

Consumer behavior in Islamic banking: A systematic literature review and agenda for future research

Abstract:

Purpose: This study aims to conduct a systematic literature review on consumer behavior (CB) in Islamic banking (IB), encompassing an overview of researched contexts and topics, identifying literature gaps, and proposing a comprehensive future research agenda.

Design/Methodology/Approach: By employing bibliometric citation and content analysis, this study investigates 135 documents sourced from Scopus indexed publications.

Findings: This study delves into the growing field of CB in IB, offering a comprehensive understanding that encompasses influential journals, theories, research context, characteristics, and methods employed in IB research.

Originality/Value: This study is the first to provide a comprehensive review of CB studies in the IB domain detailing research topics, prevailing theories, research settings, important variables, and research methods

Keywords: Islamic banking; Consumer behavior; TCCM; Systematic literature review; Bank marketing

1. Introduction

Consumer behavior (CB) holds a pivotal role in the success and growth of any industry, including Islamic banking (IB). With the rapid expansion of IB worldwide and its increasing prominence in Muslim-majority countries, studying CB within this specialized financial sector has become crucial. IB, guided by principles derived from Sharia law (Said *et al.*, 2022), differs significantly from conventional banking, necessitating a focused examination of CB specific to this unique context. CB research in IB serves as a cornerstone for both academic inquiry and practical implications. By gaining insights into the decision-making processes, attitudes, motivations, and expectations of Islamic bank customers, researchers offer valuable guidance for marketers, bankers, and policymakers (ElMassah and Abou-El-Sood, 2022). Understanding CB in IB not only helps financial institutions effectively cater to the needs and preferences of their target market but also guides policymakers in shaping regulations and strategies to foster the sustainable development of IB. One of the essential reasons to study CB in IB is the dynamic nature of the Islamic finance industry itself. IB is not only a religiously guided financial system but also a rapidly evolving field that continually adapts to changing consumer demands and market trends (Zainudin *et al.*, 2019). Comprehensive knowledge about CB in IB helps financial institutions identify emerging patterns, anticipate market shifts, and innovate products and services to meet the evolving needs of Islamic bank customers (Ezeh and Nkamnebe, 2018). This understanding enables Islamic banks to offer more tailored and effective financial solutions that align with the values and preferences of their target audience, thereby enhancing customer satisfaction, loyalty, and overall industry growth.

Previous reviews of IB research (Table I) have diligently examined various themes related to IB activities such as IB principles and paradigms (Hassan and Aliyu, 2018), influential and conceptual dimensions (Alshater *et al.*, 2021), Islamic funds (Hassan and Khan, 2019), efficiency of IB (Hassan and Aliyu, 2018), accounting standards (Hassan *et al.*, 2019), Islamic microfinance (Hassan *et al.*, 2021), Sukuk (Paltrinieri *et al.*, 2019), Takaful (Khan *et al.*, 2020), and Zakah (Alshater *et al.* 2021a). However, despite the extensive coverage of these areas, there exists a notable research gap pertaining to review of literature covering CB in IB. The existing body of literature has primarily delved into

broader institutional aspects, leaving a significant void in understanding the nuanced dynamics of CB within the context of IB. Exploring CB in IB is crucial, since Islamic banks face stiff competition from conventional banks in attracting and retaining customers. Understanding how individuals respond to Sharia-compliant financial services, which prohibit elements such as Riba and Gharar, is essential for crafting strategies that emphasize these differences, building trust, and attracting customers seeking an alternative banking model aligned with Islamic principles. Consequently, this research aims to address and bridge this gap by providing a comprehensive review and analysis of literature dealing with CB in the specific domain of IB.

<Insert Table I here>

CB research in the IB context has evolved from assessing awareness and perception to exploring decision-making processes, satisfaction, loyalty, adoption, financial inclusion, and digital transformation (Suhartanto *et al.*, 2020). Studies have examined factors such as religious beliefs, trust, product attributes, pricing, convenience, and customer service to understand consumer preferences and choices (ElMassah and Abou-El-Sood, 2022). Given the widespread research on CB in the IB context, synthesizing the existing literature will provide a comprehensive understanding of consumer preferences, attitudes, and behaviors within this context. The synthesis aids in advancing knowledge in the field by identifying research gaps and contributing to theoretical foundations and strategy development for Islamic banks. A systematic literature review (SLR) in this domain is highly beneficial as it helps identify knowledge gaps, synthesize findings, evaluate methodological approaches, develop frameworks, and provide practical implications for Islamic banks and policymakers. Further research has emphasized the significance of studying CB in IB research and urged for a comprehensive investigation into this thriving field (Puteri *et al.*, 2022). To fill this research gap, our study delves into the evolution of CB in IB research over the past few years through a systematic review and bibliometric analysis. Utilizing the Theory-Context-Characteristics-Methodology (TCCM) framework (Paul *et al.*, 2021), our review explores the development of the field over the past few years. With this endeavor, we aim to address the following research questions (RQ) and the corresponding research objectives (RO):

RQ1: What are the (a) advancements in theories, (b) research context, (c) characteristics, and (d) methods in the CB literature on IB?

- RO1a: To ascertain and comprehend the theories utilized for studying CB in IB research.
- RO1b: To detail the contexts (countries and exploration themes) where CB in IB research has been applied.
- RO1c: To summarize the CB characteristics (such as independent variables, dependent variables, mediating variables, and moderating variables) in IB research.
- RO1d: To list the methods employed in this research.

Further, research directions on CB in IB are also compiled.

RQ2: What other research avenues can future scholars explore in this field?

- RO2: To propose future research directions.

In the following section, we begin by examining the research protocol and methodology. Subsequently, we present a broad outline of the research and analyze the results of the bibliometric analysis. This is followed by an extensive discussion of the theories, contexts, characteristics, and methods employed for studying CB in IB research. Finally, we suggest future research avenues.

2. Research protocol and methodology

A systematic review is described as a structured approach for identifying, evaluating, and interpreting the literature that is relevant to the research questions at hand (Busalim, 2016). It represents a rigorous approach to synthesis research findings and relevant literature in a systematic, transparent, and reproducible manner (Davis *et al.*, 2014). By synthesizing data from a range of sources, systematic reviews provide a comprehensive summary of the existing evidence on a particular topic and can help to identify gaps in knowledge, inconsistencies in findings, and areas in need of further research (Snyder, 2019).

