



Systematic literature review on islamic bank customer adoption

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ABSTRACT

The development of Islamic banking has been widespread in Muslim-majority and non-Muslim countries. In the process of such developments, it is known that the adoption of Islamic banking products and services is an interesting phenomenon to study. This study aims to uncover the supporting factors for adopting Islamic banking in various countries. With a systematic literature review approach to publications in databases of reputable journals, this study has recognized that the adoption process of Islamic banking can be understood through the Diffusion of Innovation theory, Theory of Planned Behaviour, and Theory of Reasoned Action, including modifications. The religiosity aspect is a factor that exerts internal influence in the adoption of Islamic banking, while the environmental support factor is an external factor that supports adoption. This study has confirmed that adoption theories have become a powerful platform for understanding the acceptance of religiously motivated products for consumers with different backgrounds of religiosity.



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INTRODUCTION

The Islamic banking (IB) business model takes the quintessence of Islamic sharia rules that reject all tyrannical practices in savings and loan transactions (Warsame and Ireri 2016). It aims to reduce social equality and poverty by avoiding the exploitation of partnerships with fair profit and loss-sharing platforms. (Lujja, Rusni, and Hassan 2016). Islamic banking was developed by prioritizing moral and ethical guidelines by rejecting forms of speculation, gambling, and usury/interest in financial transactions (Nurul Shahnaz Mahdzan, Zainudin, and Au 2017). In practice, Islamic banking has become a new model in the banking business rooted in the usury system for many years.

Islamic banking, which has grown since the 1970s, has been adopted as an alternative to the banking system in various countries with exponential development (Kaabachi and Obeid 2016; Obeid and Kaabachi 2016). In the last decade, Islamic banking has grown in more than 74 countries and continues to grow due to its attractiveness with the concept of sharing fair profits and losses (Lujja, Rusni, and Hassan 2016; El Mallouli and Sassi 2022). In countries with minority Muslim populations, the penetration of the Islamic banking industry is intended as an effort to serve the niche market of financial players who feel under this system (Obeid and Kaabachi 2016; Sarker, Khatun, and Alam 2020; Lujja, Rusni, and Hassan 2016; Han 2019). Islamic banking has proven to be a significant player in world banking with the proliferation of new systems contrary to conventional banking practices.

Factually, Islamic banking operates in three regional characters, namely: 1) in a country that fully applies sharia law as state law; 2) on the territory of a country that operates Islamic banking adjacent to conventional banks; and 3) on the territory of a country with a non-Muslim majority population (Bukair 2018). In countries with sharia law systems, the application of Islamic banking is part of the constitutional mandate. In secular and non-Muslim majority countries, Islamic banking operations are seen as a business service that complements the conventional system. Implementing the Islamic banking system has been proven to open up opportunities for alternative economic systems and complement the competition for banking services for the public (Mohd Thas Thaker et al. 2020; Susanto, Solikin, and Purnomo 2022).

As a relatively new banking system, Islamic banking has undergone a complex adoption process in its various marketing geographies. This is inseparable from the language of instruction, terms, and systems derived from Islamic teachings. The similarity of some Islamic banking products with conventional banking products often provides arguments and debates among industry players (Ezeh and

Nkamnebe 2020). In addition, the growth of Islamic banking that was not followed by the Islamic economic system was an obstacle to adopting this new system (Khurshid and Mahmood 2020).

The concept of Islamic banking has attracted various researchers to uncover the adoption process on the user side. Many researchers attribute the adoption of Islamic banking to a process of innovation in a conventional economic system built up (Ali and Puaah 2017; Ezeh and Nkamnebe 2022). Diffusion of Innovation (DOI) Theory (Rogers 1962) has been used to uncover the adoption process of Islamic banking researchers. This adoption process is aligned and can be reviewed as the process that occurs in digital payment adoption for specific consumer segments with an ease and benefits approach (Susanto et al. 2022). A study (N S Mahdzan, Zainudin, and Au 2017) revealed that understanding the Islamic banking model and the perception of excellence strongly influence the adoption process in the context of the DOI. While in the study (Ezeh and Nkamnebe 2021) provides an extended version of the DOI by involving variables of relative advantage, compatibility with trust, social influence, knowledge, and government support in its test model.

