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Customer experience in islamic banking: a systematic literature review

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Abstract
Customer experience (CX) has become a central strategic construct in retail banking, yet its treatment within the distinctive value system of Islamic banking where service delivery is inseparable from Shariah compliance remains fragmented and under-consolidated. This review systematically synthesises the empirical literature on customer experience in Islamic banking to identify its determinants, outcomes, theoretical foundations, methodological characteristics, research gaps, and future directions. A PRISMA 2020-based systematic literature review was conducted on a Scopus dataset exported using the query TITLE-ABS-KEY("customer experience" AND bank*) (n = 899 records). The SPIDER framework guided eligibility. After removing duplicates and non-English records, title/abstract screening and full-text eligibility assessment retained eight empirical journal articles focused on customer experience in Islamic banking. The evidence base is small, recent (2020–2026), and geographically concentrated in Indonesia, Jordan, and Bangladesh. Five determinant clusters emerged Shariah compliance and Islamic ethical values, service quality, digital and technological enablers, price/value perception, and relationship/experience management while satisfaction, loyalty, behavioural intention, trust, and competitive advantage constituted the principal outcomes. Customer satisfaction consistently operated as the pivotal mediating mechanism. Methodologically, the field is dominated by cross-sectional, survey-based partial least squares structural equation modelling and tends to proxy "experience" through the service quality–satisfaction–loyalty chain rather than measuring holistic experiential constructs. This is the first PRISMA-based synthesis to isolate customer experience specifically within Islamic banking from the broader banking-CX corpus, exposing the field's reliance on functional service-quality proxies and the near-absence of the global Islamic banking hub (Malaysia) and of experiential, longitudinal, and mixed-method designs. Islamic banks should design experiences in which functional service quality and symbolic Shariah authenticity are managed jointly, using satisfaction as the lever that converts trust into loyalty and advocacy. The review offers an integrated, evidence-based conceptual framework and a five-pillar future research agenda derived exclusively from the screened studies.

Keywords: Customer Experience, Customer Satisfaction, Islamic Banking, Service Quality, Shariah Compliance.

Introduction

Customer experience has evolved from a peripheral marketing concern into a decisive determinant of competitive advantage in financial services (Brun et al., 2017; Mbama & Ezepue, 2018). Decades of service research show that the quality customers perceive is manufactured in the everyday climate of service delivery (Schneider et al., 1998), and scholars have since developed dedicated instruments to measure customer experience in banking specifically (Garg et al., 2014). As products and interest rates converge across institutions, the accumulated quality of the interactions a customer gathers across touchpoints rather than the financial product itself increasingly explains why customers stay, deepen their relationship, and recommend a bank to others (Fernandes & Pinto, 2019).

These dynamics have been amplified by digitalisation. The migration of transactions to digital channels has reframed customer experience as an orchestration problem spanning branches, mobile applications, and artificial-intelligence-mediated service (Chauhan et al., 2022; Komulainen & Makkonen, 2018). Research on mobile and omnichannel banking demonstrates that experiential quality in these channels shapes trust, commitment, and loyalty (Komulainen & Saraniemi, 2019; Rajaobelina et al., 2018), and the newest wave of work examines how artificial intelligence chatbots, personalised recommendation, and AI-enabled service platforms reconfigures the experience itself (Al-Araj et al., 2022; Bhatnagr et al., 2024; Manser Payne et al., 2021; Peruchini et al., 2024; Sheth

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et al., 2022; Trivedi, 2019) and even shapes brand preference between banks (Ho & Chow, 2024). Across these literatures, customer experience is consistently connected downstream to satisfaction, loyalty, and word of mouth (Kamath et al., 2020; Kumar et al., 2022; Makudza, 2021; Manyanga et al., 2022).

These dynamics acquire a distinctive character in Islamic banking. Islamic banks operate under a dual mandate: they must deliver functionally competitive service while simultaneously demonstrating fidelity to Shariah principles that prohibit interest (riba) and reward transparency, fairness, and ethical conduct. For the Muslim consumer, therefore, the "experience" of banking is not only functional but also symbolic and spiritual an encounter in which service quality and perceived religious authenticity are evaluated together. This entanglement of the functional and the sacred means that theories and instruments developed for conventional banking cannot be transferred wholesale. Yet although the adoption of and willingness to use Islamic banking have received sustained attention (Islam & Rahman, 2017; Yousafzai & Yani-de-Soriano, 2012), the experiential dimension how customers actually experience Shariah-compliant service—remains comparatively underexplored, raising the question of whether the determinants and outcomes of customer experience operate differently when the value proposition is itself religiously constituted.

Recent developments have intensified this question. The rapid digital transformation of Islamic banks, the introduction of AI-enabled service features, and the maturing of Shariah-governance frameworks have each been argued to reshape how customers experience Islamic financial services. Yet the empirical literature addressing these shifts has accumulated in a scattered fashion, distributed across marketing, information-systems, and Islamic-finance outlets, and using inconsistent vocabulary "customer experience," "service quality," "satisfaction," "brand experience" often interchangeably. A consolidated account of what this literature collectively knows is therefore lacking.