2.1 Inclusion and exclusion criteria

In line with SLR guidelines, we used inclusion and exclusion criteria for the identification of our review articles (Snyder, 2019). Inclusion criteria are driven by the primary research questions that aim to study the advancements of CB in the context of IB. Hence, we limit the scope of our review to study the factors influencing CB in IB. Any work which does not directly deal with it was not included. An elaboration of the inclusion and exclusion criteria is provided in Table II. A detailed explanation of the search strategy that was followed, incorporating the inclusion and exclusion criteria, is described next.

2.2 Search Strategy

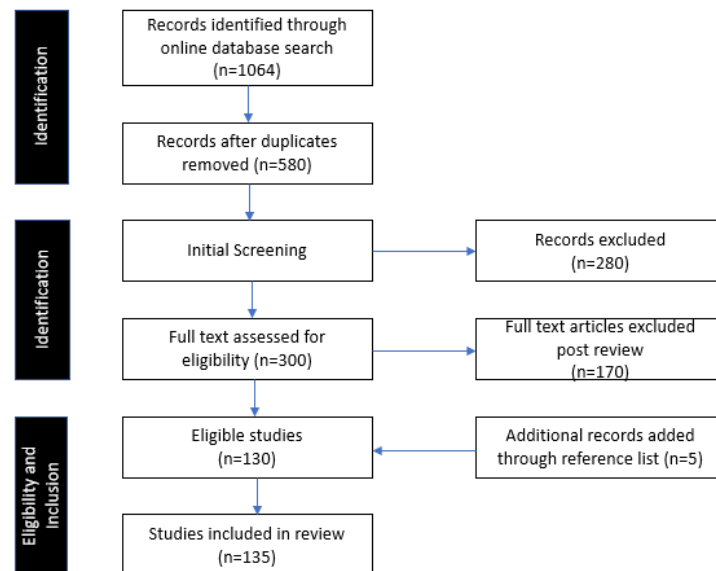
Following the prior literature approach (Mandler *et al.*, 2021; Hentzen *et al.*, 2022), we adopted a two-pronged approach for the identification of papers: (1) online database search and (2) manual augmentation of articles by forward and backward citations of selected papers. For online database searches, relevant keywords are determined based on discussion with domain experts followed by consensus among the authors. Our search string included keyword combinations of different search items using Boolean operators "AND" and "OR" (Table II). The search was carried out in online databases provided by Scopus, EBSCO (Business Source Ultimate, PsycARTICLES, Academic Search Premier) and ScienceDirect. Only English language articles in journals were retrieved. For illustration, for article retrieval from Scopus database, the following search string was used: ((TITLE-ABS-KEY ("Islamic banking") AND TITLE-ABS-KEY (customer))) OR ((TITLE-ABS-KEY ("Islamic banking") AND TITLE-ABS-KEY (user))) OR ((TITLE-ABS-KEY ("Islamic banking") AND TITLE-ABS-KEY (consumer))) OR ((TITLE-ABS-KEY ("Islamic banking") AND TITLE-ABS-KEY (marketing))) OR ((TITLE-ABS-KEY ("Islamic banking") AND TITLE-ABS-KEY (communication))) OR ((TITLE-ABS-KEY ("Islamic banking") AND TITLE-ABS-KEY (branding))) AND (LIMIT-TO (SRCTYPE , "j")) AND (LIMIT-TO (DOCTYPE , "ar")) AND (LIMIT-TO (LANGUAGE , "English")).

<Insert Table II here>

Searches in the online database yielded 1064 articles. After the removal of duplicates, we proceeded with checking the quality of journals. Following recommendations on approaching review articles (Paul

et al., 2021), we only considered articles from premier journals for our study. Towards this, only journals ranked by the ABDC 2022 Journal Quality list were retained (Hentzen *et al.*, 2022). Two of the authors conducted an initial title and abstract screening of the articles. Articles that did not deal with CB in the IB context were excluded by the authors. The reliability of the screening process between the two authors was assessed by calculating the agreement ratio. The inter-coder reliability of 0.92 was in the permissible range (0.8–1.0) (Krippendorff, 2018). This screening process resulted in 135 relevant articles published in high-impact and high-quality peer-reviewed journals. Relevant articles referred to in these papers were subsequently added to our analysis. Figure 1 showcases our arrival at the final 135 articles from a total of 1064 articles.

Figure 1: Overview of Systematic Review Process

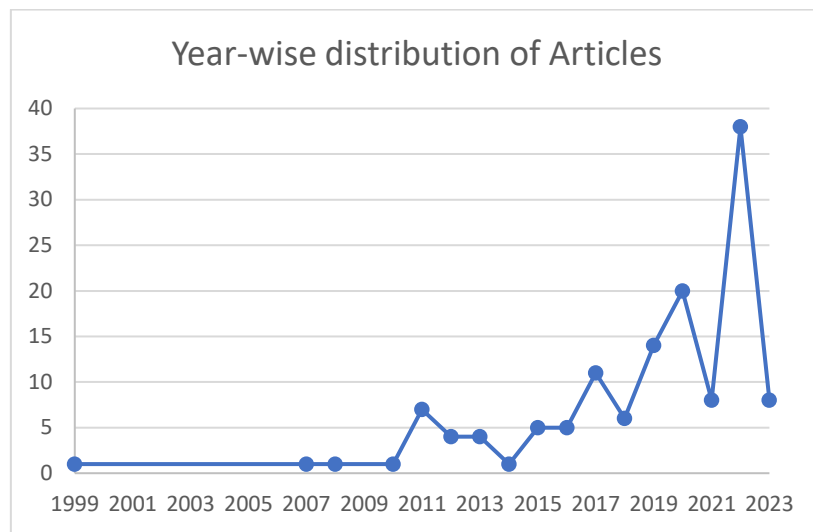


3. Publication Trends

3.1 Year of publication

We categorize the articles according to the year of publication and the country of interest. Figure 2 shows the distribution of papers spanning from 1999 to 2023. Interest in this field has been steadily increasing since 2017, with a significant surge in momentum. Out of the total 135 articles included in this review, an overwhelming majority of 105 have been published in 2017 and beyond, highlighting the growing attention and research dedicated to this area. This upsurge in scholarly contributions demonstrates the significance and relevance of the field in recent years.

Figure 2: Year wise distribution of articles



3.2 Publication outlet

Our review encompassed a compilation of 135 articles published across 27 prominent journals. 73% of papers in our review came from 3 journals: 'Journal of Islamic Marketing' (57%), International Journal of Bank Marketing (8%), Qualitative Research in Financial Markets (8%) (Table III). In addition to analyzing journals based on the number of articles published, we also conducted a citation analysis for the articles included in the journal. In the field of marketing, citation analysis is frequently employed to rank authors, articles, and journals based on their scholarly influence(Leone *et al.*, 2012). The three journals mentioned above with the most papers, along with 'International Journal of Emerging Markets' and 'Review of Finance', contributed to 88% of citations (Table III). Similarly, the individual articles that seem to have the most impact in driving the marketing and CB related elements in IB have been listed in Table IV.