On the other hand, various studies of Islamic banking adoption using the Theory of Planned Behaviour (TPB) (Ajzen 1985; 2011) approach were also found, which globally has been referred to as one of the solid psychological theories to use in the study of the motives and impulses of consumption behavior. This theory in the study (Han 2019; Lujja, Rusni, and Hassan 2016) has significantly influenced Islamic banking adoption. Therefore, the SDGs in the study are placed as a method of understanding consumers for their position and environment that influence the decision to use value-based banking services.

Various variations exist in the findings of factors influencing the adoption of Islamic banking, thus providing an opportunity to formulate a new model based on the study results. Using the Systematic Literature Review approach, this study seeks to identify Islamic banking adoption models in various geographies to be systematically reformulated as model recommendations. These recommendations are expected to be the following research framework that will enrich the study of Islamic banking adoption.

Islamic banking is a transaction system based on the Islamic belief system and chosen primarily by its adherents based on religious commitments (Aziz and Afaq 2018). Islamic banking distinguishes itself from the conventional banking system by applying sharia-based financial transaction services (Islamic law), where usury is prohibited. This is the case with the prohibition on types of transactions that contain *maysir* (gambling) and *gharar* (uncertainty). In addition, to close the loopholes against these illicit transactions, Islamic banking provides solutions in the form of Muzaraha (agency), Ijarah (lease), and Musharakah (partnership) products, which are based on the principles of profit and loss sharing, underlying assets and buying and selling commodities (Butt et al. 2018; Lujja, Rusni, and Hassan 2016; Hermawati et al. 2021).

The religious system in Islam requires its adherents to fully use religious rules related to their relationship with the Creator and, more broadly, encompassing their relationship with nature and man. Therefore, Muslims put themselves in the position to always abide by ethical and moral rules and align themselves with public and private rules (Bukhari, Hashim, and Amran 2020). In consumption behavior, Muslims must ensure that all products they use are halal, including in financial and banking transactions. Islam accepts the banking system but implements a system that stands on certainty, equality, and justice for its stakeholders (Lujja, Rusni, and Hassan 2016; Hermawati et al. 2021; Al Balushi, Locke, and Boulanouar 2019).

Ideal Islamic banking operates within the Islamic economic system. In various countries, it was found that Islamic banking can coexist with conventional banking. This system aims to encourage the expansion of economic activity in society, absorption of labor, equal welfare distribution, and a fair business culture (Mohammed, Bilal, and Khan 2022). In addition, Islamic banking wants financial inclusion where all stakeholders benefit from financial cooperation that is established above values and norms (Mindra et al. 2022).

RESEARCH METHODS

This study applies the Systematic Literature Review (SLR) approach using a database of research results at Scopus outlets. The purpose of using SLR is to obtain a formulation of the understanding of the factors influencing the adoption of Islamic banking in various geographies. The findings of previous studies will be grouped based on the geographical locus of the study and then assess the adoption factors in the region based on similarities and differences. This study also seeks to

uncover research trends in adopting Islamic banking using a bibliometric approach. This approach describes the amount of research within the 2012–2022-time frame and other metrics used for article impact.

