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Understanding customer choice in islamic banking: a systematic literature review

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Abstract
Customer choice is decisive for the growth and legitimacy of Islamic banking, yet the evidence on its determinants is dispersed across theories, methods, and national settings. This study systematically reviews and synthesises the empirical literature to identify the determinants influencing customer choice in Islamic banking and to map the research gaps and future research directions that emerge from that evidence. Design/methodology/approach. Following PRISMA 2020 and the Population–Exposure–Outcome (PEO) framework, 156 records exported from Scopus were screened; after removing non-empirical document types and studies not focused on customers, 122 empirical articles published between 1997 and 2026 were included. Methodological quality was appraised with the Mixed Methods Appraisal Tool (MMAT 2018), and the evidence was integrated through narrative thematic synthesis. Determinants cluster into five families: religious–normative (religiosity, Sharia compliance, awareness, knowledge, subjective norm), service–relational (service quality, trust, reputation, customer experience, satisfaction), economic–functional (cost/price/profit, convenience, perceived value, financial literacy), technological (digital and mobile banking, perceived usefulness and ease of use, innovativeness), and social–psychological mediators (attitude, social influence, perceived risk). Religiosity (59 studies), attitude (50), and cost/price/profit (41) dominate, but their effects are inconsistent and frequently mediated by attitude and moderated by religiosity, generation, and Muslim/non-Muslim status. Originality/value. The review shows that the field is empirically crowded yet theoretically narrow, geographically concentrated in Malaysia, Indonesia, and Pakistan, and methodologically dominated by cross-sectional survey designs. It advances an integrative conceptual framework and a structured future-research agenda, thereby justifying a fresh synthesis of a rapidly expanding but fragmented literature.

Keywords: Bank Selection, Behavioural Intention, Customer Choice, Islamic Banking, Religiosity.

Introduction

Islamic banking has evolved from a niche religious alternative into a systemically relevant segment of global finance, operating in dual-banking systems across Muslim-majority and Muslim-minority economies. Its distinctive value proposition intermediation without interest (riba), risk-sharing, and compliance with the objectives of the Shariah (Maqasid al-Shariah) means that its expansion depends not only on prudential performance but, more fundamentally, on the willingness of customers to select, adopt, and remain loyal to Islamic financial institutions. Understanding why customers choose Islamic banks is therefore both a managerial imperative and a theoretical puzzle that sits at the intersection of consumer behaviour, services marketing, and the economics of religion.

Customer choice matters because it is the proximate driver of market share, deposit mobilisation, and the long-run viability of the Islamic banking model. In competitive dual-banking environments, Islamic banks compete against conventional incumbents that often enjoy scale, brand familiarity, and pricing advantages. Where customers perceive Islamic banking merely as a religiously labelled substitute rather than a functionally superior or value-adding offer, growth stalls. The literature has consequently devoted sustained attention to the antecedents of bank selection, customer preference, adoption, and behavioural intention, producing a large but heterogeneous body of empirical work.

That heterogeneity is the point of departure for this review. Early studies framed customer choice largely in terms of bank selection criteria, contrasting religious motives with economic ones and asking whether customers patronise Islamic banks for faith or for functional benefit (Metawa S.A. (1998); Gerrard P. (1997); Al-Ajmi J. (2009)). A second wave imported established socio-psychological theories principally the Theory of Reasoned Action, the Theory of Planned Behaviour, the Technology Acceptance Model, and the Unified Theory of

Acceptance and Use of Technology—to model intention and adoption (Gerrard P. (1997); Amin H. (2013); Lee K.-H. (2011)). A third, still-forming wave situates customer choice in a digital and Sharia-fintech context, foregrounding mobile banking, online services, and, most recently, artificial-intelligence-driven and meta-banking channels (Suhartanto D. (2020); Mohd Thas Thaker H. (2022); Sun S. (2012)). Across these waves, religiosity has been the single most studied determinant, yet its reported effect ranges from strongly positive to statistically negligible.

Despite this volume, previous studies exhibit three recurring limitations. First, they are theoretically narrow: a small set of intention-based models is applied repeatedly, often without adaptation to the specifically Islamic character of the choice, so that faith-based constructs are appended to secular frameworks rather than integrated with them. Second, they are geographically concentrated: the evidence base is dominated by a handful of national settings, limiting the transferability of findings to other contexts and customer segments, particularly non-Muslim and Muslim-minority customers. Third, they are methodologically homogeneous, relying overwhelmingly on single-country, cross-sectional, self-reported survey data analysed through structural equation modelling, which constrains causal inference and the detection of dynamic or experiential effects. Individually, primary studies cannot resolve these limitations; only a systematic synthesis can reveal the cumulative pattern, expose contradictions, and specify where the field should go next.

The research gap this review addresses is thus twofold. Substantively, no consolidated account exists of which determinants robustly influence customer choice in Islamic banking, how those determinants relate to one another, and under what conditions their effects hold. Programmatically, the discipline lacks a systematically derived agenda that connects the observed contextual, theoretical, and methodological gaps to actionable future directions. The novelty of the present study is that it does not restate a generic call for "more research"; instead, it derives its contribution directly from the screened evidence—from the observed publication dynamics, the frequency distribution of determinants, the concentration of theories and settings, and the specific contradictions across studiesso that both the framework and the agenda are grounded in, rather than imposed upon, the literature.

Accordingly, this study makes three contributions. It offers an integrative, empirically grounded taxonomy of the determinants of customer choice in Islamic banking; it advances a synthesised conceptual framework linking those determinants, their mediators, and their moderators to customer choice; and it specifies a structured future-research agenda that identifies understudied determinants, theories, contexts, and methods. The review is guided by two research questions:

- RQ1. What determinants influence customer choice in Islamic banking?
- RQ2. What research gaps and future research directions emerge from the existing literature on customer choice in Islamic banking?

The remainder of the article is organised as follows. Section 2 details the systematic review method, including the PRISMA 2020 procedure, the PEO framework, the search and screening strategy, the MMAT quality appraisal, and the synthesis approach. Section 3 reports the characteristics of the included studies and answers RQ1 and RQ2 in turn. Section 4 interprets and discusses the findings, and Section 5 concludes with theoretical and managerial contributions, limitations, and the future-research agenda.

Method

This review follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020) statement and reports a transparent, reproducible procedure comprising a structured question, an explicit search strategy, defined eligibility criteria, methodological quality appraisal, standardised data extraction, and narrative thematic synthesis.