<Insert Table III here>

<Insert Table IV here>

3.3 Co-citation analysis on cited references

In line with past review studies (Ding and Yang, 2020), to develop a sharp understanding of the structure of cited references within the IB domain, we carried out a co-citation analysis of the cited references (Figure 3). This resulted in four clusters. The first cluster (e.g., Shome *et al.*, 2018; Raza *et al.*, 2017)

and Shaikh, 2022) and religious leaders (Janah, Medias and Pratiwi, 2020), influence behavioral intention towards IB and IB products use (credit card – Ali *et al.*, 2017; Johan *et al.*, 2020; takaful – Farhat *et al.*, 2019; Tawarruq – Panggi *et al.*, 2022). The second line of research detail the factors affecting customer attitude towards IB adoption (Amin, 2013; Kaakeh, Hassan and Van Hemmen Almazor, 2019) in specific countries (for example, UAE: Kaakeh *et al.*, 2019; Malaysia: Amin, 2013; Mauritius: Omran *et al.*, 2022). Based on this theory, apart from attitude and subjective norms, the factors such as religiosity (Abou-Youssef *et al.*, 2015; Panggi, Amin and Shaikh, 2022), religious status (Omran *et al.*, 2022), religious obligation (Janah, Medias and Pratiwi, 2020), IB knowledge (Ezeh and Nkamnebe, 2020) and financial investment (Amin, 2013; Ali, Raza and Puah, 2017; Hoque *et al.*, 2022) were observed to influence the behavioral intention.

4.1.2 Theory of Planned Behavior

The Theory of Planned Behavior (TPB; Ajzen, 1991) is the other prominent theory that is often used in conjunction with TRA to detail consumer adoption of IB and IB products (Abou-Youssef *et al.*, 2015; Johan *et al.*, 2020; Hoque *et al.*, 2022; Panggi, Amin and Shaikh, 2022). TPB is an extension of TRA, including an additional factor of perceived behavioral control. TPB posits that in addition to attitudes and subjective norms, individuals' perceived control over performing a behavior influences their intentions and subsequent behavior. In this case, perceived control refers to a customer's perception of their ability to engage in or control their behavior related to IB practices. It includes factors such as the availability of Sharia-compliant banking products (Ezeh and Nkamnebe, 2020), accessibility of IB services (Panggi, Amin and Shaikh, 2022), knowledge of Islamic financial principles (Johan *et al.*, 2020; Hoque *et al.*, 2022), and the consumer's confidence in their ability to adhere to IB guidelines (Mustapha *et al.*, 2022). The theory is pivotal in assessing the influence of external factors and personal beliefs on consumers' decision-making and adoption of IB practices.

4.1.3 SERVQUAL model

SERVQUAL model provides a framework for evaluating and improving service quality to meet customers' specific needs and preferences. The model posits that service quality is determined by the perceived gap between customers' expectations and their actual experiences with a service

(Parasuraman *et al.*, 1985). In the context of IB, it is used to measure and evaluate service quality by considering functional dimensions such as reliability, responsiveness, assurance, empathy, and tangibles (Awan, Bukhari and Iqbal, 2011). By applying the SERVQUAL model, researchers aim to assess the perceptions and expectations of IB customers (Islam, Ahmed and Razak, 2015; Saqib, Farooq and Zafar, 2016), identify gaps in service quality (Awan, Bukhari and Iqbal, 2011; Saqib, Farooq and Zafar, 2016), and understand how these factors influence consumer satisfaction (Awan, Bukhari and Iqbal, 2011; Saqib, Farooq and Zafar, 2016) and loyalty (Ahmed *et al.*, 2021) in the IB sector.

4.1.4 CARTER model

The CARTER model, which stands for Compatibility, Awareness, Relative advantage, Trialability, Ease of use, and Result demonstrability, was developed as an extension of the SERVQUAL Model in IB research (Othman and Owen, 2001). The CARTER model enables us to analyze the connection between service quality and customer satisfaction in IB. It specifically considers how functional dimensions such as compliance with Islamic law, assurance, reliability, empathy, tangibles and responsiveness influence customer perceptions and satisfaction (Khamis and AbRashid, 2018). The Model incorporates the dimension of "compliance with Islamic law" to address the limitations of the SERVQUAL Model, specifically focusing on consumer attitudes towards religious beliefs and their impact on purchasing decisions (Dandis and Wright, 2020). This addition allows for a more comprehensive understanding of CB in IB, considering the cultural and regional differences that influence consumer satisfaction and perceptions (Abdul Rehman, 2012).

4.1.5 Technology Acceptance Model

The Technology Acceptance Model (TAM) proposes that users' acceptance and adoption of technology are influenced by perceived usefulness (PU) and perceived ease of use (PEU) (Davis, 1989). TAM is often employed in IB research to investigate the factors, especially PU and PEU (Moutinho and Jabr, 1990; Jamshidi and Hussin, 2016; Mohd Thas Thaker *et al.*, 2019), influencing consumers' acceptance and adoption of technology-based services, especially mobile banking (Mohd Thas Thaker *et al.*, 2019) and financial technology services (Moutinho and Jabr, 1990). The other IB-specific factors considered in tandem are firm expertise regarding Sharia compliance (Usman *et al.*, 2022) and religiosity (Jamshidi

and Hussin, 2016) These factors were observed to directly affect users' attitudes towards the technology, influencing their intention to use IB services.

4.1.6 Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is an extension of TAM, considering social influence, facilitating conditions, and user characteristics as additional influential factors. It states that technology usage intention is influenced by four factors: performance expectancy, effort expectancy, social influence, and facilitating conditions. Further, the influence is likely moderated by individual characteristics like gender, age, and experience (Venkatesh *et al.*, 2003). In IB, the theory is used to gain insights into the drivers of adoption and usage of Internet banking (Mohd Thas Thaker *et al.*, 2022) and mobile banking (Samsudeen, Selvaratnam and Hayathu Mohamed, 2022; Parayil Iqbal, Jose and Tahir, 2023), facilitating the development of effective strategies to enhance customer acceptance and satisfaction with technology-based IB services.