Prior reviews have only partially addressed this need. The most directly relevant synthesis, a bibliometric analysis of service quality and customer satisfaction in Islamic banking (Bonang et al., 2025), maps productivity, citation, and co-word structures but, by design, describes the intellectual landscape rather than critically synthesising the substantive relationships between the determinants and outcomes of the customer experience. Bibliometric mapping answers "who, where, and how much"; it does not answer "what shapes customer experience, what does customer experience produce, and where is the evidence thin." The present review is motivated by precisely that residual gap.

Screening a broad Scopus corpus of 899 records retrieved with the query TITLE-ABS-KEY("customer experience" AND bank*) makes the gap concrete. Although customer-experience research in banking is expanding steeply—more than half of the corpus was published in 2024–2025 alone only a small fraction engages Islamic banking, and fewer still treat customer experience as their focal phenomenon. The Islamic-banking evidence that does exist is recent, methodologically narrow, and geographically lopsided, and it exhibits at least one outright empirical inconsistency regarding which service-quality dimensions matter most. A systematic, PRISMA-based consolidation is thus warranted not to add volume but to establish, transparently and reproducibly, the current boundaries of knowledge.

This review makes three contributions. First, it isolates through a transparent, reproducible PRISMA 2020 protocol the empirical customer-experience evidence specific to Islamic banking from the far larger conventional and digital banking literature. Second, it synthesises that evidence into a determinants–experience–outcomes framework that foregrounds the field’s defining feature: the joint operation of functional service quality and symbolic Shariah compliance. Third, it derives a structured, evidence-bounded future research agenda that identifies the theoretical, methodological, contextual, technological, and managerial frontiers most in need of attention.

Research aim. The aim of this review is to systematically synthesise the existing empirical literature on customer experience in Islamic banking by identifying its determinants, outcomes, research trends, theoretical foundations, methodological characteristics, research gaps, and future research directions.

Research questions. Two questions organise the synthesis:

RQ1. What are the key determinants of customer experience in Islamic banking?

RQ2. What are the key outcomes of customer experience in Islamic banking?

Method

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This review followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 statement (Page et al., 2021) and adopted the SPIDER framework (Cooke et al., 2012) to specify eligibility. The protocol search, screening, extraction, and evidence synthesis mirrors the systematic-review procedures the author team has previously applied to counselling and Islamic-education evidence (Herlina et al., 2023; Ifdil et al., 2025), adapted here to a marketing and Islamic-banking phenomenon.

Database and search strategy

Scopus was selected as the single source database because of its broad coverage of peer-reviewed marketing, management, information-systems, and Islamic-finance journals and its structured metadata, which supports transparent and reproducible screening. The dataset analysed in this review was exported on 3 August 2026 using the query TITLE-ABS-KEY("customer experience" AND bank*), which returned 899 records. The truncation operator bank* deliberately cast a wide net capturing bank, banks, and banking so that the Islamic-banking subset could be identified through systematic screening rather than through a restrictive up-front query that might have excluded relevant studies indexed under adjacent terminology.

Table 1. <Search strategy>

Parameter	Specification
Database	Scopus (single-source export)
Search string	TITLE-ABS-KEY("customer experience" AND bank*)
Field tags	Title, abstract, and keywords
Date of export	3 August 2026
Records identified	899
Time span present in corpus	1984–2026
Language limit (applied at screening)	English
Document-type limit (applied at screening)	Journal articles only

SPIDER framework and rationale

Because the phenomenon of interest—customer experience—is investigated through quantitative, qualitative, and mixed designs rather than through controlled interventions, the PICO framework typical of clinical reviews is a poor fit: there is no "intervention" or "comparator" in the experiential-marketing sense. The SPIDER framework (Sample, Phenomenon of Interest, Design, Evaluation, Research type) was developed precisely for evidence that is experiential and heterogeneous in design (Cooke et al., 2012), and it maps cleanly onto the present review, where the Sample is customers of Islamic banks, the Phenomenon of Interest is customer experience, the Design admits all empirical approaches, the Evaluation concerns determinants and outcomes, and the Research type is restricted to empirical journal articles. SPIDER therefore accommodates the field's methodological pluralism while keeping the focal construct and population sharply bounded.

Table 2. <SPIDER framework>

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SPIDER element	Code	Application in this review
Sample	S	Customers (and, where applicable, front-line staff) of Islamic banks
Phenomenon of Interest	PI	Customer experience, including service, brand, and Shariah-related experience
Design	D	Quantitative, qualitative, and mixed-method empirical designs
Evaluation	E	Determinants (antecedents) and outcomes (consequences) of customer experience
Research type	R	Peer-reviewed empirical journal articles written in English

Eligibility criteria

Inclusion required that a study focus on Islamic banking, investigate customer experience (or its immediate experiential outcomes of satisfaction, loyalty, and behavioural intention), report primary empirical evidence, appear as a journal article, and be written in English. Exclusion criteria removed studies confined to conventional banking, FinTech without an Islamic-banking context, artificial intelligence without a customer-experience focus, or general financial services; they also removed conference papers, editorials, book chapters, and review or bibliometric papers. Each exclusion criterion is justified in Table 3.

