric review design to examine how the literature has developed across journals, countries, and methodological traditions. Bibliometric analysis is useful for identifying publication trends, influential documents, collaboration networks, and conceptual relationships among keywords. The review procedure follows established guidance on bibliometric analysis and systematic review reporting through a clear search strategy, explicit eligibility criteria, reproducible screening, and a combined performance and science-mapping analysis (Donthu et al., 2021; Page et al., 2021; Zupic & Cater, 2015).

Scopus was used as the main data source because it provides standardized bibliographic metadata for peer-reviewed publications in accounting, economics, finance, management, and banking. The search focused on the Article Title, Abstract, and Keywords fields. The search expression was designed to capture four related domains: IFRS 9 and expected credit loss, bank loan loss provisions, credit risk and earnings management, and emerging terms associated with sustainable finance. After all screening rules were applied, 174 records were retained for analysis.

The analysis proceeded in four stages. First, descriptive indicators were calculated for publication year, document type, publication stage, open-access status, source title, citation count, authorship, affiliation, and country or territory. Second, highly cited documents were identified to locate the intellectual anchors of the dataset. Third, author keywords and index keywords were normalized by merging equivalent expressions, such as IFRS9 and IFRS 9, expected credit losses and expected credit loss, and loan-loss provision and loan loss provisions. Fourth, co-occurrence and co-authorship matrices were used to visualize conceptual and collaborative structures.

This study used the full counting method for country, affiliation, author, and keyword indicators. This method helps capture the visibility of each bibliometric unit in the dataset. However, it may produce inflated aggregate counts when a single article involves multiple authors, affiliations, or countries. Citation counts are therefore interpreted as Scopus-based indicators of scholarly influence, not as direct measures of article quality. The 2026 data are also interpreted with caution because the dataset was exported on 27 June 2026, before the publication year had ended.

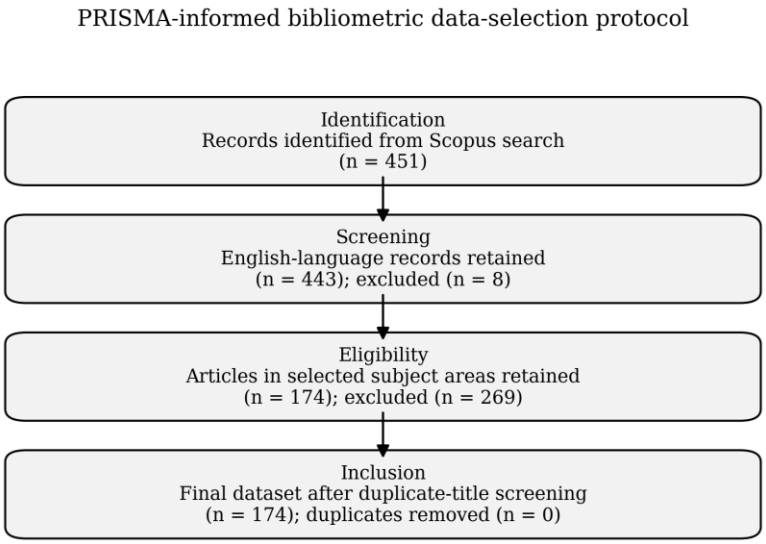
Table 1. Scopus search strategy and PRISMA-informed filtering.

Stage	Decision rule	Retained	Excluded
Identification	Scopus TITLE-ABS-KEY query covering IFRS 9, IFRS9, expected credit loss, ECL, loan loss provision, credit impairment, banking, credit risk, earnings management, income smoothing, ESG, sustainable finance, and green finance.	451	-
Screening	Language limited to English.	443	8
Eligibility	Document type limited to Article and subject area limited to Economics, Econometrics and Finance OR Business, Management and Accounting.	174	269

Stage	Decision rule	Retained	Excluded
Inclusion	Duplicate-title screening after CSV export.	174	0

Source: Authors based on Scopus search log, Scopus analysis output, and CSV duplicate-title screening.

Figure 1. PRISMA-informed bibliometric data-selection protocol.



Source: Authors based on Scopus search and filtering process.

RESULTS AND DISCUSSION

General characteristics of the literature

The corrected dataset contains 174 unique Scopus-indexed articles published from 1988 to 2026. The dataset received 4,596 citations, with a mean of 26.41 citations per document and a median of 6. It covers 81 publication outlets, 357 unique author names, and 55 identified countries or territories. These figures replace inconsistent values in the earlier draft and establish a single empirical basis for the findings.

Table 2 answers the first part of the descriptive mapping. The final dataset is not large enough to represent all accounting research on impairment, but it is sufficiently focused to describe the intersection of IFRS 9, expected credit losses, bank provisioning, credit risk, and earnings management research. The wide publication period shows two roots: the older loan loss provision literature on income smoothing and capital management (Bojar, n.d.; Ozili & Outa, 2017) and the newer expected credit loss literature after IFRS 9 adoption (Awuye & Taylor, 2024; Novotny-Farkas et al., 2024).

Table 2. Summary of the corrected bibliometric dataset.