4.1.7 Diffusion of innovation theory

The Innovation Diffusion Theory suggests that the adoption of new innovations is influenced by factors such as the innovation's characteristics, communication channels, social networks, and perceived benefits and barriers to adoption within a social system (Rogers, 2010). The adoption of IB (Ezeh, 2022) and services (Ireland, 2018) is influenced by factors such as relative advantage, perceived compatibility, perceived risk and knowledge, to name a few. Thus, the Innovation Diffusion Theory and the Technology Acceptance Model (TAM) are related frameworks that examine different aspects of technology adoption. While the Innovation Diffusion Theory explains the spread of innovations within a social system, TAM focuses specifically on users' acceptance and adoption of technology based on perceived usefulness and ease of use.

4.1.8 Other Theories

In addition to the aforementioned theories, research on IB has utilized specific theories to elucidate and understand particular phenomena or CBs exhibited. The studies that fall into the "other theories" category amount to 33 studies in total. One set of theories focuses on explaining the different aspects of value creation by IBs. For instance, stakeholder theory is used to examine CSR practices' impact on

customer loyalty (Muflih, 2021), the resource-based view theory to explore the religiosity's influence on customer loyalty determinants (Tegambwage and Kasoga, 2023), relationship theory and social identity theory to analyze factors affecting customer satisfaction (Roberts-Lombard, 2020), Weber's theory and Durkheimian theory to investigate ethnicity's role in IB selection criteria (Abdul Hadi and Muwazir, 2021), and utility maximization theory to compare deposit determinants in IBs and conventional banks (Akhtar, Akhter and Shahbaz, 2017).

A range of psychological theories has been borrowed to analyze CB and relationships with IBs. The tripartite theory of attitude predicts consumers' behavioral intention towards IBs (Suhartanto, 2019), while the theory of self-congruity conceptualizes the adoption of IB's green banking practices (Bukhari *et al.*, 2019). The theory of consumption value provides insights into consumer choice behavior regarding Islamic investment products (Amin *et al.*, 2022). To explore the choice of IBs over conventional banks by Muslims to avoid regret, decision justification theory is employed (Burhanudin, 2022). CB theory explains consumer preference for Islamic credit cards (Puteri, Parsaulian and Azman, 2022). Social identity theory examines the role of religiosity in driving consumer preference for IBs (Junaidi, Wicaksono and Hamka, 2022), and commitment theories elaborate on the role of consumer ego in driving word of mouth (Sumaedi, Juniarti and Bakti, 2015). Gestalt psychology theory is applied to study the effect of corporate brand image on consumer-IB relationships (Ab Hamid, Maulan and Wan Jusoh, 2022). Furthermore, the triangular theory of love and expectation-confirmation theory specifically addresses consumer-IB relationships (Ismail, 2022). Additionally, agent-based modelling is used to analyze CB in new dual banking markets (Aaminou and Aboulaich, 2017).

4.2 Context

With respect to the context, our analysis and discussion revolve around the countries and the various exploration themes that have been examined in IB research.

4.2.1 Countries

Numerous scholarly investigations have underscored the significance of diverse socio-demographic and cultural factors in shaping CB pertaining to IB. Consequently, a comprehensive evaluation of the country of analysis assumes a crucial role. 12 countries contributed to 80% of the articles (Table VI),

with 3 countries (Malaysia, Pakistan and Indonesia) being at the centre of 52% studies. It is not surprising that Malaysia, Pakistan, and Indonesia have gained prominence in the realm of IB academic research due to several key factors. Firstly, these countries have significant populations that are predominantly Muslim. Secondly, they have established comprehensive regulatory frameworks to effectively govern IB operations. Lastly, strong governmental support plays a crucial role in promoting and advancing the field of IB within these nations. On the other hand, there is a dearth of studies from countries like Saudi Arabia, Iran, Kuwait and Qatar, which are home to some large IB institutions. Future researchers might want to focus on these geographies. Additionally, we found only 5 studies involving data points from multiple countries, suggesting that academics should prioritize investigating the cross-country and cross-cultural nuances in IB. This research direction would offer valuable insights to marketers in the IB domain, guiding their strategies and decision-making.

<Insert Table VI here>

4.2.2 Exploration themes

Our detailed review of the papers revealed four key contextual themes across the papers. The first theme focused on the "Adoption and acceptance of IB". Papers exploring this theme investigated the determinants influencing individuals' decisions to opt for either conventional or Islamic banking (e.g., Butt *et al.*, 2018; Ezech, 2022). Additionally, they examined the adoption patterns of non-Muslim customers, shedding light on their motivations and perceptions regarding IB services (e.g. Mustapha *et al.*, 2022). This theme also included barriers to the adoption of IB. The second theme focused on "Customer satisfaction and loyalty in IB". Papers herein investigated how customer satisfaction mediates the relationship between customers and various IB products and services, emphasizing its impact on overall customer loyalty and retention (e.g., Abd Aziz, 2018; Muflih, 2021). The third theme revolved around "Sharia compliance and ethics in IB". Papers examining this theme explored the ethical and regulatory aspects associated with IB practices (e.g., Hoque *et al.*, 2022; Saqib *et al.*, 2016; Usman *et al.*, 2022). This exploration encompassed supply sale contracts, regulatory frameworks for loan agreements, and the application of Tawarruq (Panggi, Amin and Shaikh, 2022), a prominent Islamic financing mechanism. The fourth theme delved into the unique product and service characteristics of

IB (Jamshidi and Hussin, 2016; Amin *et al.*, 2022). This involved comparing and contrasting conventional and Islamic banking systems, understanding the contractual agreements between Islamic banks and insurance companies, and exploring the factors influencing customer choice in Islamic investment products.

4.3 Characteristics

4.3.1 Independent variables

Figure 5 illustrates the various subcategories of independent variables commonly examined in research studies. Consumer-related variables focus on the consumer experience aspect and are grouped into four sub-groups, including consumer perception (n=8), financial dimensions (n=5), service dimensions (n=9), and usability dimensions (n=6). Numerous studies examine independent variables that fall into distinct categories. For instance, 113 test religiosity and trust as consumer perception variables along with perceived ease of use from the usability dimension. Religiosity is observed to be a significant driving force influencing consumer preferences (Junaidi *et al.*, 2022; Tegambwage and Kasoga, 2023), behavioral intentions in general (Panggi, Amin and Shaikh, 2022), and loyalty in specific (Suhartanto *et al.*, 2019) for IB products. Further, the consumer experience dimension factors like attitude, trust and social influence act as determinants of IB/IB product adoption (Ezeh, 2022; Maryam *et al.*, 2022) Also, substantial attention is provided to studying the influence of the consumer attitude on behavioral intention to adopt Islamic banks (Janah, Medias and Pratiwi, 2020; Alzadjal *et al.*, 2022; Hoque *et al.*, 2022; Maryam *et al.*, 2022; Said *et al.*, 2022) or associated products/services like Islamic credit cards (Amin, 2013; Ali, Raza and Puah, 2017; Johan *et al.*, 2020), Tawarruq (Haron and Mohamed Barre, 2023), takaful (Farhat, Aslam and Sanuri, 2019) and home financing (Panggi, Amin and Shaikh, 2022).