Table 3. <Eligibility criteria>

Inclusion criteria	Exclusion criteria (with rationale)
Focuses on Islamic banking (Shariah-compliant banks/institutions)	Conventional banking only – outside the Shariah value system under study
Investigates customer experience or its experiential outcomes (satisfaction, loyalty, behavioural intention)	FinTech without an Islamic-banking context – lacks the focal population
Reports primary empirical evidence (quantitative, qualitative, or mixed)	AI or technology without a customer-experience focus – phenomenon absent
Published as a peer-reviewed journal article	Conference papers, editorials, book chapters – not peer-reviewed journal articles
Written in English; full text available	Review / bibliometric papers – secondary evidence, not primary studies
—	Firm-level outcomes only (e.g., competitive service quality, marketing performance) – not customer-experience outcomes

Study selection

Selection proceeded in three stages. In identification, 899 records were retrieved from Scopus. Before screening, 5 duplicate records and 7 non-English records were removed, leaving 887 records. In screening, titles, abstracts, and author keywords were examined against the SPIDER criteria; 870 records were excluded because they addressed conventional, digital, or general banking without an Islamic-banking customer-experience focus. Seventeen records that referenced both Islamic banking and a customer-experience construct were assessed at full text. Of these, nine were excluded with reasons: two conference papers (Eleyan et al., 2023; Khanh & Khoa, 2025), one review/bibliometric paper (Bonang et al., 2025), one book-series chapter, two studies whose phenomenon was

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adoption or awareness rather than customer experience (e.g., Islam & Rahman, 2017), two studies whose modelled outcome was firm-level (competitive service quality; marketing performance) rather than a customer-experience outcome, and one study focused on AI marketing of general Islamic financial services in which customer experience was peripheral. Eight empirical journal articles met all criteria and were included. The process is summarised in Figure 1.

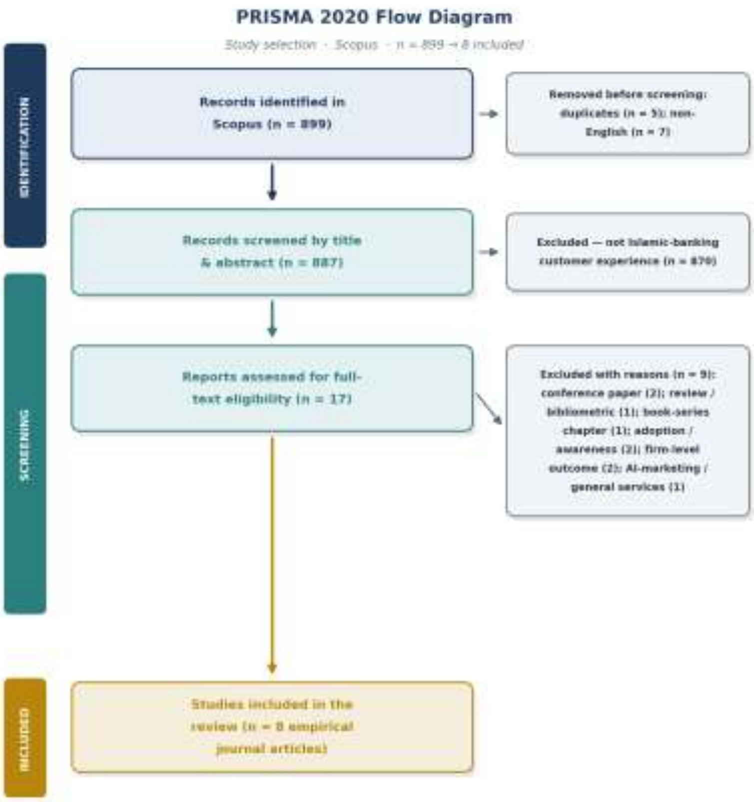

Figure 1. <PRISMA 2020 flow diagram of the study selection process (Scopus, n = 899 → 8 included studies).>

Data extraction, quality assessment, and synthesis

For each included study, a standard matrix captured bibliographic details, country/context, design, sample, focal constructs, determinants, outcomes, theoretical lens, and principal findings. Because the corpus combined quantitative and qualitative designs, methodological quality was appraised on dimensions appropriate to each clarity of aim, appropriateness of design, adequacy of sampling and analysis, and coherence between findings and conclusions rather than through a single numeric scoring scheme. Given the heterogeneity of constructs and the small number of studies, a meta-analysis was neither feasible nor appropriate; evidence was therefore synthesised thematically. Determinants and outcomes were coded inductively and then clustered into higher-order themes, and the thematic structure was cross-checked against the studies to ensure that every reported theme was grounded in at least one included article. Where evidence for a claim was insufficient, this is stated explicitly rather than inferred.

Results and Discussion

The eight included studies (Aprianti & Mu'Arrif, 2025; Badawi & Muafi, 2024; Fielnanda et al., 2026; Gazi et al., 2024; Khanfar et al., 2025; Rama, 2020; Shehadeh et al., 2024; Suhartanto et al., 2026) are described below and then synthesised against the two research questions.