Indicator	Value
Initial Scopus search results	451
Records after English-language filtering	443
Records after eligibility filtering	174
Unique records after duplicate-title screening	174
Duplicate titles detected in final export	0
Publication period	1988-2026
Total Scopus citations	4,596
Mean citations per document	26.41
Median citations per document	6
Unique publication outlets	81
Unique authors	357
Countries/territories identified	55

Source: Author's calculation based on Scopus CSV export and Scopus analysis output.

Table 3. Document status and metadata characteristics.

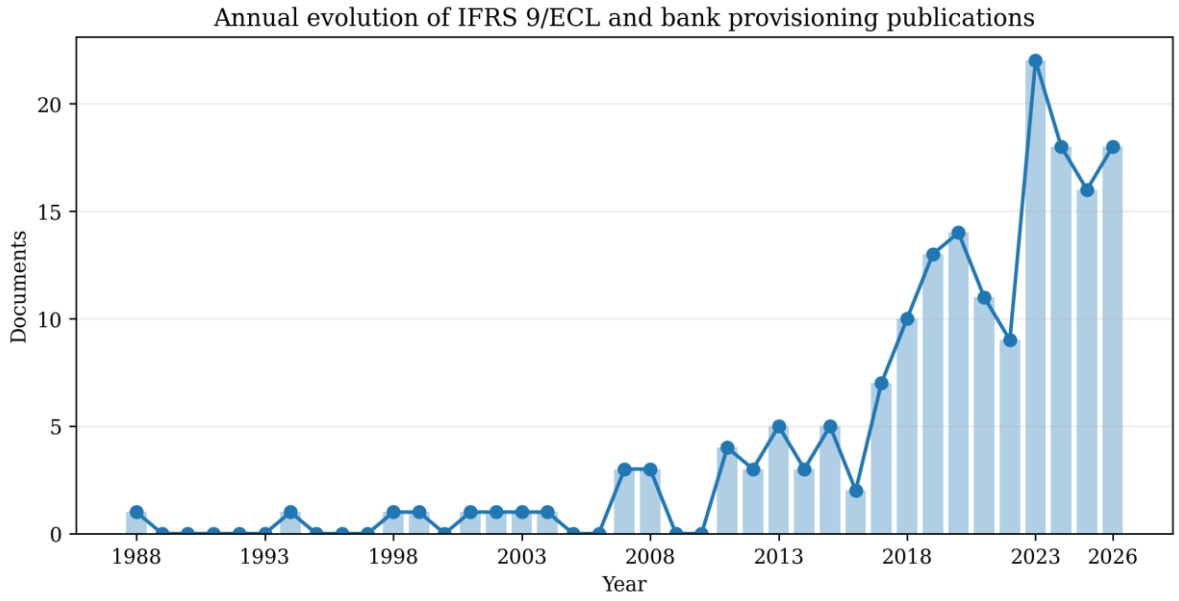
Metadata	Category	N	%
Document type	Article	174	100.0
Language	English	174	100.0
Publication stage	Final	165	94.8
Publication stage	Article in press	9	5.2
Open access	Metadata available	67	38.5
Open access	No metadata	107	61.5

Source: Author's calculation based on the final Scopus CSV export.

The retained dataset consists entirely of English-language journal articles, which supports methodological consistency in the analysis. This screening choice improves comparability across bibliometric indicators, although it narrows the evidence base by excluding conference papers, books, book chapters, reviews, and non-English studies. For this reason, the findings should be interpreted as a Scopus-based map of peer-reviewed article metadata rather than a comprehensive global account of the field.

Figure 2 shows that publication activity was sparse before 2017 and then increased substantially. The year 2023 records the highest output, with 22 articles, followed by 18 in 2024 and 18 in 2026 at the export date. This temporal pattern aligns with systematic reviews that identify IFRS 9 adoption as a turning point in bank provisioning research (Awuye & Taylor, 2024; Novotny-Farkas et al., 2024). It also supports RQ1 by showing a transition from early income-smoothing work toward a post-IFRS 9 literature that concentrates on expected credit losses, uncertainty, credit risk, and bank-level consequences. The partial 2026 value should not be interpreted as a full-year decline or growth trend.

Figure 2. Annual evolution of IFRS 9/ECL and bank provisioning publications.