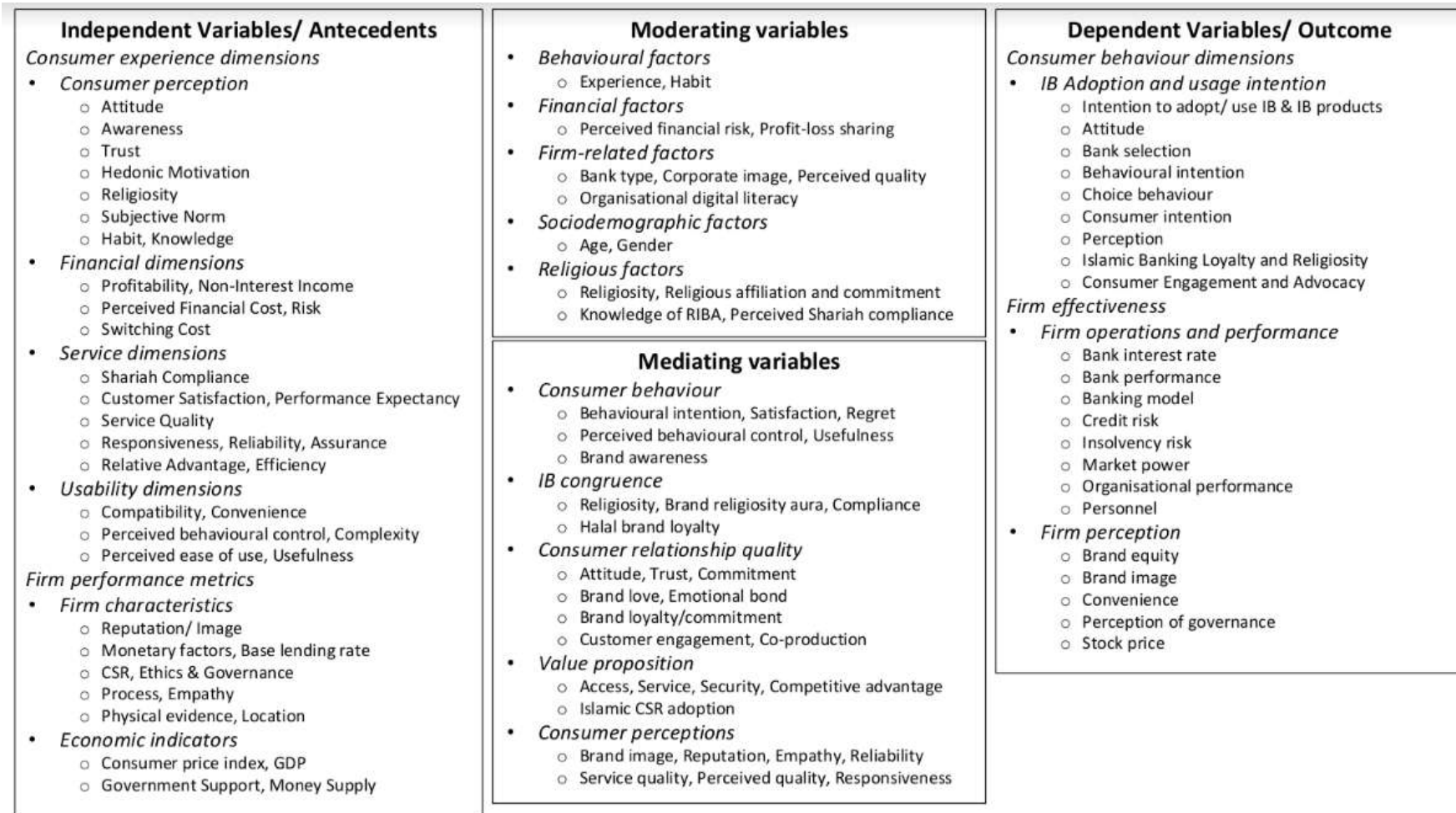
In total, 28 independent variables were consumer-related, whereas 13 independent variables were firm-related, and focussed on measuring firm performance, including firm characteristics (n=9) and economic dimensions (n=4). Though relatively nominal importance is given to firm-related variables, bank image is substantially observed to be a significant factor influencing customer intention (Kaakeh, Hassan and Van Hemmen Almazor, 2019) and satisfaction (Iqbal, Nisha and Rashid, 2018), as well as business outcome (Anouze, Alamro and Awwad, 2019) The other significant firm characteristic variable

of interest focusing on customer service is empathy (Awan, Bukhari and Iqbal, 2011; Saleh *et al.*, 2017; Khamis and AbRashid, 2018) The economic dimension includes indicators such as the consumer price index and gross domestic product (Haron and Nursafiza Wan Azmi, 2008; Akhtar, Akhter and Shahbaz, 2017) that reflect the macroeconomic conditions. Thus, the studies comprehensively cover independent variables on consumer experience dimension and firm performance metrics.

4.3.2 Dependent variables

Based on the review of dependent variables, the study outcomes detail CB dimensions (n=19) and firm effectiveness (n=14). The outcome of CB dimensions includes (1) IB adoption and usage intention, (2) IB loyalty and religiosity and (3) consumer engagement and advocacy. The firm effectiveness outcome includes (1) Firm operations and performance and (2) Firm perception. The variables of intention to adopt/ use IB products and services have been widely studied (example: (Butt *et al.*, 2018; Kaakeh, Hassan and Van Hemmen Almazor, 2019; Ezech, 2022; Maryam *et al.*, 2022; Mohd Thas Thaker *et al.*, 2022). The other consumer-related variables in this category that have received attention are attitude (Sen, Antara and Sen, 2020), perception (Riaz, Khan and Khan, 2017), choice behavior (Amin *et al.*, 2022; ElMassah and Abou-El-Sood, 2022), and intention (Maryam *et al.*, 2022; Panggi, Amin and Shaikh, 2022; Samsudeen, Selvaratnam and Hayathu Mohamed, 2022). Consumer loyalty is the other research stream with significant attention (example: (Abdul Hadi and Muwazir, 2021; Ab Hamid, Maulan and Wan Jusoh, 2022; Saiti, Ardo and Yumusak, 2022; Tegambwage and Kasoga, 2023)). The measures related to the IB-specific factor of religiosity are largely considered as an independent variable than as a dependent variable (Abou-Youssef *et al.*, 2015). The advocacy research stream examined the influence of word of mouth towards IB (Sumaedi, Juniarti and Bakti, 2015) and the associated behavioral engagement (Yasin, Porcu and Liébana-Cabanillas, 2020).