Characteristics of the included studies

Within the broader corpus, banking customer-experience research has grown almost exponentially, rising from single-digit annual output before 2012 to 178 records in 2024 and 218 in 2025 (Figure 2). The Islamic-banking subset mirrors this recency without matching its volume: all eight included studies were published between 2020 and 2026, and five of them appeared in 2025–2026. Customer experience in Islamic banking is thus an emergent, not an established, field of empirical inquiry.

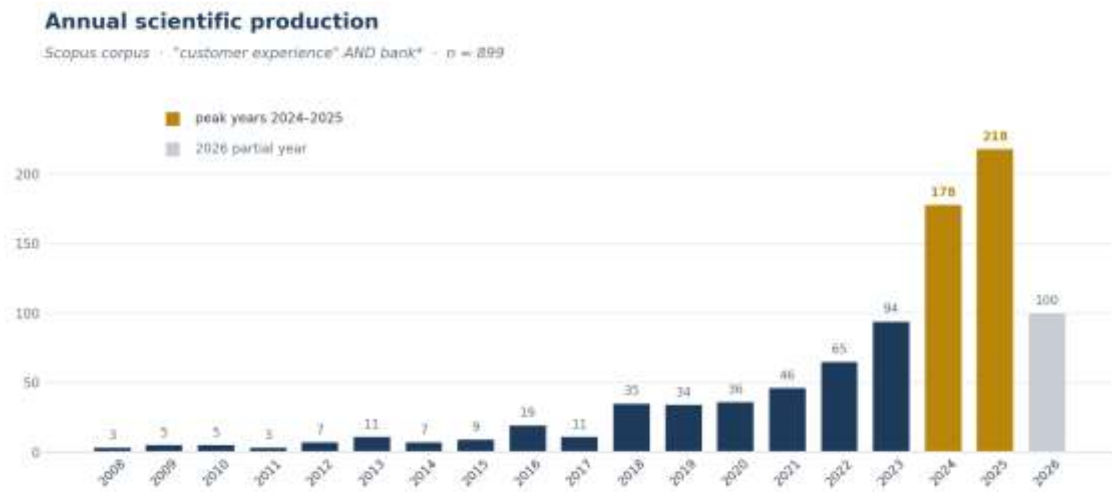

Figure 2. >Annual scientific production for the query "customer experience" AND bank* in Scopus (n = 899). The Islamic-banking studies synthesised here (n = 8) all fall within 2020–2026.>

The evidence is concentrated in three developing Muslim-majority economies: Indonesia accounts for five studies (Aprianti & Mu'Arrif, 2025; Badawi & Muafi, 2024; Fielnanda et al., 2026; Rama, 2020; Suhartanto et al., 2026), Jordan for two (Khanfar et al., 2025; Shehadeh et al., 2024), and Bangladesh for one (Gazi et al., 2024) (Figure 3). Notably, Malaysia—the acknowledged global hub of Islamic finance contributes no included study, and the Gulf Cooperation Council, Pakistan, Türkiye, the United Kingdom, and Sub-Saharan Africa are likewise absent. This concentration materially limits the geographic generalisability of current knowledge.

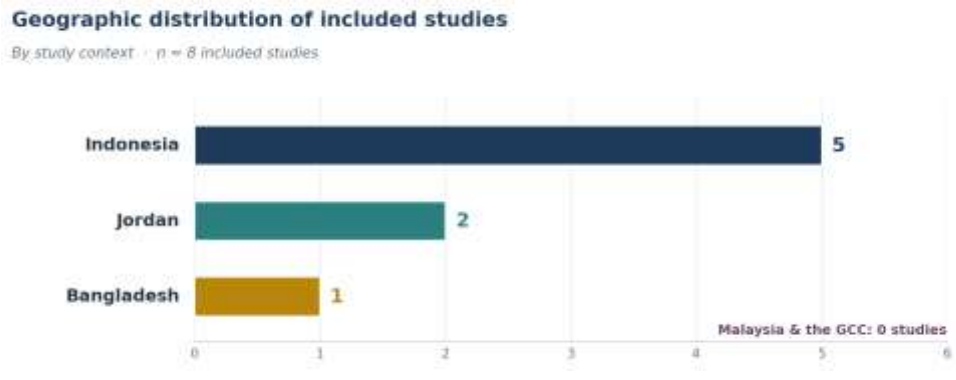

Figure 3. <Geographic distribution of the included studies by study context (n = 8).>

The studies are dispersed across marketing, Islamic-finance, and management outlets, with the Journal of Islamic Marketing the only source contributing more than one relevant article across the wider pool. Methodologically the field is strikingly homogeneous: seven of the eight studies are quantitative and cross-sectional, most estimating variance-based structural equation models (PLS-SEM) or multiple regression on survey data, and only one adopts a qualitative design (Aprianti & Mu'Arrif, 2025). No longitudinal, experimental, or mixed-method study was found. Explicit theory is the exception rather than the rule—only Suhartanto et al. (2026) name a formal theoretical scaffold (service-dominant logic and value-congruence theory), whereas most studies operate within an implicit SERVQUAL logic without articulating an experiential theory. Table 4 summarises these characteristics.