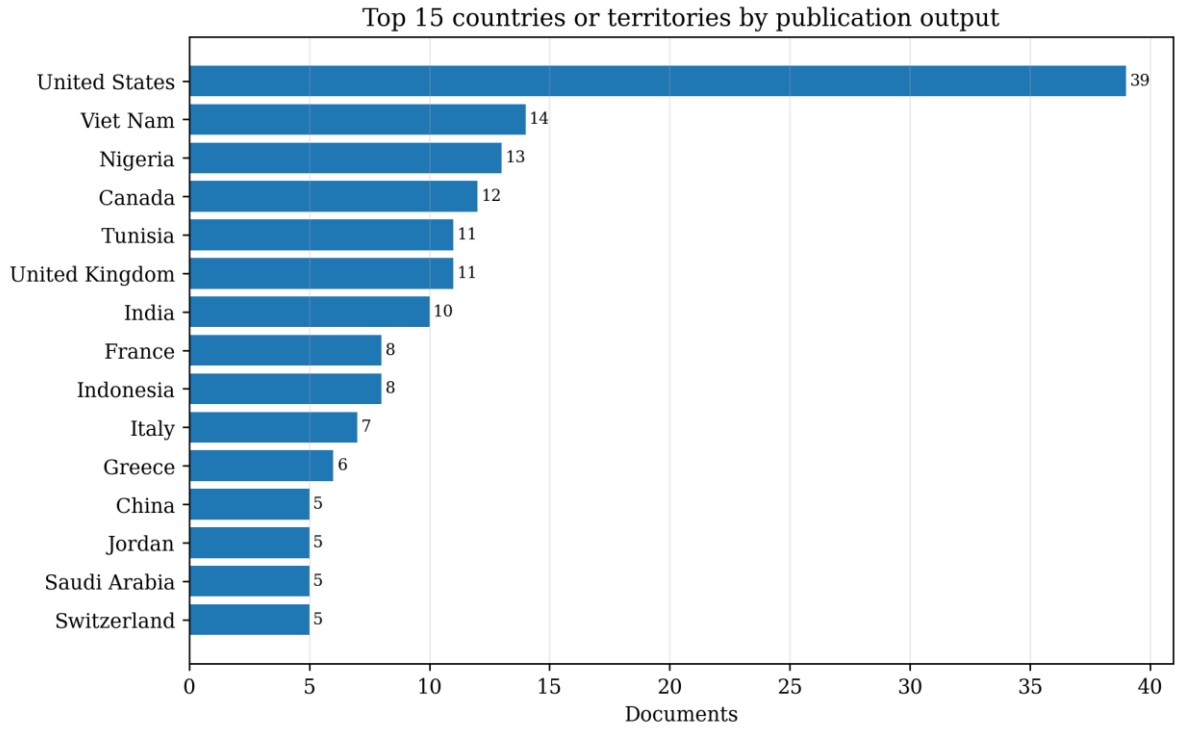
Source: Author's calculation based on Scopus export.

Countries, affiliations, and publication outlets

The country distribution shows that the United States contributed the largest number of documents, with 39 publications. Viet Nam, Nigeria, Canada, Tunisia, the United Kingdom, India, France, Indonesia, and Italy also appear among the ten most productive countries. These results address RQ2 by indicating that the literature is not confined to early IFRS adopters. Instead, the field covers both developed and emerging markets, where banking stability, regulatory enforcement, and credit risk

governance serve as important empirical contexts.

Figure 3. Top countries or territories by publication output.



Source: Author's calculation based on Scopus affiliation metadata.

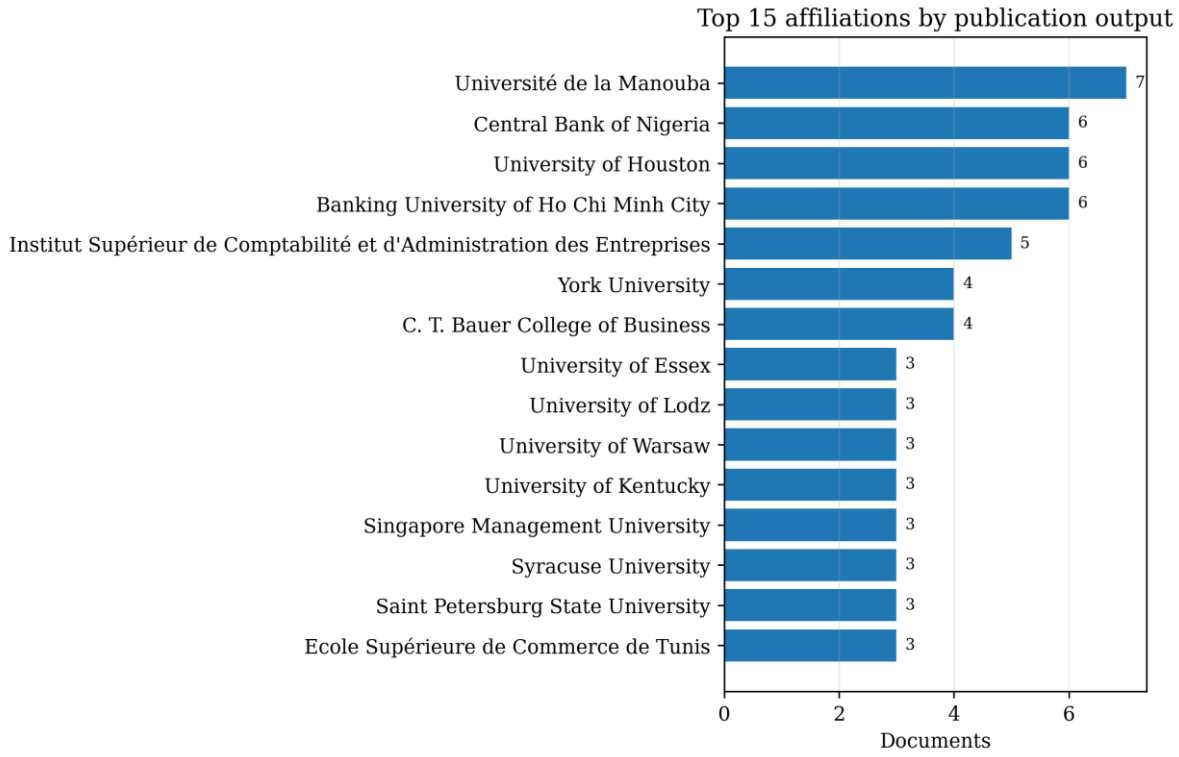
Table 4. Most productive countries or territories.