Figure 5: Summary of quantitative variables



The firm-related research is nominal and focuses on the outcome variables of organizational (bank) performance (Lebdaoui and Chetoui, 2020; Suandi *et al.*, 2023), risk factors (credit risk and insolvency risk - Abedifar *et al.*, 2013) on one side and firm perception on the other side. The firm perception measures include variables such as brand equity and brand image (Altaf *et al.*, 2017), convenience (Saleh *et al.*, 2017) and perception of governance (Oladapo *et al.*, 2019). Thus, extant literature is observed to focus on consumer-related aspects detailing the behavioral dimension substantively.

4.3.3 Mediating variables

Of the 135 articles included in our analysis, 46 (34% of the total) incorporate mediating variables in their research design. The mediators prevalently covered in IB literature include four factors, namely CB, relationship quality, perceptions and value proposition. CB concepts such as behavioral intention, satisfaction, brand awareness, perceived behavioral control, perceived usefulness, regret, and other factors influencing consumer decision-making and behavior are widely studied in IB literature (e.g., Altaf *et al.*, 2017; Burhanudin, 2022; H. Mohd Thas Thaker *et al.*, 2022). Second, the factors of customer relationship quality, including attitude, assurance, brand emotional bond, brand love, brand loyalty, commitment, coproduction, customer engagement, satisfaction, and trust, have been studied (e.g., Abdul Rehman, 2012; Ismail, 2022). Third, customer perceptions factors like brand image, empathy, perceived quality, reliability, reputation, responsiveness, and service quality have been studied (e.g., Abdul Rehman, 2012; Altaf *et al.*, 2017). Finally, the value proposition factors encompassing access, competitive advantage, Islamic CSR adoption, security, and service have been comprehensively studied (e.g., Saleh *et al.*, 2017; Suandi *et al.*, 2023).

4.3.4 Moderating variables

Among the reviewed studies, about 9% of the investigation includes moderating variables, which can impact the strength or direction of the relationship between independent and dependent variables (Baron and Kenny, 1986). The moderating variables examined include behavioral factors such as experience (Samsudeen, Selvaratnam and Hayathu Mohamed, 2022; Parayil Iqbal, Jose and Tahir, 2023) and habit (Mohd Thas Thaker *et al.*, 2022), financial factors such as profit-loss sharing and perceived financial risk (Hoque *et al.*, 2022), firm-related factors such as the type of bank (Rizkiah *et al.*, 2021) and

corporate image (Abd Aziz, 2018), religious factors such as religiosity (Alzadjal *et al.*, 2022; Tegambwage and Kasoga, 2023) and Shariah compliance perception (Saqib, Farooq and Zafar, 2016), and socio-demographic factors such as age and gender (Samsudeen, Selvaratnam and Hayathu Mohamed, 2022; Parayil Iqbal, Jose and Tahir, 2023). By employing moderated mediation analysis, existing studies investigate the concept of bank affiliation, which encompasses the association between customers and a particular bank. This analysis considers the mediating role of behavioral outcomes (Abd Aziz, 2018; Saiti, Ardo and Yumusak, 2022; Parayil Iqbal, Jose and Tahir, 2023) and the moderating influence of customer readiness factors, such as experience (Parayil Iqbal, Jose and Tahir, 2023), in understanding this relationship. This includes investigating various dimensions such as usage (Mohd Thas Thaker *et al.*, 2022; Parayil Iqbal, Jose and Tahir, 2023), bank performance (Suandi *et al.*, 2023), attitudinal loyalty (Abd Aziz, 2018), brand equity and brand image (Altaf *et al.*, 2017).

4.4 Methods

Table VII summarises the research design characteristics of the reviewed studies, including the adopted empirical approach, target sample and sample size. Among the 135 studies, 83% conducted quantitative research, and 10% were qualitative research methods. The survey data was widely employed in quantitative research, with 102 articles (76%), and interview data was the preferred method for qualitative research, with 8 articles (6%). Mixed method research that uses both qualitative data and quantitative data was employed in 6 articles (4%), and 5 articles were conceptual in nature. For example, a quantitative customer survey followed by a qualitative in-depth interview was used to examine the determinants of low IB adoption (Butt *et al.*, 2018) and the barriers to it in Pakistan (Butt *et al.*, 2011). A similar approach is taken to study the effect of religiosity on consumer attitude (Abou-Youssef *et al.*, 2015) and the role of culture, with a focus on religion and gender, in consumer choice for IB (ElMassah and Abou-El-Sood, 2022).

<Insert Table VII here>

The group of customers/ investors was the widely studied sample type (101 articles; 81%), followed by managers/ experts/ employees (11 articles; 8%). Most studies include primary data with a sample size in the range of 101-500 (69%). Only 3 studies exceeded 1,000 observations; specifically, 2 studied

customer satisfaction with IB by collecting a survey from 1,511 customers. While the CB factors influencing potential demand for IB (Puteri, Parsaulian and Azman, 2022) were studied with a sample of 1,818 customers and home country bias for IB adoption (Omran *et al.*, 2022) was explored with a sample of 1,128 customers. Thus, the studies dominantly employ customer survey methods to study CB in IB.

5. Avenues for future research

We provide avenues for future research in two streams: a) Additional variables that need exploration for improving our understanding of CB in the domain of IB and b) Broad themes for research.

5.1 Additional CB variables that need exploration

Our review showcased independent, mediating, and moderating factors within both consumer-related and firm-related domains that impact the consumers' outcome variables. However, this understanding can be further enriched by considering additional variables of conceptual importance. For instance, investigation of how consumers' adherence to broader Islamic ethical values, beyond mere religiosity, influences their decisions and preferences in IB. Research is also warranted into psychological variables such as consumer attitudes towards risk, perceived control, and psychological ownership, which can significantly impact decision-making in the context of IB. There is also a likelihood of influence of social networks, including family, friends, and community, on individuals' choices and behaviours. Variables related to financial literacy among consumers and their view of environmental and sustainable practices of Islamic banks also need evaluation. With the growing influence of technology in IB, the comfort of individuals with technology, especially mobile banking, digital payments and fintech is likely to have a strong influence on consumer outcomes. Studies exploring sustained consumer engagement with IB institutions can evaluate the holistic customer experience, encompassing factors like the ease of service, personalized interactions, and post-purchase satisfaction. Finally, understanding the impact of cultural variables on consumer perceptions and behaviours within IB, also warrants significant examination.