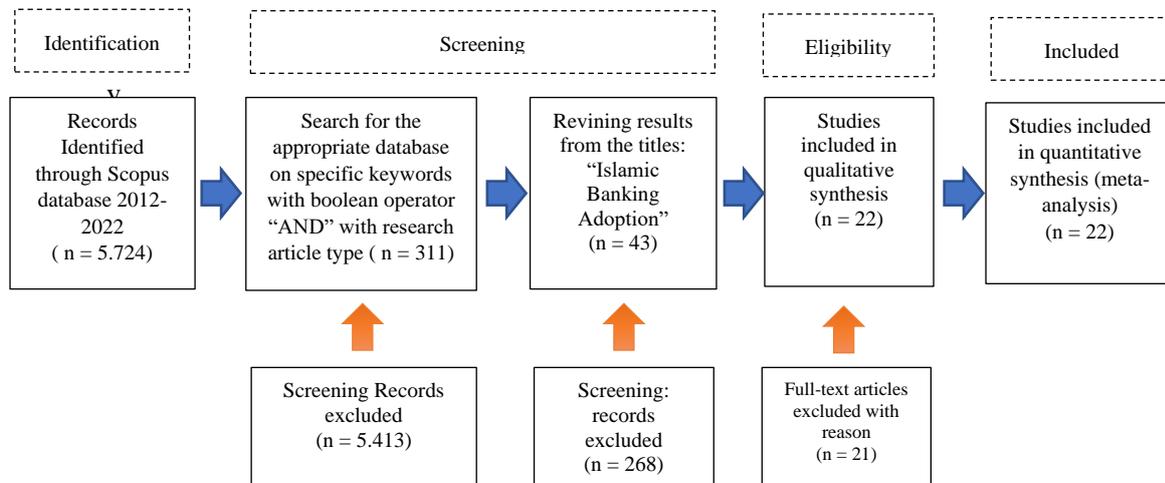


Figure 1 Data Selection Procedure

Based on search activity against metadata on Scopus' central database, 5,724 publications with the search word "Islamic," "Banking," and "Adoption" were found. Furthermore, filtering was carried out with the terminology "Islamic Banking" and "Adoption" and found as many as 311 articles in the 2012-2022 publication. In order to ensure that the metadata matches the most appropriate terminology, 43 articles with the title "Islamic Banking Adoption" were selected. While at the qualitative stage, 22 articles are processed as objects of study.

RESULTS AND DISCUSSION

The publication of the adoption of Islamic banking has attracted various researchers from Islamic-majority countries, as well as from countries with different backgrounds of religiosity. This is due to the contrasting business model differences between Islamic banking, which is seen as a business model that restructures the existing conventional banking system (Butt et al. 2018). Furthermore, the rapid development of Islamic banking that has occurred globally since the 1975 era, marked by the operation of the Faisal Bank in Egypt (Ezeh and Nkamnebe 2018), has been found increasingly accepted by people in the regions of Asia, Africa, the Middle East, and Europe.

Based on metadata obtained from the publication database, it was found that the research trend of Islamic banking adoption has formed various research clusters. For example, figure 2 illustrates that there are six research clusters related to the adoption of Islamic banking, namely: 1) clusters with a central point of discussion of Islamic Banking; 2) clusters with the central point of Islamic Banking Product; 3) clusters with a central point of adoption; 4) clusters with Islamic banking study centers; 5) clusters with central banking points; 6) clusters with the center point of a Muslim country.

In the adoption process, various researchers found driving factors with similar motives so that they were clearly patterned, and then they were researched with a theory approach to adoption and innovation. On the other hand, there are also differences in the substance of the research they have found. This section will map the similarities and differences in these researchers' findings. Table 1 presents the publication's identity and the methods and settings used by the researchers in their publication.

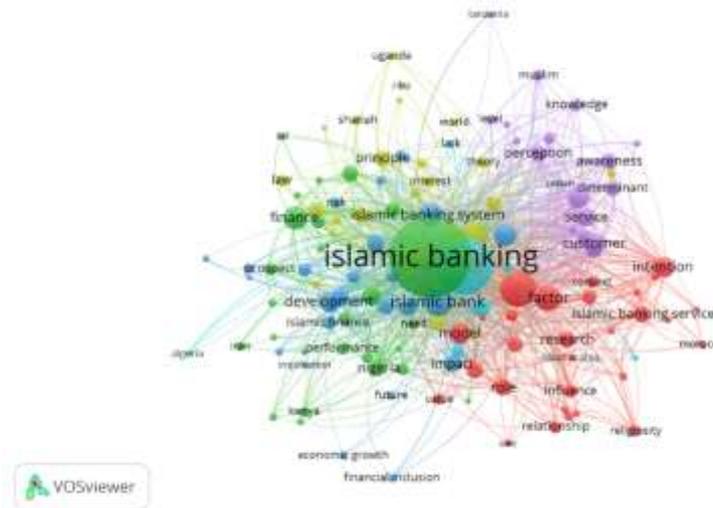


Figure 2 Islamic Banking Adoption Publication Cluster

Based on a search of the publications in Table 1 above, it is known that the adoption process of Islamic banking occurs not only in countries with Muslim-majority populations but in countries with non-Muslim majority populations. There is an empirical fact that the diffusion of the Islamic banking system turns out to be in demand by people with different religious backgrounds. In the study (Bukair 2018), the adoption of Islamic banking among non-Muslims is due to the perception of good governance in IBs and their ability to operate side-by-side with conventional banking. Furthermore, the study (Mohd Thas Thaker et al., 2020) revealed that non-Muslims who have become IB customers have loyalty to this service with factors that shape comfort, pricing, reliability and responsiveness, operational risk, security, and value-added services. This shows a perception of more service factors for non-Muslims who have become IB customers.