Table 4. <Characteristics of the included studies>

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Study	Country	Design	Sample	Key determinants examined	Key outcomes examined
Rama (2020)	Indonesia	Survey; multiple regression	Islamic-bank customers	Multidimensional price perception (transparency, fairness, price–quality ratio, relative price)	Customer satisfaction; behavioural intention
Badawi & Muafi (2024)	Indonesia	Survey; PLS-SEM	185 BPRS (Islamic rural bank) customers	Marketing distribution; customer experience management; CRM	Customer loyalty
Shehadeh et al. (2024)	Jordan	Survey; regression/correlation	68 staff, 4 Islamic banks	Digital transformation	Customer experience; operational efficiency; competitive advantage; risk
Gazi et al. (2024)	Bangladesh	Survey; SEM (SERVQUAL)	280 online-banking customers	E-service quality (efficiency, reliability, responsiveness, security)	Customer satisfaction
Aprianti & Mu'Arrif (2025)	Indonesia	Qualitative; interviews	Purposive Islamic-bank customers	Shariah-based service quality; professionalism; transparency	Trust; satisfaction; loyalty; advocacy
Khanfar et al. (2025)	Jordan	Survey; SEM (SERVQUAL)	432 e-banking customers (Safwa Islamic Bank)	E-banking service quality (7 dimensions incl. empathy, assurance, security, trust)	Customer satisfaction
Suhartanto et al. (2026)	Indonesia	Survey; PLS-SEM	603 Muslim digital-banking users	AI-enabled service features; perceived Shariah compliance	Brand experience; satisfaction; loyalty
Fielnanda et al. (2026)	Indonesia	Survey; SEM-PLS	500 customers, 14 Islamic banks	Shariah governance	Customer satisfaction; loyalty

RQ1: Determinants of customer experience in Islamic banking

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Coding the antecedents reported across the eight studies yielded five determinant clusters (Figure 4). These are discussed in order of empirical prominence.

Service quality (the dominant determinant)

Service quality is the most frequently examined antecedent, appearing most often through SERVQUAL-derived dimensions in the majority of the included studies. Gazi et al. (2024) model efficiency, reliability, responsiveness, and security as drivers of satisfaction in post-pandemic online Islamic banking and identify reliability as the most influential dimension. Khanfar et al. (2025), studying e-banking at an Islamic bank in Jordan, decompose service quality into seven dimensions and find empathy, responsiveness, assurance, security, and trust to be the significant contributors. Aprianti and Mu'Arrif (2025) extend the construct qualitatively into "Shariah-based service quality," in which professionalism and transparency are experienced as inseparable from religious compliance. Service quality is thus both the best-evidenced and the most theoretically load-bearing determinant in the field.

Shariah compliance, governance, and Islamic ethical values

The determinant that distinguishes Islamic banking from conventional banking is perceived Shariah compliance and its institutional counterpart, Shariah governance. Suhartanto et al. (2026) show that perceived Shariah compliance strongly predicts satisfaction and brand preference and operates alongside rather than being subsumed by functional AI-service features, evidence of a genuinely dual (functional plus symbolic) experiential structure. Fielnanda et al. (2026) demonstrate that Shariah governance exerts a powerful effect on satisfaction and, through it, on loyalty. Aprianti and Mu'Arrif (2025) similarly find that adherence to Shariah principles, combined with ethical conduct, strengthens trust. This cluster is the conceptual signature of the field.

Digital and technological enablers

A third, rapidly emerging cluster concerns digital and technological enablers. Shehadeh et al. (2024) provide direct evidence that digital transformation enhances customer experience in Jordanian Islamic banks—while cautioning that it simultaneously increases exposure to fraud, cyber-attack, and privacy risk. Suhartanto et al. (2026) disaggregate AI-enabled service into interaction, information quality, accessibility, customisation, and problem-solving, finding problem-solving, customisation, and information quality to be the components that most enhance brand experience. This cluster resonates with a fast-growing conventional-banking literature in which chatbots, AI platforms, and digital design reshape experience (Manser Payne et al., 2021; Sheth et al., 2022; Trivedi, 2019); technology, in short, is becoming a first-order determinant of experience rather than a mere delivery channel.

Price and value perception

Price/value perception is evidenced by a single but conceptually rich study. Rama (2020) constructs a multidimensional price-perception measure price reliability, confidence, transparency, relative price, price–quality ratio, and fairness and shows that transparency, relative price, and the price–quality ratio most strongly shape satisfaction and behavioural intention among Indonesian Islamic-bank customers. That only one included study addresses price makes this the least-investigated well-defined determinant, despite its evident relevance to a value system that foregrounds fairness.