Review framework: the PEO model

The review is structured using the Population–Exposure–Outcome (PEO) framework. PEO is preferred here over the intervention-oriented PICO framework because customer choice in Islamic banking is not the result of a controlled intervention or treatment but of naturally occurring exposures customer perceptions, beliefs, and experiences whose association with an outcome is observed rather than manipulated. PEO is therefore appropriate for reviews that synthesise observational, survey-based, and qualitative evidence on the factors associated with a behavioural outcome, which precisely describes this literature. The framework also maps cleanly onto the two research questions: the Population and Outcome fix the scope of eligible studies, while the Exposure element corresponds directly to the determinants sought in RQ1. Table 2 operationalises the framework.

Table 1. <Search strategy>

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Element	Specification	Rationale
Database	Scopus (single-source export provided for this review)	Broad, quality-controlled coverage of peer-reviewed business, finance, and Islamic-studies journals
Search fields	Article title, abstract, author keywords	Captures studies where customer choice in Islamic banking is a substantive focus
Core concept 1 Population/Context	"Islamic bank*" OR "Islamic financ*" OR Shariah/Sharia OR takaful OR "Islamic home financing" OR "Islamic credit"	Confines the corpus to the Islamic banking and finance domain
Core concept 2 Outcome	choice OR "bank selection" OR preference OR adopt *OR "behavioural/behavioral intention" OR patronage OR switch*	Targets the customer-choice construct family
Core concept 3 Population	customer *OR consumer* OR client *OR user*	Restricts to the demand side (customers/prospective customers)
Document types retained	Journal articles (empirical)	Conference papers, reviews, and book chapters excluded at screening
Language	English	Consistency of appraisal and synthesis
Time span	1997–2026 (as returned)	Captures the field from its earliest indexed empirical studies to the present
Records identified	156	Starting corpus for screening (Figure 1)

Table 2. <The PEO framework and its justification>

PEO element	Operational definition in this review	Correspondence to RQs
Population (P)	Customers and prospective customers of Islamic banks, including retail customers, SME and corporate customers, students, Muslim and non-Muslim segments, and users of Islamic mortgages, credit cards, takaful, and Islamic fintech	Fixes the demand-side scope of both RQs
Exposure (E)	Determinants hypothesised or found to influence choice: religiosity, Sharia compliance, awareness, knowledge, subjective norm, attitude, trust, service quality, reputation, perceived value, cost/price/profit, convenience, financial literacy, digital/mobile banking, perceived usefulness/ease of use, social influence, perceived risk, and related constructs	Directly answers RQ1
Outcome (O)	Customer choice, operationalised as bank selection, preference, adoption, patronage, switching, or behavioural intention	Fixes the outcome scope; contradictions and gaps feed RQ2
Why PEO	The determinants are observed exposures, not manipulated interventions; PEO accommodates survey, correlational, and qualitative evidence better than PICO	Ensures alignment of title, aim, RQs, and synthesis

Screening and eligibility

The 156 identified records were screened against the criteria in Table 3. No duplicates were present in the single-database export. At the title/abstract stage, 23 records were removed on document-type grounds (11 conference papers, 6 book chapters, 5 review articles, and 1 conference review), because the review targets primary empirical evidence and excludes secondary or non-peer-reviewed formats. The remaining 133 articles were assessed for

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eligibility against the topical criteria. Eleven were excluded with reasons: four did not focus on customers (they addressed employees, bankers, or Shariah experts), three were not primary empirical customer studies (bibliometric or review-type analyses), and four had outcomes other than customer choice (bank financial performance, diversification, governance, or dispute resolution). Because the Scopus export had been constructed around the customer-choice-in-Islamic-banking concept, no additional articles were excluded for topical irrelevance at this stage. This yielded 122 studies for synthesis. The full flow is shown in Figure 1.

Table 3. <Inclusion and exclusion criteria>

Inclusion criteria	Exclusion criteria
Empirical journal articles	Conference papers, conference reviews
Peer-reviewed sources	Editorials, notes, commentaries
English language	Non-English documents
Focus on customers/prospective customers of Islamic banking	Review articles and bibliometric-only studies
Outcome is customer choice, preference, bank selection, adoption, patronage, switching, or behavioural intention	Book chapters
Study answers RQ1 and/or RQ2	Studies not focused on Islamic banking
Reports identifiable determinants of the choice outcome	Studies of employees, bankers, or experts rather than customers; studies whose outcome is bank performance, efficiency, risk, or governance

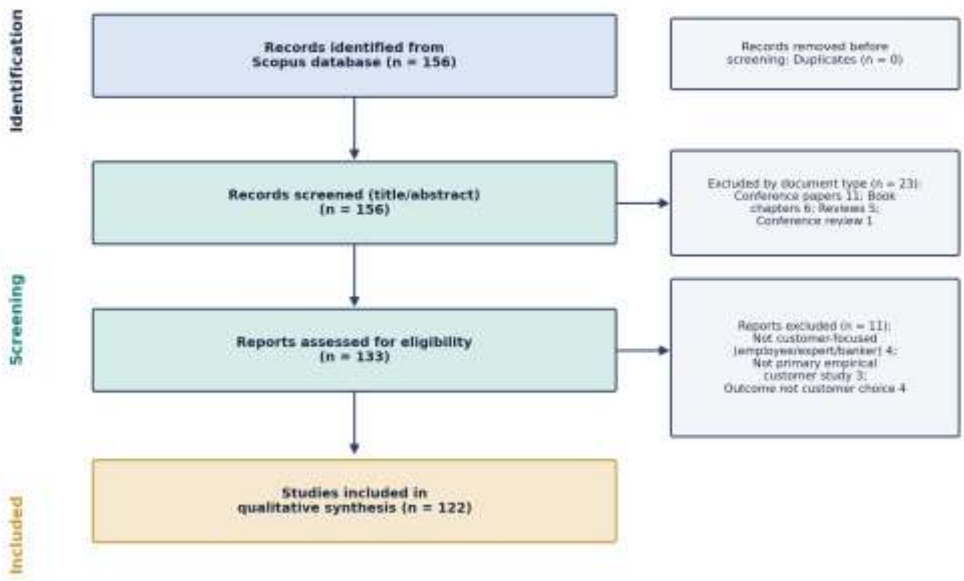

Figure 1. <PRISMA 2020 flow diagram>

Quality assessment (MMAT 2018)

Methodological quality was appraised with the Mixed Methods Appraisal Tool (MMAT 2018), which permits the concurrent appraisal of qualitative, quantitative, and mixed-methods designs against category-specific criteria after two screening questions. The included corpus comprises 109 quantitative studies (predominantly non-randomised, correlational survey designs using structural equation modelling or regression), 6 qualitative studies, and 7 mixed-methods studies. Each study was appraised against the five MMAT criteria for its design; Table 4 summarises the proportion meeting each criterion by category. Overall methodological quality was moderate-to-high: sampling and measurement were generally appropriate, but two weaknesses recurred across the quantitative corpus reliance on non-probability (often convenience) sampling and near-universal cross-sectional designs which constrain representativeness and causal inference. These weaknesses are treated as substantive findings feeding RQ2 rather than as grounds for exclusion, since removing them would eliminate most of the field; no study was excluded solely on quality grounds, but appraisal outcomes are carried forward into the critical synthesis.