Country	Docs	%
United States	39	22.4
Viet Nam	14	8.0
Nigeria	13	7.5
Canada	12	6.9
Tunisia	11	6.3
United Kingdom	11	6.3
India	10	5.7
France	8	4.6
Indonesia	8	4.6
Italy	7	4.0

Source: Author's calculation based on Scopus affiliation metadata. Full counting was used.

The affiliation analysis indicates that research output is concentrated in a limited group of universities, business schools, and policy institutions. The Central Bank of Nigeria and several universities in North America, North Africa, and Southeast Asia are among the most productive affiliations (Awuye & Taylor, 2024). This pattern shows that the literature is shaped not only by academic research but also by policy-related concerns. It also highlights the importance of institutional context, as expected credit loss implementation depends on data quality, supervisory capacity, and banking-sector conditions.

Figure 4. Top affiliations by publication output.



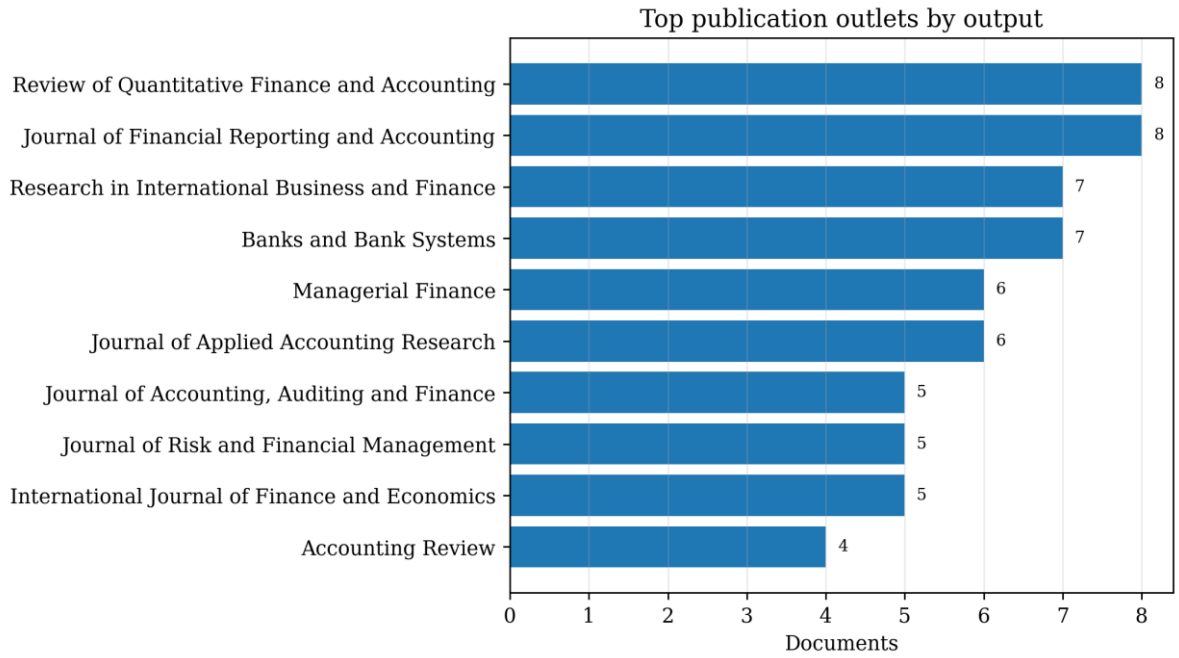
Source: Author's calculation based on Scopus affiliation metadata.

Table 5. Most productive affiliations.

Affiliation	Docs
Universite de la Manouba	7
Central Bank of Nigeria	6
University of Houston	6
Banking University of Ho Chi Minh City	6
Institut Superieur de Comptabilite et d Administration des Entreprises	5
York University	4
C. T. Bauer College of Business	4
University of Essex	3
University of Lodz	3
University of Warsaw	3

Source: Author's calculation based on Scopus affiliation metadata.

Figure 5. Top publication outlets by output.



Source: Author's calculation based on the final Scopus CSV export.

Table 6. Most productive publication outlets.

Outlet	Docs	Cites
Review of Quantitative Finance and Accounting	8	335
Journal of Financial Reporting and Accounting	8	98
Research in International Business and Finance	7	269
Banks and Bank Systems	7	43
Managerial Finance	6	151
Journal of Applied Accounting Research	6	16
Journal of Accounting, Auditing and Finance	5	48
Journal of Risk and Financial Management	5	42
International Journal of Finance and Economics	5	38
Accounting Review	4	652

Source: Author's calculation based on the final Scopus CSV export.