Relationship and experience management

Finally, relationship and experience management is examined by Badawi and Muafi (2024), who show that marketing distribution feeds customer experience management and customer relationship management, both of which in turn raise loyalty. This cluster locates customer experience within a managed, organisation-level capability rather than treating it as a purely perceptual outcome, echoing evidence from conventional banking that electronic CRM and experience management drive satisfaction and loyalty (Kumar et al., 2022; Makudza, 2021).

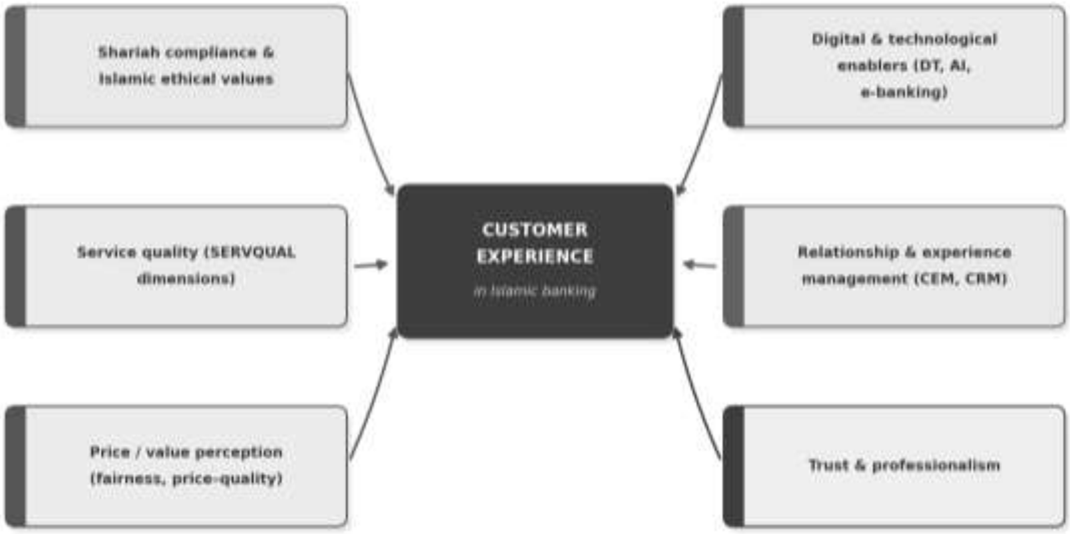

Figure 4. <Determinants of customer experience in Islamic banking, clustered from the included studies.>

Synthesis of RQ1.

The dominant determinant is service quality, typically operationalised through SERVQUAL; the defining determinant is perceived Shariah compliance/governance; the fastest-emerging determinant is digital/AI-enabled service; and the least-investigated determinant is price/value perception. The evidence indicates that customer experience in Islamic banking is co-produced by a functional pathway (service quality, technology, price) and a symbolic-religious pathway (Shariah compliance), a duality that conventional banking frameworks do not capture.

RQ2: Outcomes of customer experience in Islamic banking

Clustering the consequences reported across the studies yielded a coherent outcome chain in which satisfaction occupies the central, mediating position (Figure 5).

Customer satisfaction (the pivotal, most dominant outcome)

Customer satisfaction is by far the most frequently modelled outcome, appearing in six of the eight studies (Aprianti & Mu'Arrif, 2025; Fielnanda et al., 2026; Gazi et al., 2024; Khanfar et al., 2025; Rama, 2020; Suhartanto et al., 2026). Crucially, satisfaction functions less as a terminal outcome than as a mediating mechanism: Suhartanto et al. (2026) report that satisfaction fully mediates the path from brand experience to loyalty, and Fielnanda et al. (2026) find that satisfaction transmits most of the effect of Shariah governance onto loyalty (indirect $\beta = 0.529$). Satisfaction is therefore the hinge on which the entire outcome structure turns.

Customer loyalty

Loyalty is the most frequently invoked ultimate outcome (Aprianti & Mu'Arrif, 2025; Badawi & Muafi, 2024; Fielnanda et al., 2026; Suhartanto et al., 2026). Across these studies loyalty is consistently portrayed as a downstream consequence reached through satisfaction rather than directly from experience, reinforcing the mediated structure above and paralleling serial-mediation evidence from retail banking more broadly (Kamath et al., 2020). Fielnanda et al. (2026) quantify the satisfaction–loyalty link at $\beta = 0.594$, among the strongest relationships reported in the corpus.

Behavioural intention, continuance, and advocacy

A related cluster comprises behavioural intention and advocacy. Rama (2020) links price-shaped satisfaction to behavioural intention; Aprianti and Mu'Arrif (2025) observe that positive Shariah-based experiences translate into advocacy and word of mouth, consistent with evidence that experience and satisfaction drive word-of-mouth intention (Manyanga et al., 2022). These outcomes extend the value of experience beyond retention toward customer-driven acquisition.

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Trust and bank image

Trust appears both as an antecedent and as an outcome, reflecting its recursive role: ethical, Shariah-consistent service builds trust, which then reinforces satisfaction and loyalty (Aprianti & Mu'Arrif, 2025; Khanfar et al., 2025). In Islamic banking, where the credibility of religious claims is itself at stake, trust is a distinctively weighty outcome.