Table 4. <Summary quality assessment (MMAT 2018) by study design>

MMAT criterion (by design category)	n	Yes	Partial	Concern
Quantitative, non-randomised (n = 109)				
Representative sample of the target population	109	Moderate	Common	Convenience samples frequent
Appropriate measurements (validated scales)	109	High	—	Occasional single-item measures
Complete outcome data	109	High	—	Rare attrition reporting
Confounders accounted for in design/analysis	109	Moderate	Common	Cross-sectional; limited controls
Intervention/exposure administered as intended	109	High	—	Self-report common-method risk
Qualitative (n = 6)				
Coherent approach; adequate data & interpretation	6	High	—	Limited reflexivity reporting
Mixed methods (n = 7)				
Rationale for integration; coherent inferences	7	Moderate–High	Some	Integration sometimes shallow

Data extraction and synthesis

From every included study, the following fields were extracted into a standardised matrix: authors, year, country/context, journal, method, sample, theory, determinants of customer choice, outcome construct, main findings, and research gap. Extraction was performed systematically from the bibliographic metadata and abstracts of the corpus; the resulting characteristics matrix is presented as Table 5. Evidence was then integrated through narrative thematic synthesis rather than study-by-study summary: determinants were coded, clustered into higher-order themes, and compared across studies to establish convergence, divergence, and conditionality. Themes were retained only where supported by multiple included studies, and their relative prominence was quantified by counting the studies operationalising each determinant, giving the synthesis both a qualitative and a frequency dimension.

Results and Discussion

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Characteristics of the included studies

The 122 included studies span 1997 to 2026. Publication activity was sparse before 2014 (20 studies), grew through 2014-2019 (24 studies), and accelerated sharply from 2020 onward (78 studies, of which 61 appeared in 2022–2026), indicating a field that is not maturing toward saturation but expanding and diversifying, particularly around digital and Sharia-fintech themes (Figure 2). The evidence is highly concentrated by outlet: the Journal of Islamic Marketing alone accounts for 43 studies, followed by the International Journal of Islamic and Middle Eastern Finance and Management (10) and the Journal of Islamic Accounting and Business Research (7), signalling a marketing-and-finance disciplinary centre of gravity. Geographically, the corpus is dominated by three settings Malaysia (39), Indonesia (26), and Pakistan (14) with far thinner coverage of the Gulf, the wider Middle East and North Africa, South and Central Asia, sub-Saharan Africa, and Western Muslim-minority contexts (Figure 3). The included studies have accumulated approximately 3,527 citations (mean ≈ 29), with foundational bank-selection and service-quality studies (Metawa & Almossawi, 1998; Ali et al., 2017; Gerrard & Cunningham, 1997; Al-Ajmi et al., 2009) among the most cited, confirming the enduring salience of the choice question.

Table 5. <Characteristics of the included studies (n = 122)>

No.	Author (Year)	Country	Journal	Method	Sample	Outcome
1	Gerrard P. (1997)	Singapore	Int. J. Bank Mark.	Empirical (n.s.)	—	Bank selection
2	Metawa S.A. (1998)	Bahrain	Int. J. Bank Mark.	Survey (quant)	300 customers	Bank selection
3	Kabir Hassan M. (1999)	United States	Managerial Finance	Empirical (n.s.)	—	Customer choice
4	Al-Ajmi J. (2009)	Bahrain	Int. J. Soc. Econ.	Survey (quant)	1000 questionnaires	Bank selection
5	Haque A. (2009)	Malaysia	American Journal of Applie…	Regression/quant	—	Preference
6	Kadir M.R.A. (2009)	Malaysia	Malaysian Journal of Consu…	Survey (quant)	—	Bank selection
7	Mansour W. (2010)	Pakistan	QRFM	Survey (quant)	n=156	Bank selection
8	Ahmad K. (2011)	Malaysia	J. Islamic Mark.	Empirical (n.s.)	300 students	Bank selection
9	Butt I. (2011)	Pakistan	J. Islamic Mark.	Qualitative	qualitative sample	Bank selection
10	Lee K.-H. (2011)	Pakistan	IJIMEFM	Empirical (n.s.)	357 customers	Bank selection
11	Muhammad Awan H. (2011)	Pakistan	J. Islamic Mark.	Regression/quant	n=200	Behavioural intention
12	Abdul Rehman A. (2012)	Pakistan	QRFM	Survey (quant)	200 customers	Bank selection
13	Alemu A.M. (2012)	—	African and Asian Studies	Regression/quant	—	Satisfaction/choice
14	Echchabi A. (2012)	Malaysia	Int. J. Soc. Econ.	Qualitative, Mixed-methods	qualitative sample	Bank selection
15	Subhani M.I. (2012)	Pakistan	International Research Jou…	Empirical (n.s.)	—	Bank selection

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No.	Author (Year)	Country	Journal	Method	Sample	Outcome
16	Sun S. (2012)	—	J. Islamic Mark.	Survey (quant)	—	Behavioural intention
17	Ullah S. (2012)	Pakistan	J. Financ. Serv. Mark.	Empirical (n.s.)	n=357	Patronage
18	Amin H. (2013)	Malaysia	J. Islamic Mark.	PLS-SEM	257 respondents	Behavioural intention
19	Kocturk O.M. (2013)	Turkey	Journal of Food, Agricultu…	Survey (quant)	—	Bank selection
20	Sayani H. (2013)	United Arab Emirates	Int. J. Bank Mark.	Regression/quant	246 respondents	Bank selection
21	Reza Jalilvand M. (2014)	Iran	IJIMEFM	Regression/quant	364 customers	Behavioural intention
22	Yildiz S. (2014)	Turkey	Banks Bank Syst.	Empirical (n.s.)	—	Bank selection
23	Hatmawan A.A. (2016)	Indonesia	International Journal of A…	Survey (quant)	210 questionnaires	Bank selection
24	Lujja S. (2016)	Malaysia	IJIMEFM	CB-SEM	n=300	Behavioural intention
25	Mansour I.H.F. (2016)	—	Review of International Bu…	Empirical (n.s.)	—	Behavioural intention
26	Omar K.M. (2016)	Malaysia	International Business Man…	CB-SEM	384 questionnaires	Behavioural intention
27	Setyobudi W.T. (2016)	Indonesia	J. Islamic Mark.	CB-SEM, Qualitative	316 respondents	Behavioural intention
28	Ali M. (2017)	Malaysia	Total Quality Management a…	CB-SEM	n=450	Behavioural intention
29	Amin H. (2017)	Malaysia	Management Research Review	PLS-SEM	351 respondents	Preference
30	Kannaiah D. (2017)	India	Banks Bank Syst.	Regression/quant	—	Bank selection
31	Mbawuni J. (2017)	Ghana	IJIMEFM	PLS-SEM	975 respondents	Behavioural intention
32	Usman H. (2017)	Indonesia	J. Islamic Mark.	Survey (quant)	363 questionnaires	Bank selection
33	Hoque M.E. (2018)	Malaysia	Service Industries Journal	Regression/quant	—	Behavioural intention