The research so far indicates that IFRS 9 and loan loss provisioning constitute a research area that spans accounting, finance, banking, and risk management. Several outlets, including Accounting Review, Journal of Financial Reporting and Accounting, Research in International Business and Finance, and Journal of Business Finance and Accounting, reflect the accounting and finance orientation. Other sources, such as Banks and Bank Systems, Journal of Banking and Finance, and Journal of Risk and Financial Management, demonstrate its connection to banking and risk governance (Awuye & Taylor, 2024). This distribution suggests that expected credit loss should be understood both as an accounting measurement topic and as part of prudential risk governance.

The highly cited documents reveal the field's intellectual roots. Early influential work examined income smoothing and capital management through loan loss provisions. Recent influential work then connected provisions with IFRS 9, credit information, unrecognized expected credit losses, fiscal deficits, bank share prices, and cross-country banking outcomes. This citation structure shows that the current IFRS 9/ECL literature did not emerge in isolation. It extends a longer debate about managerial discretion, risk recognition, and the information role of bank accounting numbers.

Table 7. Highly cited documents in the dataset.

Document	Year	Cites
Beatty, Ke & Petroni, earnings management in banks	2002	493
Ahmed, Takeda & Thomas, bank loan loss provisions	1999	475
Kanagaretnam, Lim & Lobo, national culture and earnings quality	2011	219
Pasiouras, efficiency of Greek commercial banks	2008	177
Greenawalt & Sinkey, income-smoothing hypothesis	1988	168
Gebhardt & Novotny-Farkas, mandatory IFRS adoption	2011	168
Leventis, Dimitropoulos & Anandarajan, IFRS banks	2011	155
Anandarajan, Hasan & McCarthy, Australian banks	2007	146

Source: Author's calculation based on Scopus citation counts.

Keyword co-occurrence and thematic structure

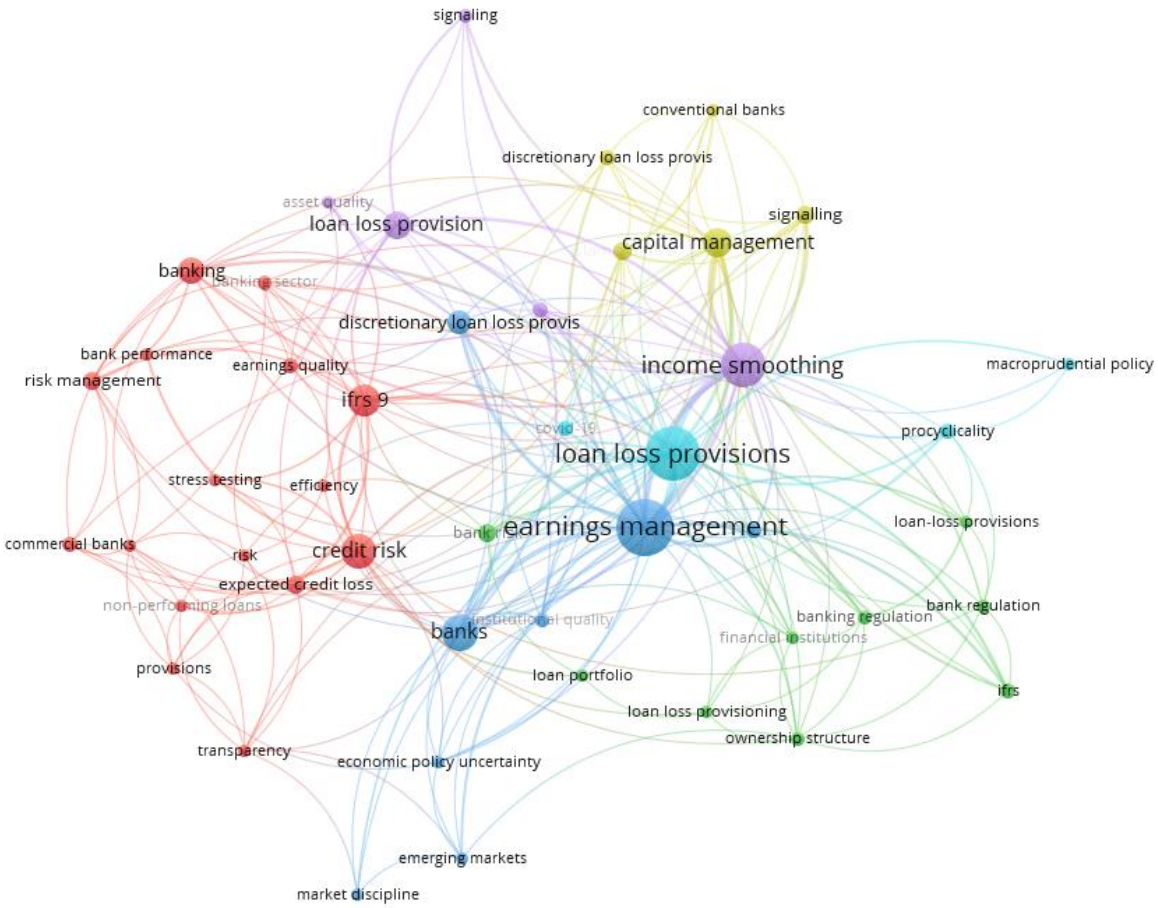
Table 8 addresses RQ3 by identifying the conceptual core of the dataset. The recurring terms show that the literature is mainly organized around loan loss provisions, earnings management, banking, income smoothing, credit risk, IFRS 9, and expected credit loss. The high link values suggest that these concepts are closely connected, especially through discussions of accounting discretion, bank risk, reporting quality, and regulatory measurement. The limited presence of ESG-related terms indicates that sustainable finance remains outside the core conceptual structure of the dataset. Therefore, sustainable finance is better positioned as an emerging research direction rather than an established bibliometric theme (Bojar, 2023.; Ozili, 2023).