Table 1 Substance, Setting, and Research Methods Themed on the Adoption of Islamic Banking

Researchers	Substantial	Setting
(Lujja, Rusni, and Hassan 2016)	Theory of Reasoned Action (TRA)	SEM with 327 respondents in Uganda, Africa
(Kaabachi and Obeid 2016)	Bank reputation, awareness of Islamic banking, relative benefits, compatibility, complexity, perceived risk, and consumer intent	SEM with 239 respondents in Tunisia, Africa
(Han 2019)	Theory of Planned Behaviour (TPB)	SEM with 669 respondents in China
(Ezeh and Nkamnebe 2018)	relative excellence, compatibility, complexity, observability, trial, uncertainty, promotional efforts, awareness, customer engagement, perception of information quality, profit/loss sharing, and religiosity	A conceptual framework for Islamic banking adoption in Nigeria, Africa
(Nawaz, Hilmy, and Gunapalan 2020)	Unified Theory of Acceptance and Use of Technology (UTAUT 2) in the adoption of internet banking for Islamic banking consumers	SEM with 576 respondents in Sri Lanka
(Sudarsono, Tumewang, and Kholid 2021)	awareness, bank reputation, perceived complexity, perceived compatibility, perceived risk, relative advantage, religiosity, and social influence	SEM with 550 respondents in Indonesia

Researchers	Substantial	Setting
(Ashurov and Othman 2019)	awareness, product knowledge, relative superiority, social norms, and perceived trust	SEM with 408 respondents in Tajikistan
(Maryam, Mehmood, and Khaliq 2019)	Theory of Reasoned Action (TRA)	SEM with 400 respondents in Pakistan
(Ezeh and Nkamnebe 2021)	Diffusion of Innovation (DOI) Theory	SEM with 385 respondents in Nigeria
(Charag, Fazili, and Bashir 2020)	Theory of Reasoned Action (TRA)	SEM with 310 respondents in Kashmir
(Obeid and Kaabachi 2016)	Religiosity, amount of information available, relative benefits, compatibility, and social influence	SEM with 239 respondents in Tunisia
(Bukair 2018)	Perceived religious effects, Perceived threats of violence, Perceived innovations, Perceived benefits, knowledge, Readiness to Comply with Sharia Law	Descriptive Statistics with 975 respondents in Ghana
(Ezeh and Nkamnebe 2020)	Knowledge, relative superiority, and customer religion	Descriptive Statistics with 345 respondents in Nigeria
(Mohd Thas Thaker et al. 2020)	convenience, product price, reliability and responsiveness, operational and security risks, and value-added services in building loyalty	SEM with 300 respondents in Malaysia
(Su'un et al. 2018)	perceived knowledge, perceived benefits, perceived innovation, perceived religious promotion, customer attitudes and readiness to comply with sharia, and perceived threats of violence	SEM with 600 respondents in Ghana
(Ali and Puah 2017)	Diffusion of innovation (DOI) Theory	SEM with 540 respondents in Pakistan
(Parayil Iqbal, Jose, and Tahir 2022)	Unified Theory of Acceptance and Use of Technology (UTAUT 2) in the adoption of mobile banking for Islamic banking consumers	SEM with 329 respondents in Maldives
(Mindra et al. 2022)	Theory of Reasoned Action (TRA)	Multivariate analysis with 300 respondents in Uganda
(El Mallouli and Sassi 2022)	Diffusion of innovation (DOI) Theory	A conceptual framework for the adoption of Islamic banking in Morocco
(Ezeh and Nkamnebe 2022)	Knowledge, relative superiority, social influence, trust, and compatibility	SEM with 350 respondents in Nigeria
(Aziz and Afaq 2018)	Theory of Reasoned Action (TRA) and Decomposed Theory of Planned Behaviour (DTPB)	SEM with 186 respondents in Pakistan