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No.	Author (Year)	Country	Journal	Method	Sample	Outcome
34	Iqbal M. (2018)	Malaysia	Int. J. Bank Mark.	Regression/quant	311 respondents	Bank selection
35	Khamis F.M. (2018)	Malaysia	J. Islamic Mark.	Regression/quant	384 questionnaires	Preference
36	Salman A. (2018)	Malaysia	Academy of Accounting and …	Qualitative	—	Behavioural intention
37	Setiawan B. (2018)	Indonesia	Int. J. Soc. Econ.	Regression/quant	345 respondents	Preference
38	Shome A. (2018)	United Arab Emirates	IJIMEFM	Regression/quant	—	Customer choice
39	Zabri M.Z.M. (2018)	Malaysia	Managerial Finance	CB-SEM	—	Behavioural intention
40	Farhat K. (2019)	Malaysia	J. Islamic Mark.	Survey (quant)	250 respondents	Behavioural intention
41	Hoque M.E. (2019)	Malaysia	J. Financ. Serv. Mark.	Regression/quant	—	Behavioural intention
42	Maryam S.Z. (2019)	Pakistan	IJIMEFM	Regression/quant	400 questionnaires	Behavioural intention
43	Oladapo I.A. (2019)	Malaysia	International Journal of F…	Survey (quant)	—	Behavioural intention
44	Suhartanto D. (2019)	Indonesia	J. Islamic Mark.	Empirical (n.s.)	—	Behavioural intention
45	Allah Pitchay A.B. (2020)	Malaysia	J. Islamic Mark.	CB-SEM	300 questionnaires	Behavioural intention
46	Ezeh P.C. (2020)	Nigeria	J. Islamic Mark.	Empirical (n.s.)	—	Bank selection
47	Jamshidi D. (2020)	Iran	J. Islamic Mark.	PLS-SEM, Qualitative	n=762	Behavioural intention
48	Nawaz S.S. (2020)	Sri Lanka	Journal of Advanced Resear…	CB-SEM	—	Behavioural intention
49	Quadir A. (2020)	India	IJIMEFM	Empirical (n.s.)	—	Preference
50	Rama A. (2020)	Indonesia	JIABR	Regression/quant	—	Behavioural intention
51	Suhartanto D. (2020)	Indonesia	J. Islamic Mark.	Empirical (n.s.)	n=300	Behavioural intention
52	Abdul Hadi N. (2021)	Malaysia	J. Islamic Mark.	Survey (quant)	450 questionnaires	Bank selection
53	Abdullahi A. (2021)	Malaysia	IJOES	CB-SEM	450 respondents	Behavioural intention

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No.	Author (Year)	Country	Journal	Method	Sample	Outcome
54	Basha M.B. (2021)	United Arab Emirates	TMJ	Regression/quant	—	Bank selection
55	Hardivizon (2021)	Indonesia	Journal of Islamic Thought…	Qualitative	qualitative sample	Customer choice
56	Hermawati A. (2021)	Indonesia	Academy of Strategic Manag…	Regression/quant	—	Behavioural intention
57	Johan Z.J. (2021)	Malaysia	J. Islamic Mark.	Qualitative	qualitative sample	Behavioural intention
58	Junaidi J. (2021)	Indonesia	JIABR	CB-SEM	—	Preference
59	Muhammad A.M. (2021)	United Arab Emirates	TMJ	Survey (quant)	—	Bank selection
60	Rahman M.M. (2021)	Malaysia	IJIMEFM	CB-SEM	—	Bank selection
61	Raza S.A. (2021)	Pakistan	AAMJ	CB-SEM	—	Behavioural intention
62	Alzadjal M.A.J. (2022)	Malaysia	J. Islamic Mark.	CB-SEM	1000 questionnaires	Preference
63	Amin H. (2022)	Malaysia	IJOES	Survey (quant)	—	Preference
64	Amin H. (2022)	Malaysia	AAMJ	Survey (quant)	—	Preference
65	Asyari (2022)	Indonesia	Journal of Risk and Financ…	CB-SEM	—	Behavioural intention
66	Dean D. (2022)	Indonesia	J. Islamic Mark.	Empirical (n.s.)	—	Behavioural intention
67	ElMassah S. (2022)	United Arab Emirates	J. Islamic Mark.	CB-SEM	790 respondents	Preference
68	Hoque M.N. (2022)	Malaysia	Sustainability (Switzerlan…	PLS-SEM	490 questionnaires	Behavioural intention
69	Junaidi J. (2022)	Indonesia	J. Islamic Mark.	CB-SEM	658 muslim	Preference
70	Maryam S.Z. (2022)	Pakistan	J. Islamic Mark.	CB-SEM	500 questionnaires	Adoption
71	Mohd Thas Thaker H. (2022)	Malaysia	J. Islamic Mark.	Survey (quant)	n=319	Behavioural intention
72	Omran M. (2022)	United Arab Emirates	Journal of International C…	Empirical (n.s.)	n=1128	Bank selection
73	Samsudeen S.N. (2022)	Sri Lanka	J. Islamic Mark.	CB-SEM	594 questionnaires	Behavioural intention