Table 8. Top normalized keywords in the co-occurrence analysis.

Keyword	Occ.	Links	TLS	Avg. year
loan loss provisions	79	66	213	2019.4
earnings management	60	58	176	2019.8
banking	49	52	130	2019.3
income smoothing	37	44	124	2018.3
credit risk	22	25	46	2021.8
IFRS 9	20	27	48	2024.0
capital management	16	20	56	2016.2
discretionary loan loss provisions	16	25	50	2019.9
signalling	10	17	39	2014.1
procyclicality	9	12	25	2018.0
regulation	8	13	24	2020.8
islamic banking	8	16	23	2020.2
expected credit loss	7	12	19	2023.0
COVID-19	6	12	15	2024.0
bank risk	6	13	15	2021.5

Source: Author's calculations and VOSviewer-style output based on normalized author and index keywords.

Figure 6. Keyword co-occurrence network.



Source: Author's calculation based on normalized Scopus keyword data.

Table 9. Interpretation of co-occurrence clusters.

Cluster	Core terms	Interpretation
Loan loss provisioning and discretion	loan loss provisions; earnings management; income smoothing; discretionary provisions	Represents the classical bank-accounting literature on provisions as instruments for earnings smoothing, capital management, and signalling.
IFRS 9 and expected credit loss	IFRS 9; expected credit loss; impairment; financial instruments; PSAK 71	Captures the transition from incurred-loss recognition to forward-looking expected credit loss measurement.
Credit-risk measurement	credit risk; probability of default; non-performing loans; stress testing; COVID-19	Shows how ECL estimation depends on risk parameters, macroeconomic assumptions, stress scenarios, and portfolio deterioration.
Banking regulation and capital effects	banking; regulation; capital adequacy; financial stability; market discipline	Links accounting measurement to prudential supervision, capital buffers, and financial stability concerns.
Emerging-market and institutional context	emerging markets; institutional quality; bank performance; disclosure	Highlights enforcement, data infrastructure, institutional quality, and banking-market characteristics.
Sustainable finance gap	ESG; sustainable finance; green finance; climate stress testing	Appears as a weak and emerging area rather than a mature cluster in the corrected dataset.

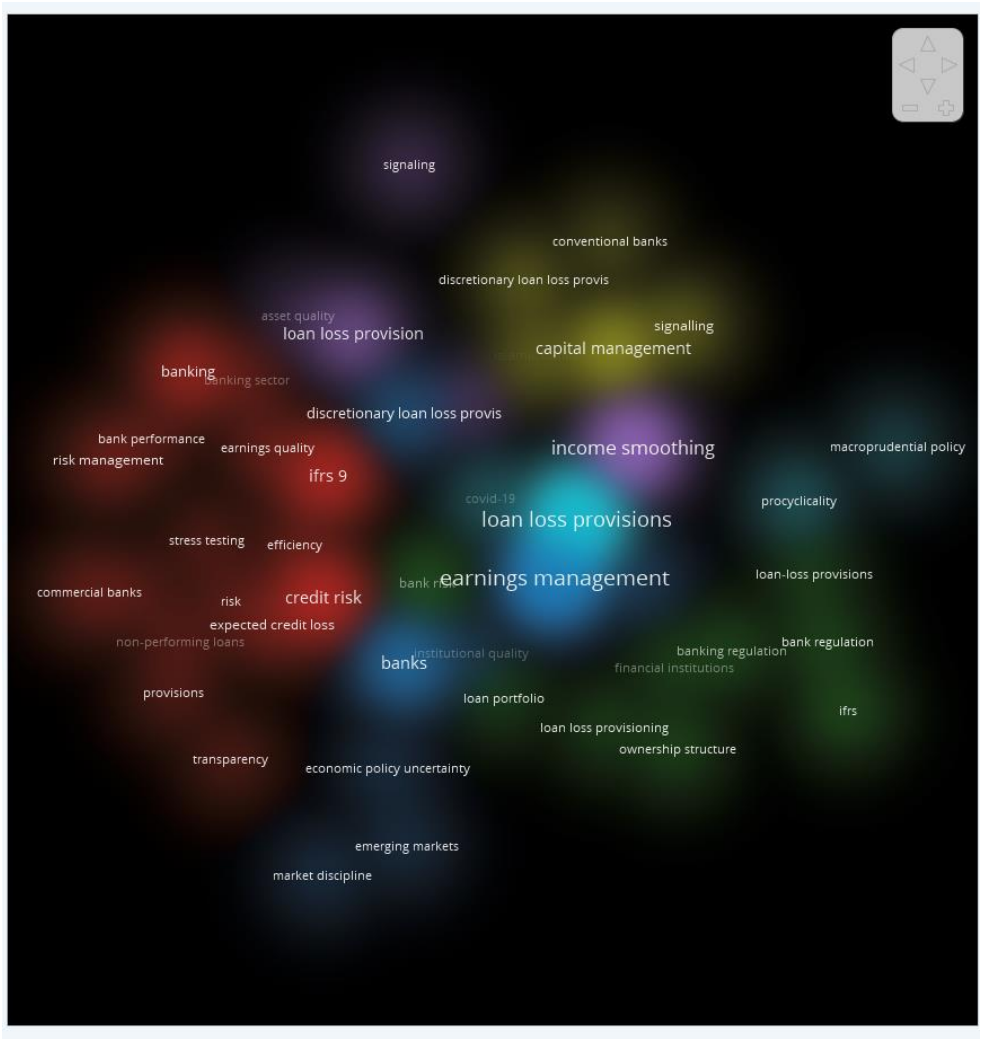
Source: Author's interpretation based on Figure 6 and normalized keyword analysis.