5.2 Broad themes for research

Future research in the field of CB in the domain of IB should aim to validate findings across different affiliations and states (Junaidi *et al.*, 2022). This includes using various instruments to study the effects of religion on brand image and materialism reactance (Junaidi *et al.*, 2022), exploring alternative mechanisms and variables, and incorporating broader perspectives to understand the differences and similarities between Islamic and conventional banking practices (Abbas *et al.*, 2020). Additionally, future studies should focus on developing the appropriate structure of Istijrar financing and addressing related challenges (Rahman and Chowdhury, 2023). Further investigation is needed to develop incentive paradigms and control procedures that can reduce rule violations. Similarly, a more comprehensive understanding of Tawarruq could be achieved by incorporating a wider range of data, including the views of Shariah scholars (Haron and Mohamed Barre, 2023). Another important area for future research is examining the moderation effects of variables such as attitudes and demographic factors on the relationship between religion and CB (Tegambwage and Kasoga, 2023). Exploring customers' perceptions of liquidity factors in IB and studying the perceived financial risk in purchasing Islamic bank products are also areas that require further investigation (Hoque *et al.*, 2022).

Future studies could expand the analysis to include a cross-country perspective and examine new determinants that promote IB at the international level (Alharthi *et al.*, 2021). Investigating predictors of intention to deal with Islamic banks using a decomposed framework of TPB and verifying the proposed models using different analytical techniques would provide valuable insights (Alzadjal *et al.*, 2022). Additionally, exploring the influence of Islamic banks' service experience components and Shariah compliance on service quality and customer satisfaction is a recommended avenue for future research (Ahmed *et al.*, 2022). Other potential research areas include exploring internal factors (e.g., institutionalized religion, economics, exceptional knowledge or community) and external factors (e.g., Islamic bank operation, organizational comparability, and relationships between Islamic banks and consumers) from the perspective of marketing and religiosity (Junaidi, Wicaksono and Hamka, 2022). Future research could also examine the role of regulation in strengthening or weakening CB, especially for Islamic banks that rely on government regulations for support (Puteri, Parsaulian and Azman, 2022).

A comprehensive model of consumer loyalty could be developed by including other aspects such as quality, satisfaction, and value. Investigating the motives behind the patronage of IB services, especially among non-Muslims, would help attract a broader customer base.

Finally, CB in IB literature explores adoption of IB and financial services by Muslims and non-Muslims. It will be beneficial to explore through the lens of cultural pluralism, where accepting products and services from other culture has become the norm, to gain broader perspectives and contribute to overall CB literature. Islamic marketing, being a specific case of ethnic marketing, places religion as the central tenet guiding one's way of living (Floren *et al.*, 2020). The emphasis of current IB literature on Islamic principles will be of significant use for the overall CB literature if the principles are aligned and explained using broader concepts, such as sustainability or sustainable development goals. This will enable to appeal beyond the confines of the Muslim market and make a significant contribution to the CB literature on ethnic marketing (Kumar *et al.*, 2022).

6. Conclusion

The present study consolidates existing literature on CB in IB and provides a comprehensive analysis of the reviewed articles, research topics, prevailing theories, research settings, important variables, and research methods. This study provides an in-depth understanding of the burgeoning field of CB in IB through a structured review and bibliometric analysis. Our contributions to CB in IB literature are multifaceted. Firstly, the bibliometric analysis highlights the most influential journals in the field. Secondly, by employing the TCCM framework, we identify the theories, research context, characteristics, and methods utilized in IB research.

CB in IB research draws from Psychology and Sociology to explain CB, emphasizing the need for a multidisciplinary approach. Geographically, Malaysia, Pakistan and Indonesia emerged as leading countries (contributing 52%) to study CB in IB, suggesting the importance of expanding studies to Islamic countries beyond these geographies (e.g., Saudi Arabia, Iran, Kuwait). The research also reveals a focus on consumer-related independent variables that influence brand outcomes, calling for a deeper understanding of how marketers can foster customer engagement in IBs. Methodologically, the IB

1 context heavily relies on consumer surveys, with qualitative studies playing a limited role. Over the
2 past years, the progression of CB in IB research has been tracked using co-occurrence analysis of author
3 keywords along with co-citation analysis of cited references. Theoretical perspectives and constructs
4 from fields ranging from consumer psychology to marketing applications have been applied in this
5 field. In conclusion, this study not only contributes to the existing body of knowledge on CB in IB but
6 also offers new directions for future research. Within the TCCM framework, we have explored the
7 various theories employed, research contexts, characteristics, and methods to further expand our
8 understanding of CB in IB.

9 The insights gained from this review can significantly influence public policy, public attitudes, and
10 consumers' behavior in IB in several ways. Firstly, it suggests that understanding the differences and
11 similarities in CB between Islamic and conventional banking practices, as emphasized in the literature,
12 can guide policymakers in crafting regulations that accommodate the unique aspects of IB (Abbas *et*
13 *al.*, 2020). Second, insights into specific financing models like Istijrar and the complexities of Tawarruq
14 can inform the development of regulatory frameworks that address challenges associated with these
15 practices (Rahman and Chowdhury, 2023). By delving into the moderation effects of variables such as
16 attitudes and demographic factors on the relationship between religion and CB, research can shed light
17 on how public attitudes shape the effectiveness of IB policies (Tegambwage and Kasoga, 2023).
18 Understanding the motives for non-Muslims to patronize these services can guide marketing efforts to
19 attract a broader customer base, contributing to the expansion of IB beyond its traditional demographic
20 (Alharthi *et al.*, 2021). Additionally, the exploration of internal and external factors from the perspective
21 of marketing and religiosity offers insights into how marketing strategies and regulatory support can
22 influence CB in IB (Junaidi, Wicaksono and Hamka, 2022). Finally, the development of a
23 comprehensive model of consumer loyalty, including aspects such as quality, satisfaction, and value,
24 can inform policymakers and financial institutions about key factors influencing long-term customer
25 relationships, potentially shaping loyalty-building initiatives in the IB sector.