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No.	Author (Year)	Country	Journal	Method	Sample	Outcome
74	Sayuti K.M. (2022)	Malaysia	J. Islamic Mark.	PLS-SEM	287 muslim	Behavioural intention
75	Yaseen S.G. (2022)	Jordan	ISRA IJIF	CB-SEM	358 customers	Behavioural intention
76	Abid A. (2023)	—	J. Islamic Mark.	CB-SEM, Qualitative	n=233	Behavioural intention
77	Ahmad N. (2023)	Malaysia	ISRA IJIF	Survey (quant)	244 muslim	Bank selection
78	Al-Awlaqi M.A. (2023)	Yemen	International Journal of E…	Survey (quant)	—	Bank selection
79	Alenizi A.S. (2023)	Kuwait	J. Islamic Mark.	Empirical (n.s.)	60 individuals	Adoption
80	Amin H. (2023)	Indonesia	J. Islamic Mark.	Empirical (n.s.)	—	Customer choice
81	Ghaouri M.H. (2023)	Malaysia	ISRA IJIF	CB-SEM	—	Behavioural intention
82	Harahap D. (2023)	Indonesia	JIMF	PLS-SEM	n=195	Behavioural intention
83	Junaidi J. (2023)	Indonesia	J. Islamic Mark.	Empirical (n.s.)	—	Preference
84	Mustapha N. (2023)	Malaysia	J. Islamic Mark.	PLS-SEM	188 respondents	Behavioural intention
85	Parayil Iqbal U. (2023)	Oman	J. Islamic Mark.	PLS-SEM	—	Behavioural intention
86	Rashid M.H.A. (2023)	Malaysia	Iranian journal of Managem…	PLS-SEM	211 customers	Behavioural intention
87	Yusfiarto R. (2023)	Indonesia	JIABR	PLS-SEM	251 respondents	Behavioural intention
88	Ahmad M. (2024)	Pakistan	J. Islamic Mark.	Survey (quant)	215 customers	Bank selection
89	Aladwani J. (2024)	Kuwait	Humanities and Social Scie…	Regression/quant	6961 questionnaires	Preference
90	Alhanatleh H. (2024)	Jordan	Banks Bank Syst.	CB-SEM	—	Behavioural intention
91	Bajwa F.A. (2024)	Pakistan	IJIFSD	PLS-SEM	268 respondents	Preference
92	Bouteraa M. (2024)	Malaysia	J. Islamic Mark.	PLS-SEM	—	Behavioural intention
93	Chetioui Y. (2024)	Morocco	International Journal of E…	PLS-SEM	n=204	Behavioural intention
94	Faturohman T. (2024)	Indonesia	International Journal of M…	Empirical (n.s.)	—	Behavioural intention

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No.	Author (Year)	Country	Journal	Method	Sample	Outcome
95	Idrees M.A. (2024)	Pakistan	Journal of Open Innovation…	Survey (quant)	n=382	Behavioural intention
96	Kamal S. (2024)	Indonesia	J. Islamic Mark.	CB-SEM	—	Behavioural intention
97	Latip M. (2024)	Malaysia	International Social Scien…	CB-SEM	436 respondents	Behavioural intention
98	Lebdaoui H. (2024)	Morocco	J. Financ. Serv. Mark.	Qualitative, Mixed-methods	qualitative sample	Behavioural intention
99	Mahdzan N.S. (2024)	Malaysia	J. Islamic Mark.	Survey (quant)	—	Customer choice
100	Miah M.D. (2024)	Oman	IJIMEFM	CB-SEM	217 smes	Preference
101	Mohd Thas Thaker H. (2024)	Malaysia	IJIMEFM	PLS-SEM	—	Behavioural intention
102	Rhoudri S. (2024)	Morocco	J. Islamic Mark.	CB-SEM	—	Behavioural intention
103	Riza A.F. (2024)	Indonesia	J. Islamic Mark.	Qualitative	qualitative sample	Behavioural intention
104	Roberts-Lombard M. (2024)	South Africa	Journal of Economic and Fi…	Regression/quant	n=350	Behavioural intention
105	Shaikh I.M. (2024)	Malaysia	J. Islamic Mark.	Survey (quant)	n=321	Customer choice
106	Windasari N.A. (2024)	Indonesia	J. Islamic Mark.	Survey (quant)	—	Preference
107	Alsmadi A.A. (2025)	Jordan	EuroMed Journal of Business	Survey (quant)	—	Behavioural intention
108	Ergün T. (2025)	Turkey	JIABR	Empirical (n.s.)	n=393	Behavioural intention
109	Johari M. (2025)	Indonesia	STI Policy and Management	Survey (quant)	n=380	Behavioural intention
110	Morshed A. (2025)	Jordan	Banks Bank Syst.	PLS-SEM	824 clients	Adoption
111	Musa H. (2025)	Malaysia	JIABR	PLS-SEM	—	Behavioural intention
112	Puteri H.E. (2025)	Indonesia	J. Islamic Mark.	Qualitative	—	Preference
113	Waqas H. (2025)	—	JIABR	Survey (quant)	n=216	Behavioural intention
114	Abbas N. (2026)	Pakistan	IJIFSD	PLS-SEM, Qualitative	n=450	Behavioural intention

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No.	Author (Year)	Country	Journal	Method	Sample	Outcome
115	Dwi Nugraha Y. (2026)	Indonesia	JIABR	PLS-SEM	n=291	Behavioural intention
116	Iqbal M.S. (2026)	Malaysia	J. Islamic Mark.	Survey (quant)	—	Preference
117	Kaya H. (2026)	Turkey	Sakarya University Journal…	CB-SEM	312 respondents	Behavioural intention
118	Mohammed M.O. (2026)	United Arab Emirates	IJIFSD	Survey (quant)	229 respondents	Behavioural intention
119	Moon Z.K. (2026)	Bangladesh	J. Islamic Mark.	CB-SEM	313 respondents	Behavioural intention
120	Samsudeen S.N. (2026)	Sri Lanka	J. Islamic Mark.	PLS-SEM, Qualitative	qualitative sample	Behavioural intention
121	Sumadi B.M. (2026)	Indonesia	J. Islamic Mark.	Regression/quant	—	Preference
122	Wijayanto (2026)	Indonesia	International Research Jou…	CB-SEM	294 customers	Behavioural intention