The network map supports a revised interpretation of the research domain. The strongest relationship is between loan loss provisions and earnings management. IFRS 9 and expected credit loss represent a newer but expanding area, as they shift the focus from delayed loss recognition to forward-looking estimation. The practical implication is that IFRS 9 research should examine not only the accounting standard but also the governance of assumptions, data, scenario weights, and audit evidence used by banks.

The keyword evidence shows that the field is organized around a dense core of loan loss provisions, earnings management, income smoothing, banking, and IFRS 9. Earlier studies

emphasized discretionary reporting behavior, whereas newer studies give greater attention to expected credit loss, credit risk, COVID-19, risk management, and economic policy uncertainty. This progression indicates a shift from income-smoothing debates toward forward-looking risk measurement and policy-sensitive bank outcomes.

Figure 7. Keyword density visualization of leading themes.



Source: Author's calculation based on normalized keyword occurrences.

Co-authorship and author productivity

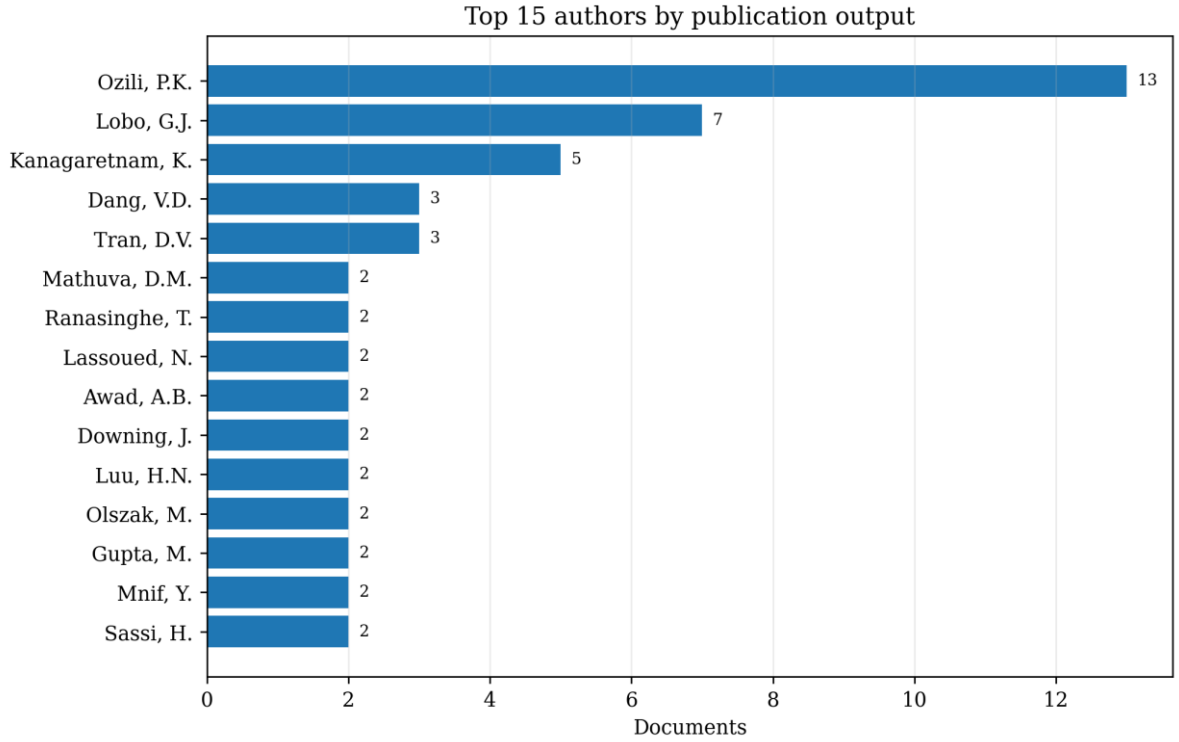
Table 10 and Figure 8 show that author productivity is concentrated in several small groups rather than in one dominant global network. Ozili has the highest document count, followed by Lobo, Kanagaretnam, Dang, and Tran. The distribution suggests that accounting scholars, banking researchers, and credit-risk specialists still work in partially separate clusters. Future ECL studies would benefit from stronger cross-disciplinary teams because the topic requires accounting theory, econometric identification, regulatory knowledge, and risk-model validation.