Firm-level outcomes

Finally, one study extends the chain to firm-level consequences: Shehadeh et al. (2024) connect digitally enhanced customer experience to operational efficiency and competitive advantage. Because such outcomes lie one step removed from the customer, they are best read as the organisational returns to a well-managed experience rather than as experiential outcomes per se.

Figure 5. <Outcomes of customer experience in Islamic banking, showing satisfaction as the central mediating mechanism.>

Synthesis of RQ2 and an unresolved inconsistency. The dominant outcome is customer satisfaction, operating as a mediator that converts experience into loyalty, advocacy, and ultimately competitive advantage. The synthesis also surfaces a genuine empirical inconsistency: Gazi et al. (2024) identify reliability as the most important service-quality dimension for satisfaction, whereas Khanfar et al. (2025) find that tangibles and reliability matter least while empathy, assurance, and security dominate. The divergence most plausibly reflects differences in channel (general online banking versus dedicated e-banking), instrument, and national context, and it signals that the relative weight of service-quality dimensions in Islamic banking is not yet settled an evidence gap rather than a contradiction to be explained away.

Integrated synthesis. Bringing RQ1 and RQ2 together, the determinants and outcomes identified across the eight studies can be assembled into a single integrated framework (Figure 6). The framework positions functional determinants (service quality, technology, price, relationship management) and the symbolic determinant of Shariah compliance/governance as joint inputs to a customer experience that is simultaneously functional and religiously meaningful, which then flows through satisfaction into loyalty, advocacy, trust, and firm-level advantage.

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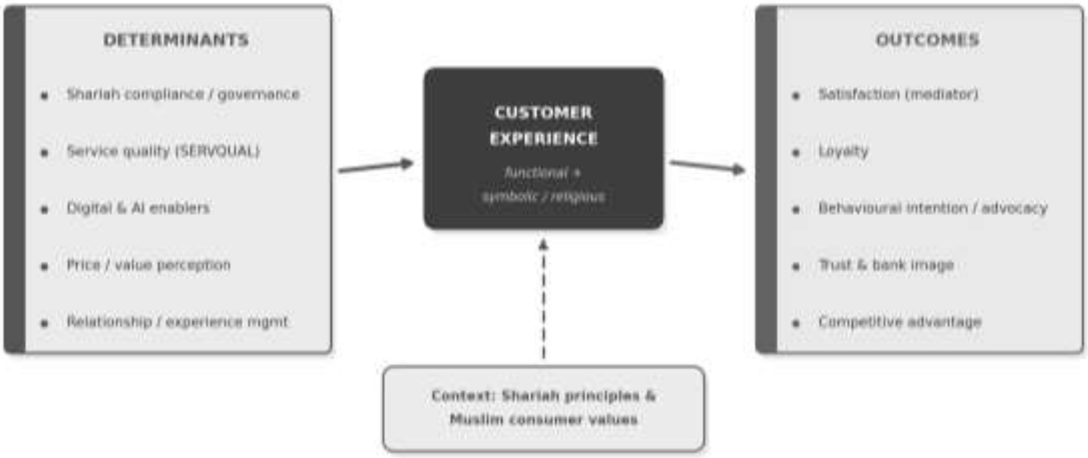

Figure 6. <Integrated conceptual framework of customer experience in Islamic banking, synthesised from the included studies.>

Read together, the eight studies describe a customer-experience system with a recognisable architecture but a still-fragile evidence base. The architecture, synthesised in the integrated framework above (Figure 6), positions a set of determinants functional (service quality, technology, price, relationship management) and symbolic (Shariah compliance and governance) as joint inputs to a customer experience that is simultaneously functional and religiously meaningful, which then produces satisfaction and, through satisfaction, loyalty, advocacy, trust, and firm-level advantage. The framework's distinguishing claim, grounded in Suhartanto et al. (2026) and Fielnanda et al. (2026), is that the symbolic pathway is not reducible to the functional one: perceived Shariah compliance shapes experience over and above service quality and technology.

Dominant theories and their limits. Theoretically, the field is thin. Most studies operate within an implicit SERVQUAL/expectation-disconfirmation logic, treating experience as an aggregate of service-quality perceptions. Only Suhartanto et al. (2026) mobilise an explicit experiential theory (service-dominant logic joined to value-congruence theory). This near-absence of experiential theorising is consequential: it explains why "customer experience" is so often proxied by satisfaction rather than measured as a holistic, multi-dimensional experiential construct, as more mature banking-CX scholarship recommends (Chauhan et al., 2022; Garg et al., 2014), and it limits the field's ability to explain how Shariah meaning is co-created across a customer journey.

Methodological evolution. Methodologically, the corpus shows an early-stage signature: cross-sectional surveys analysed with PLS-SEM or regression, single-country samples, and self-reported perceptual measures. The lone qualitative study (Aprianti & Mu'Arrif, 2025) is precisely the one that surfaces the experiential texture trust, advocacy, the felt inseparability of professionalism and piety that the quantitative studies compress into latent variables. The methodological monoculture is therefore not merely a technical limitation; it constrains what the field is able to see, in contrast with the multichannel and mobile-experience designs now common in conventional banking (Brun et al., 2017; Komulainen & Saraniemi, 2019; Rajaobelina et al., 2018).