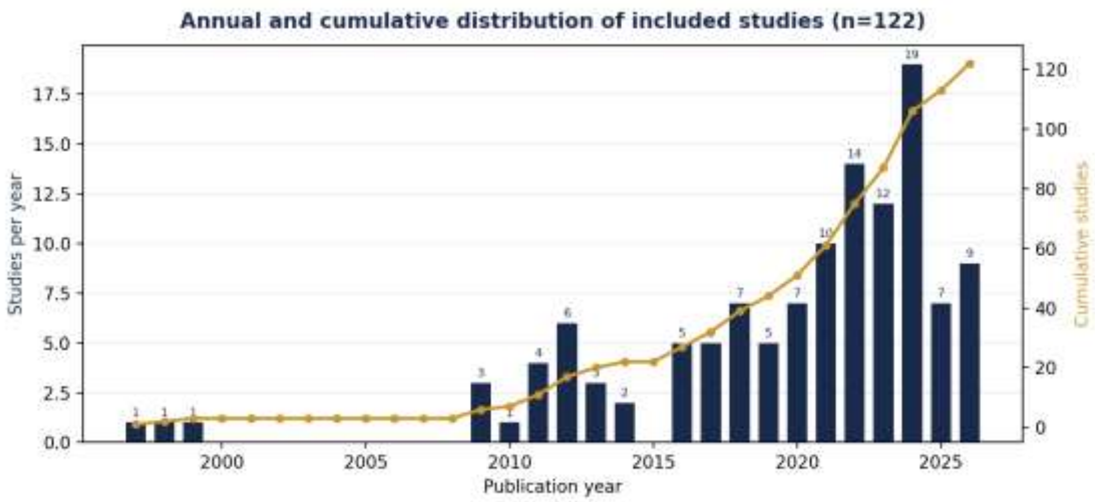

Figure 2. <Publication trend of included studies>

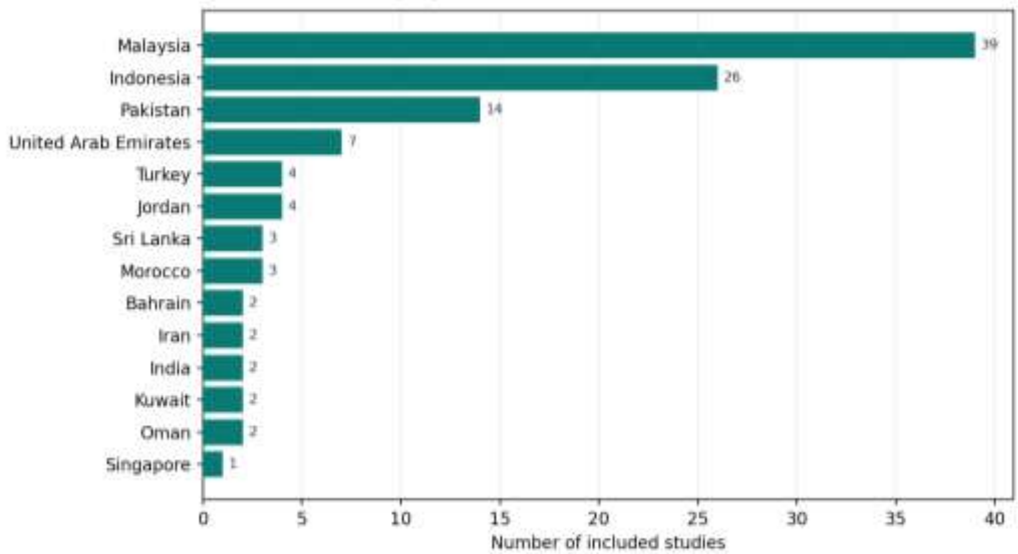

Figure 3. <Geographical distribution of included studies>

Methodologically, the field is overwhelmingly quantitative: 109 studies use non-randomised quantitative designs, most commonly structural equation modelling (partial least squares and covariance-based) and regression on cross-sectional survey data, against only 6 purely qualitative and 7 mixed-methods studies. Theoretically, intention-based frameworks predominate, led by the Theory of Planned Behaviour, followed by UTAUT/UTAUT2, the Theory of Reasoned Action, the Technology Acceptance Model, and SERVQUAL/CARTER; faith-specific frameworks such as Maqasid al-Shariah and the theory of consumption values appear only rarely. The author-keyword co-occurrence network (Figure 4) visualises this structure, revealing tightly linked clusters around religiosity/attitude, behavioural intention/UTAUT/TPB, bank selection/consumer behaviour, and service quality/satisfaction. The full study-level extraction matrix is presented in Table 5.

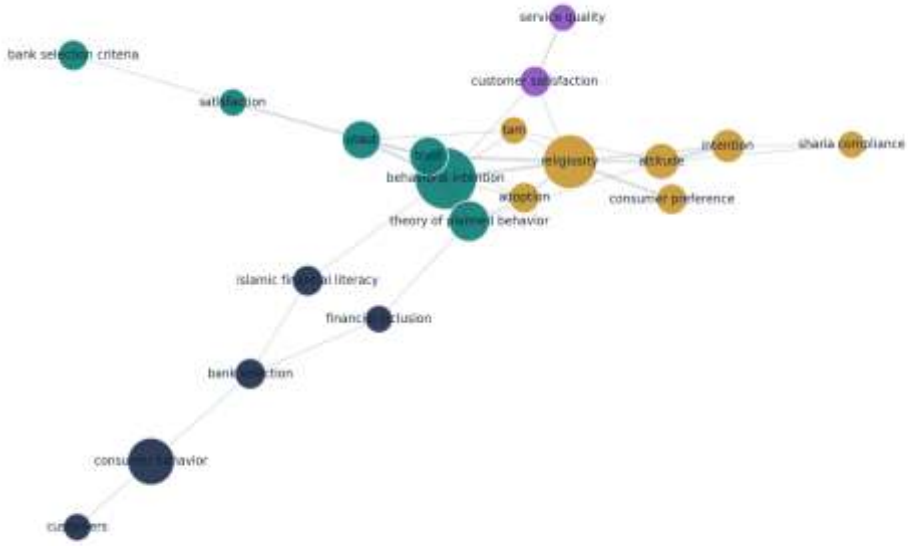

Figure 4. <Author keyword co-occurrence network>

RQ1: Determinants influencing customer choice

Coding the determinants reported across the 122 studies produced a stable set of higher-order themes. To avoid forcing categories, only determinants supported by multiple studies were retained; their frequencies are reported in Table 6 and their interrelations synthesised in Figure 5. The determinants organise into five families, discussed below with definition, supporting evidence, cross-study comparison, critical interpretation, and managerial implication.

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Religious–normative determinants

This family the most prominent in the corpus captures the faith-based and social-normative drivers of choice: religiosity (the degree to which religious values guide financial decisions; 59 studies), Sharia compliance (perceived conformity of products to Islamic law; 32), awareness (25) and knowledge (33) of Islamic banking, and the subjective norm of significant others (23). Religiosity is the single most studied determinant, appearing in almost half of all studies (Al-Ajmi J. (2009); Usman H. (2017); Suhartanto D. (2020); Haque A. (2009)). Yet the synthesis reveals marked inconsistency rather than consensus: while many studies report religiosity and Sharia compliance as dominant positive drivers, others find their direct effect weak, non-significant, or contingent, with functional considerations rivalling or exceeding faith. Several studies reconcile this by positioning religiosity as a moderator strengthening the link between attitude or perceived benefit and choice rather than as a stand-alone cause, and by showing that awareness and knowledge condition whether religious preference translates into actual selection. Critically, this pattern implies that religion is necessary but not sufficient: it opens the consideration set but does not, by itself, close the choice. Managerial implication: Islamic banks cannot rely on faith-based positioning alone; they must convert religious predisposition into choice through demonstrable compliance, customer education, and endorsement by trusted reference groups.