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Table I: Recent articles reviewing literature related to Islamic Banking

Paper	Author(s)	Journal	Key findings
Influential and intellectual structure of Islamic finance: a bibliometric review.	Alshater et al., 2021	International Journal of Islamic and Middle Eastern Finance and Management	Six key research themes identified: Islamic finance basics, growth, and legitimacy; customer attitudes towards Islamic finance; accounting and social reporting in Islamic finance; performance and risk management in Islamic finance; Islamic financial markets; and efficiency of Islamic financial institutions.
What do we know about zakat literature? A bibliometric review.	Alshater et al., 2021a	Journal of Islamic Accounting and Business Research	The discussion on zakat encompasses its religious context, institutional framework, its role in poverty eradication, and the management of zakat distribution
A contemporary survey of Islamic banking literature	Hassan and Aliyu, 2018	Journal of Financial Stability	Recent studies emphasize the financial crisis, solvency, maqasid, disclosure, financial inclusion, and regulations; IB performance lags behind conventional counterpart
Islamic microfinance: A bibliometric review	Hassan et al., 2021	Global Finance Journal	Four main themes include principles, performance, and challenges in Islamic microfinance; sustainable development; women's empowerment; and the role of banks.
A survey on Islamic Finance and accounting standards	Hassan et al., 2019	Borsa Istanbul Review	Suggests looking beyond institutional financial standards and explores socio-economic impacts on the system, discussing functional activities and standards development processes of the reviewed bodies
A survey of Islamic finance research—Influences and influencers	Khan et al., 2021	Pacific-Basin Finance Journal	Research in Islamic finance is not limited by religious beliefs or geographical boundaries.
A bibliometric review of sukuk literature	Paltrinieri et al., 2019	International Review of Economics & Finance	Identified three research streams: Sukuk overview, related finance theories, and influence of sukuk on stock market

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Table II: Online database search

Database	Search String	Retrieval	# of articles
Scopus	{("islamic banking") AND (customer)} OR {"islamic banking") AND (consumer)} OR {"islamic banking") AND (user)} OR {"islamic banking") AND (marketing)} OR {"islamic banking") AND (branding)} OR {"islamic banking") AND (communication)}	May-23	529
EBSCO		May-23	338
ScienceDirect		May-23	197
Total			1064
Inclusion criteria			
Topic	Accepted articles need to be centered around elements of CB in IB. Authors should be able to contextually identify the articles through Title/Abstract review i.e., IB and terms related to CB must be a part of Title/Abstract/Author mentioned keywords		
Document type	Conceptual and Empirical articles published in reputed peer-reviewed journals. Following Paul et al. (2021) and (Hentzen <i>et al.</i> , 2022), articles had to be published in journals ranked in 2022 ABDC journal quality list		
Language	Language of publication needs to be English		
Exclusion criteria			
Topic	Articles not directly related to influencing CB e.g. CSR related, fund management, financing		
Document type	Books/ Book chapters and conference papers were excluded. Research articles published in journals not included in ABDC 2022 journal quality list		
Language	Articles not written in English		

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Table III: Journal-wise distribution of articles

Journal	# of Articles	# of citations
Journal of Islamic Marketing	77	1266
International Journal of Bank Marketing	11	1012
Qualitative Research in Financial Markets	11	140
International Journal of Emerging Markets	6	112
International Journal of Social Economics	3	40
Journal of Financial Services Marketing	3	1
Journal of Retailing and Consumer Services	2	44
Journal of International Financial Markets, Institutions and Money	2	10
Journal of Risk and Financial Management	2	0
Other Journals with one article	20	669
Total	135	3294

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Table IV: Most cited articles shaping marketing and CB in IB

Title	Year	Source title	Citations
Risk in Islamic banking	2013	Review of Finance	372
Why do Malaysian customers patronise Islamic banks?	2007	International Journal of Bank Marketing	302
Islamic banking: A study of customer satisfaction and preferences in Jordan	1999	International Journal of Bank Marketing	211
Incorporating attitude towards Halal banking in an integrated service quality, satisfaction, trust and loyalty model in online Islamic banking context	2013	International Journal of Bank Marketing	93
Customer's criteria for selecting an Islamic bank: Evidence from Pakistan	2011	Journal of Islamic Marketing	91
Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships	2018	International Journal of Bank Marketing	90
Effects of religiosity on consumer attitudes toward Islamic banking in Egypt	2015	International Journal of Bank Marketing	90
Factors influencing Malaysian bank customers to choose Islamic credit cards: Empirical evidence from the TRA model	2013	Journal of Islamic Marketing	74
Customer satisfaction and loyalty in Malaysian Islamic banks: A PAKSERV investigation	2015	International Journal of Bank Marketing	69
Service quality and customer satisfaction in the banking sector: A comparative study of conventional and Islamic banks in Pakistan	2011	Journal of Islamic Marketing	64

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Table V: Key theories and theoretical frameworks

Theory	Count
Theory of Reasoned Action	12
Theory of Planned Behavior	12
SERVQUAL Model	10
Technology Acceptance Model	6
Diffusion of Innovation Theory	5
CARTER Model	4
Unified Theory of Acceptance and Use of Technology (UTAUT)	4
Relationship Marketing Theory	2
Resource-Based View Theory	2
Other Theories	33
Without Theoretical Grounding	47

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Table VI: Classification by country of analysis

Country	#	%	Exemplar studies
Malaysia	28	21%	Mustapha et al, 2022; Amin <i>et al.</i> , 2022; Mohd. Thas Thaker et al.(2020)
Pakistan	21	16%	Maryam <i>et al.</i> , 2022; Riaz <i>et al.</i> , 2017; Altaf <i>et al.</i> , 2017
Indonesia	20	15%	Asyari <i>et al.</i> , 2022; Usman <i>et al.</i> , 2017
Nigeria	6	5%	Saiti <i>et al.</i> , 2022; Ezech, 2022;
UAE	6	5%	ElMassah and Abou-El-Sood, 2022; Albaity and Rahman, 2019
Bangladesh	5	4%	Ahmed <i>et al.</i> , 2022; Sen <i>et al.</i> , 2020
Jordan	4	3%	Anouze <i>et al.</i> , 2019
Morocco	3	2%	Lebdaoui <i>et al.</i> , 2022
Oman	3	2%	Alzadjal <i>et al.</i> , 2022
South Africa	3	2%	Roberts-Lombard, 2020
Tanzania	3	2%	Ismail, 2022
UK	3	2%	Riaz <i>et al.</i> , 2017

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Table VII: Research design characteristics

Design element	#	%
<i>Empirical Approach</i>		
Quantitative		
Survey	102	76%
Experiment	1	1%
Others	8	6%
Qualitative		
Case study	1	1%
Interview	8	6%
Exploratory research	4	3%
Conceptual	5	4%
Mixed methods	6	4%
<i>Sample Type</i>		
Customers/ Investors	109	81%
Managers/ Experts/ Employees	11	8%
Companies	2	1%
Dataset	4	3%
Other	2	1%
Not specified	7	5%
<i>Sample Size</i>		
1-100	12	9%
101-500	93	69%
501-1000	16	12%
1001+	3	2%
Not specified	11	8%

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