Table 10. Most productive authors.

Author	Docs	Cites	Avg. year
Ozili, P.K.	13	245	2021.1
Lobo, G.J.	7	705	2013.3
Kanagaretnam, K.	5	519	2015.8
Dang, V.D.	3	15	2022.3
Tran, D.V.	3	74	2019.3
Mathuva, D.M.	2	6	2024.0
Ranasinghe, T.	2	107	2017.0
Lassoued, N.	2	111	2017.5
Awad, A.B.	2	35	2023.5
Downing, J.	2	20	2023.0

Source: Author's calculation based on Scopus author metadata and Scopus analysis output.

Figure 8. Top authors by publication output.



Source: Author's calculation based on Scopus author metadata.

Synthesis of answers to the research questions

The synthesis demonstrates that the corrected article should not overstate sustainable finance as a dominant theme. The empirical evidence supports a more precise argument: sustainable finance is a promising extension, as banks increasingly face climate-related credit risk, but the current Scopus keyword structure remains centered on provisions, earnings management, credit risk, IFRS 9, and expected credit loss. This distinction is important for validity, as a bibliometric review must accurately report the dataset's findings before proposing directions for future research.

Table 11. Direct answers to the research questions.

Question	Answer
RQ1: Literature evolution	The field moved from loan loss provision and income-smoothing studies before 2016 toward IFRS 9, expected credit loss, COVID-19, credit risk, and uncertainty after 2017. Output peaked in 2023.
RQ2: Visible contributors	The United States leads by output. Viet Nam, Nigeria, Canada, Tunisia, the United Kingdom, India, France, Indonesia, and Italy are also visible. Ozili, Lobo, Kanagaretnam, Dang, and Tran are prominent authors.
RQ3: Conceptual clusters	The core clusters are loan loss provisioning and discretion; IFRS 9 and ECL; credit-risk measurement; banking regulation and capital effects; institutional context; and a weak emerging sustainable finance gap.
RQ4: Future agenda	Future studies should examine ECL discretion, capital and lending effects, model governance, institutional differences, and direct integration of climate risk and ESG variables into credit-loss modelling.

Source: Author's synthesis based on corrected bibliometric results.

CONCLUSION

This study provides a corrected PRISMA-informed bibliometric review of IFRS 9, expected credit loss, bank loan loss provisions, credit risk, and earnings management research. The final sample comprises 174 English-language Scopus-indexed journal articles published between 1988 and 2026. The corrected dataset records 4,596 citations, 81 publication outlets, 357 authors, and contributions from 55 countries or territories. These figures revise inconsistent values in the earlier draft and align the reported findings with the updated analysis.

The findings suggest that the literature has gradually expanded beyond its classical focus on loan loss provisions, income smoothing, earnings management, and capital management. Recent studies have given greater attention to IFRS 9, expected credit losses, credit risk modelling, crisis-period provisioning, and regulatory consequences. The United States contributes the most publications, while emerging-market contributions also appear in the dataset. The leading outlets confirm that the field intersects with accounting, finance, banking regulation, and risk management rather than forming a narrowly defined disciplinary niche.

The keyword evidence shows that loan loss provisions, earnings management, banking, income smoothing, credit risk, IFRS 9, and expected credit loss form the core of the field. ESG and sustainable finance do not yet form a strong recurring keyword cluster in the final dataset. The revised article therefore positions sustainable finance as a future research opportunity rather than as the main empirical finding. This adjustment makes the title, abstract, findings, and research questions consistent with the corrected analysis.

RECOMMENDATION

Future research should go beyond descriptive discussions of IFRS 9 implementation and provide stronger empirical evidence on how expected credit loss shapes bank behavior. Relevant topics include managerial discretion in ECL estimation, lending supply, loan pricing, procyclicality, capital adequacy, model governance, auditability, and cross-country institutional differences. Comparative studies should further assess how enforcement quality, supervisory pressure, and data availability influence IFRS 9 outcomes in developed and emerging banking systems.

Sustainable finance also warrants more direct research attention. The current bibliometric evidence does not indicate that ESG or green finance constitutes a mature cluster, yet recent policy debates highlight the significance of this gap. Future studies should examine whether climate risk, green lending, transition risk, and ESG disclosures affect the probability of default, loss-given-default, scenario weighting, and disclosure quality under IFRS 9.

Table 12. Future research agenda derived from the corrected findings.

Agenda	Direction
ECL discretion	Test whether IFRS 9 ECL estimation increases or constrains earnings and capital management.
Real effects	Assess whether expected-loss provisioning affects lending, loan pricing, or procyclicality.
Model governance	Examine the transparency and auditability of ECL models, including machine-learning applications.
Institutional comparison	Assess how enforcement quality, supervision, and data infrastructure affect IFRS 9 outcomes.
Sustainable finance	Test how climate risk, green lending, and ESG disclosures enter ECL modelling.

Source: Author's synthesis based on bibliometric findings and identified research gaps.

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