Service–relational determinants

This family covers the quality of the service relationship: service quality (16 studies), trust (17), corporate reputation/image (13), customer experience/engagement (8), and satisfaction as a proximate relational outcome (0). Service-quality studies, frequently using SERVQUAL or its Islamic CARTER variant, consistently link quality perceptions to satisfaction and subsequent choice or loyalty (Ali M. (2017); Muhammad Awan H. (2011); Amin H. (2017)), while trust and reputation emerge as decisive where customers face uncertainty about a bank's genuine Sharia adherence (Usman H. (2017); Suhartanto D. (2019); Parayil Iqbal U. (2023)). Comparison across studies shows these determinants to be more consistently positive than the religious–normative family, suggesting that once inside the consideration set, customers evaluate Islamic banks on relational and experiential grounds much as they would any service provider. Managerial implication: competitive advantage accrues to institutions that pair credible Sharia governance with superior, trustworthy service delivery, since reputation and trust convert religious eligibility into sustained patronage.

Economic–functional determinants

This family comprises the tangible cost–benefit drivers: cost, price, profit rates, and fees (41 studies), convenience and accessibility (22), perceived value (3), and Islamic financial literacy (5). Cost/price/profit is the third most frequent determinant overall and features in the earliest bank-selection studies (Metawa S.A. (1998); Gerrard P. (1997); Al-Ajmi J. (2009); Amin H. (2013)), where it competes directly with religious motives. The synthesis shows that economic determinants are rarely dispositive alone but act as necessary hygiene factors: uncompetitive pricing or poor convenience can veto choice even among religiously motivated customers, whereas favourable terms rarely override the absence of Sharia credibility. Perceived value and Islamic financial literacy, though understudied, emerge as promising integrative constructs that bundle economic and religious appraisal into a single evaluation. Managerial implication: Islamic banks must remain price- and convenience-competitive with conventional rivals and invest in Islamic financial literacy, which enlarges the addressable market by enabling customers to recognise value that faith alone does not reveal.

Technological determinants (emerging)

A rapidly growing family reflects the digital transformation of banking: digital, mobile, and internet banking and Islamic fintech (23 studies), together with the technology-acceptance constructs of perceived usefulness, perceived ease of use, and innovativeness (Suhartanto D. (2020); Mohd Thas Thaker H. (2022); Sun S. (2012)). These determinants are almost entirely a post-2018 phenomenon and now extend to blockchain, AI-driven services, and meta-banking. Cross-study comparison indicates that technological determinants increasingly act as cross-cutting drivers that interact with the other families digital convenience amplifies functional value, while trust and perceived risk govern whether customers accept Sharia-fintech channels. Managerial implication: digital capability is becoming a threshold requirement for customer acquisition, especially among younger and Muslim-minority segments, but must be delivered without compromising perceived Sharia integrity.

Social–psychological mediators and moderators

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Cutting across the four substantive families are the mediating and moderating mechanisms that the corpus most consistently identifies: attitude (50 studies the second most frequent construct overall), social influence/word-of-mouth (17), and perceived risk (5). Attitude functions as the central mediator through which religiosity, service quality, and functional benefits are channelled into behavioural intention (Gerrard P. (1997); Amin H. (2013); Lee K.-H. (2011)), consistent with the field's reliance on TRA/TPB/TAM. Religiosity, generation (notably millennials and Generation Z), gender, culture, and Muslim/non-Muslim status recur as moderators that alter the strength and occasionally the sign of determinant effects. The prominence of these mechanisms explains the apparent contradictions in the direct-effect literature: determinants that appear inconsistent when modelled as direct causes become coherent once their indirect and conditional pathways are recognised.

Table 6. <Determinants influencing customer choice in Islamic banking>

Theme family	Determinant	Working definition	n	Typical effect / role	Representative studies
Religious–normative	Religiosity	Extent to which religious commitment guides financial choice	59	Positive but often indirect / moderating; inconsistent as a direct cause	Al-Ajmi J. (2009); Usman H. (2017); Suhartanto D. (2020)
	Sharia compliance	Perceived conformity of products to Islamic law	32	Positive; a credibility precondition	Al-Ajmi J. (2009); Suhartanto D. (2019); Lee K.-H. (2011)
	Awareness / knowledge	Familiarity with Islamic banking products and principles	58	Enabling; converts predisposition into choice	Muhammad Awan H. (2011); Mbawuni J. (2017); Johan Z.J. (2021)
	Subjective norm	Perceived social pressure from significant others	23	Positive within TRA/TPB models	Amin H. (2013); Johan Z.J. (2021); Lujja S. (2016)
Service–relational	Service quality	Perceived excellence of service (SERVQUAL/CARTER)	16	Consistently positive via satisfaction	Ali M. (2017); Muhammad Awan H. (2011); Amin H. (2017)
	Trust	Confidence in the bank's integrity and Sharia adherence	17	Positive; decisive under uncertainty	Usman H. (2017); Suhartanto D. (2019); Parayil Iqbal U. (2023)
	Reputation / image	Corporate standing and brand image	13	Positive; supports trust	Sayani H. (2013); Ahmad K. (2011); Iqbal M. (2018)
	Customer experience	Quality of cumulative customer engagement	8	Emerging positive	Junaidi J. (2022); Junaidi J. (2021); Rahman M.M. (2021)
Economic–functional	Cost / price / profit	Competitiveness of pricing, returns, and fees	41	Hygiene factor; can veto choice	Metawa S.A. (1998); Gerrard P. (1997); Al-Ajmi J. (2009)
	Convenience	Accessibility, location, and ease of transacting	22	Positive necessary condition	Muhammad Awan H. (2011); Mohd Thas Thaker H. (2022); Sun S. (2012)
	Islamic financial literacy	Capacity to understand Islamic financial products	5	Understudied; positive enabler	Hoque M.N. (2022); Yusfiarto R. (2023); Al-Awlaqi M.A. (2023)
	Perceived value	Overall benefit-versus-sacrifice appraisal	3	Understudied; integrative	Samsudeen S.N. (2026); Roberts-Lombard M. (2024)

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Theme family	Determinant	Working definition	n	Typical effect / role	Representative studies
Technological	Digital / mobile banking & fintech	Adoption of digital, mobile, and Sharia-fintech channels	23	Cross-cutting; rising importance	Suhartanto D. (2020); Mohd Thas Thaker H. (2022); Sun S. (2012)
	Innovativeness	Customer propensity to adopt new technology	4	Positive in fintech contexts	Mbawuni J. (2017); Samsudeen S.N. (2026)
Social–psychological	Attitude	Overall favourable/unfavourable evaluation	50	Central mediator to intention	Gerrard P. (1997); Amin H. (2013); Lee K.-H. (2011)
	Social influence	Word-of-mouth and reference-group effects	17	Positive; segment-dependent	Mohd Thas Thaker H. (2022); Parayil Iqbal U. (2023); Samsudeen S.N. (2022)
	Perceived risk	Perceived uncertainty/negative consequences	5	Negative; barrier to adoption	Hoque M.E. (2019); Alhanatleh H. (2024)

Table 6. Determinant themes with frequency counts (number of included studies operationalising each construct), typical direction of effect, and representative studies. Frequencies are indicative because studies often measure several determinants.