Theoretical implications. For theory, the review implies that customer-experience models imported from conventional banking are necessary but insufficient. A dual-pathway conceptualisation functional service quality and symbolic Shariah authenticity co-determining experience better fits the evidence and offers a template for extending experiential theory to other faith-based or values-based services. Practical implications for Islamic banks. For practice, three implications follow. First, because satisfaction mediates the conversion of experience into loyalty and advocacy, managers should treat satisfaction as the key operational lever and monitor it continuously. Second, because Shariah compliance operates as an independent driver of experience, authenticity cannot be treated as a compliance checkbox; it must be made visible and credible at the touchpoints customers actually encounter particularly in digital channels, where Suhartanto et al. (2026) show AI features and perceived compliance jointly shape brand experience. Third, because digital transformation raises risk even as it improves experience (Shehadeh et al., 2024), experience design and cyber-risk governance must be planned together rather than sequentially.

How this review extends prior work. This synthesis advances beyond the bibliometric mapping of Bonang et al. (2025) by moving from description of the literature's structure to critical synthesis of its substantive claims naming the determinants, tracing the satisfaction-mediated outcome chain, exposing an unresolved inconsistency about service-quality dimensions, and specifying where the evidence is missing. It thereby converts a picture of "how much has been published" into an account of "what is known, what is contested, and what remains unexamined."

Future Research Agenda

The following agenda is bounded by the evidence: each item responds to a specific limitation observed in the eight included studies, and none speculates beyond what the corpus warrants. Five frontiers are prioritised theoretical, methodological, contextual, technological, and managerial. Future work should move beyond SERVQUAL toward explicit experiential theory service-dominant logic, experiential-marketing, and value-congruence perspectives so that customer experience is modelled as a holistic construct and the mechanism by which Shariah meaning is co-created can be theorised rather than assumed. The dual functional–symbolic structure implied by Suhartanto et al. (2026) and Fielnanda et al. (2026) is a natural starting point. The field needs longitudinal designs to establish temporal ordering in the experience–satisfaction–loyalty chain, experimental designs to test causal claims about AI and Shariah-signalling, and qualitative and mixed-method designs (including customer-journey mapping and netnography) to recover the experiential texture that variance models omit. Resolving the reliability-versus-empathy inconsistency between Gazi et al. (2024) and Khanfar et al. (2025) will require harmonised instruments applied across channels and countries.

Given the concentration in Indonesia, Jordan, and Bangladesh, priority should go to Malaysia and the Gulf Cooperation Council the field's commercial heartlands as well as Pakistan, Türkiye, and Sub-Saharan and Central-Asian markets, with cross-country designs that test whether determinants and outcomes are culturally invariant. Emerging topics barely touched by the corpus omnichannel orchestration, hyper-personalisation, generative-AI service agents, and real-time customer-experience analytics warrant dedicated study within a Shariah-compliant frame, extending the AI-experience findings of Suhartanto et al. (2026) and the digital-transformation findings of Shehadeh et al. (2024), and building on the AI-continuance and AI-brand-preference evidence emerging in conventional banking (Bhatnagr et al., 2024; Ho & Chow, 2024). Finally, managerially oriented research should develop and test Shariah-aligned customer-experience design principles and connect customer experience to sustainability and ESG agendas, building on the "sustainable banking management" framing of Aprianti and Mu'Arrif (2025).

Conclusion

This PRISMA 2020-based review synthesised eight empirical journal articles on customer experience in Islamic banking, isolated from a Scopus corpus of 899 banking customer-experience records. The main determinants of customer experience are service quality (dominant), perceived Shariah compliance and governance (defining), digital and AI-enabled service (emerging), price/value perception (under-examined), and relationship/experience management. The main outcomes are customer satisfaction which operates as the pivotal mediating mechanism followed by loyalty, behavioural intention and advocacy, trust, and, at the firm level, competitive advantage. The review's contribution is to consolidate a scattered, emergent literature into a transparent, evidence-based framework that foregrounds the joint operation of functional service quality and symbolic Shariah authenticity, and to convert bibliometric description into critical synthesis by naming what is known, what is contested, and what is missing. Islamic banks should manage satisfaction as the lever that converts experience into loyalty, make Shariah authenticity credible at digital and human touchpoints, and integrate experience design with cyber-risk governance. The review draws on a single database (Scopus) and English-language journal articles, and the included evidence base is small, recent, and geographically concentrated; the findings should therefore be read as a map of an emerging field rather than as settled conclusions. These same limitations, however, define the opportunity. Priority should go to theory-driven, longitudinal, experimental, and mixed-method research conducted across the currently neglected Islamic-banking markets above all Malaysia and the Gulf and to the Shariah-compliant study of AI, omnichannel, and personalised customer experience. Pursuing this agenda would move the field from documenting that customer experience matters in Islamic banking toward explaining how, for whom, and under what conditions it does.

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