Source: research data, 2022

The religiosity aspect seems to have become a common factor that has emerged as a supporter of IB adoption in society. This is related to the characteristics of the Islamic banking business model, which is derived from Islamic teachings and rules. The impulse of religiosity was found to have a significant effect on the study (Sudarsono, Tumewang, and Kholid 2021; Charag, Fazili, and Bashir 2020; Obeid and Kaabachi 2016), Although in different geographical settings. This fact shows that the adoption of IBs in its consumer segment has more to do with the awareness of complying with their

obligations to religion. Based on these findings, several studies provide conclusions regarding the linearity of people's religiosity with the motivation and intention to use Islamic banking services.

Discussion

From a theoretical point of view, studies and publications regarding the adoption of IB are widely related to theories related to the motives and factors of technology adoption. For example, the Diffusion of Innovation (DOI) Theory (Rogers 1962) shapes researchers' understanding of IB adoption as an innovation in society. The IB adoption process based on this theory needs to be supported by communication channels that support the process, momentum factors, and social systems. The study (Ezeh and Nkamnebe 2018) provides a conceptual framework for the IB adoption process that rests on the ability of IB providers to provide a perception to the public regarding the benefits, complexity, quality of information, and consumer engagement. On the other hand, internal community factors in the form of religiosity are factors supporting IB adoption.

The Theory of Planned Behaviour (TPB) theory has been used to understand the adoption process of Islamic banking. In the study (Han 2019) using the SDGs approach, it was found that attitude, subjective norm, perceived behavior control, and religious obligation factors significantly shaped IB adoption in countries with non-Muslim populations. While in the study (Aziz and Afaq 2018) using the terminology Decomposed Theory of Planned Behaviour found that attitudes and subjective norms have significantly influenced ib adoption. However, this study shows that perceived behavioral control factors did not significantly influence the adoption process.

The Theory of Reasoned Actions (TRA), an integral part of the Theory of Planned Behaviour found in various publications, is used to understand the IB adoption process in different settings. A study by (Lujja, Rusni, and Hassan 2016) emphasized that aspects of trust have been a shaping source of adoption mediated by subjective and attitude norms. In the study (Maryam, Mehmood, and Khaliq 2019) involving more TRA factors with an expanded understanding, it was found that reputation, cost-benefit perceptions, religious obligations, and social influences became supporting factors influencing IB adoption. Meanwhile, this study found that knowledge, government, and business support had no significant effect. This is slightly different from the study's findings (Charag, Fazili, and Bashir 2020), where aspects of attitude, religiosity, culture, government support, and collectively perceived risks are factors supporting ib adoption. This difference shows that locus setting factors and external consumer conditions have influenced IB adoption. Differences in state policy and social support in each geography provide disparities in the individual conditions of IB consumers. In the study (Mindra et al., 2022), social influence negatively affected IB adoption.

On the other hand, the bank's reputation remains a significant influence on adopting Islamic banking. This is the case in general, in geographically Muslim-majority countries and non-Muslim majority countries. Banks, as intermediary institutions, have an essential role in being able to do business above public trust in their institutions. As found in the study (Kaabachi and Obeid 2016; Maryam, Mehmood, and Khaliq 2019), the reputation of Islamic banking significantly influences the adoption process in the community.

CONCLUSION

The development of Islamic banking has been found to have increased rapidly since its presence in the 70s globally. As a result, there is a strong interest in the bank's business model, which is based on the teachings and rules of the Islamic religion. This study has provided information on Islamic banking adoption research trends related to the Diffusion of Innovation, Theory of Planned Behaviour, and Theory of Reasoned Action theory approaches, including various modifications made by researchers.

This study provides information that the adoption process of Islamic banking is influenced by internal consumer factors, especially aspects of religiosity. This relates to the characteristics of the Islamic banking business model, which stems from the obligation to comply with religious rules, especially concerning the rejection of usury practices, gambling, and uncertainty. On the other hand, environmental aspects have influenced the community's IB adoption process. In non-Muslim majority geographic areas, this adoption process is influenced by confidence in the reputation of Islamic bank institutions as an alternative to conventional bank services.

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