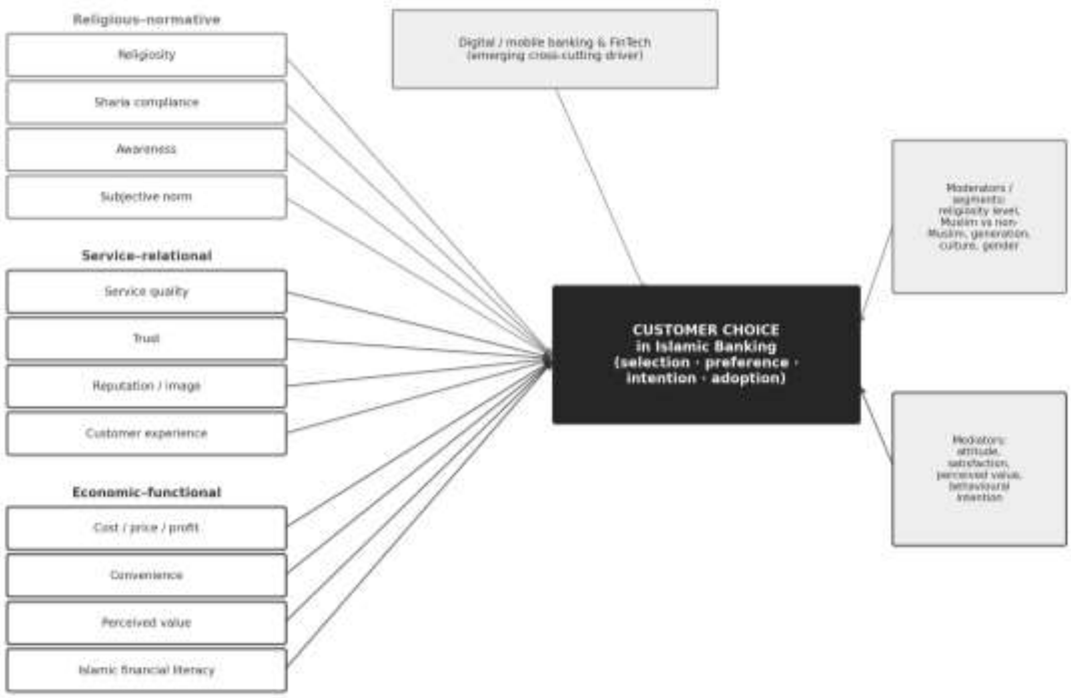

Figure 5. <Synthesised conceptual framework: determinants → customer choice>

Figure 5. Integrative conceptual framework derived from the synthesis. Four determinant families influence customer choice through attitudinal/relational mediators and are conditioned by customer-segment moderators.

RQ2: Research gaps and future research directions

Synthesising across the corpus and the quality appraisal, six interconnected gaps emerge, each translating directly into a research direction (Table 7; Figure 6). These directions are derived from the evidence itself from the observed distributions of contexts, theories, methods, and determinants, and from the contradictions surfaced in Section 3.2 rather than from generic recommendation.

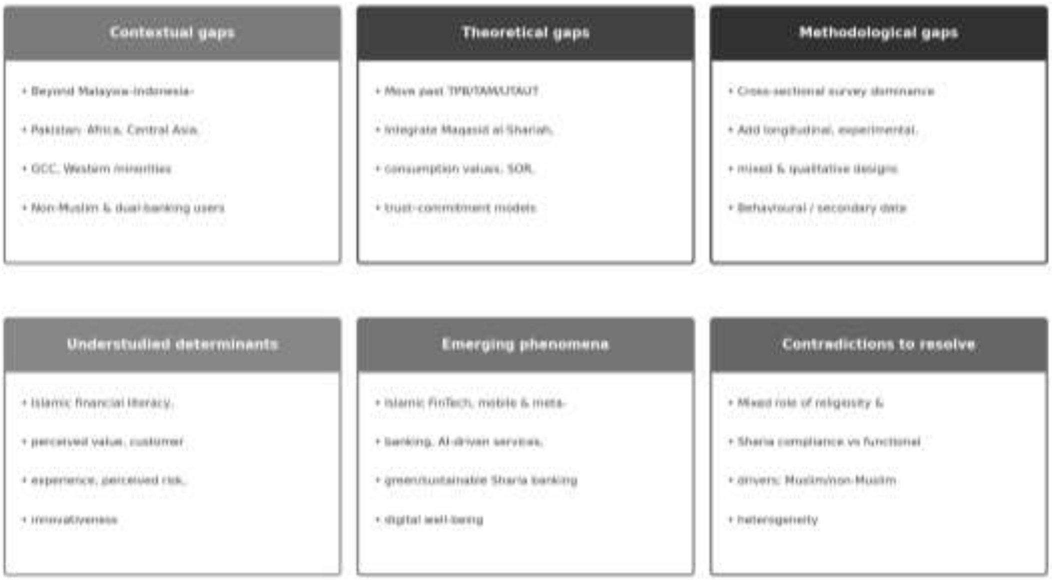

Figure 6. <Future research agenda framework>

Contextual gap. Evidence is concentrated in Malaysia, Indonesia, and Pakistan, leaving the Gulf, the wider MENA region, Central and South Asia, sub-Saharan Africa, and Western Muslim-minority markets thinly covered. Non-Muslim and dual-banking customers critical to Islamic banking's growth beyond captive religious demand remain understudied. Future research should extend to these settings and segments and pursue cross-country comparison. Theoretical gap. The field over-relies on a narrow set of secular intention models (TPB, TAM, UTAUT). Faith-specific and value-based frameworks Maqasid al-Shariah, the theory of consumption values, stimulus–organism–response, and trust–commitment theory are rare. Future work should integrate Islamic ethical constructs with, rather than append them to, established behavioural theory.

Methodological gap. The corpus is dominated by single-country, cross-sectional, self-reported survey data analysed by SEM, with pervasive convenience sampling and common-method risk (Table 4). Future research should adopt longitudinal, experimental, and mixed-methods designs, probability sampling, and behavioural or secondary data to strengthen causal and dynamic inference. Determinant gap. Several theoretically important determinants are understudied relative to religiosity and attitude, notably perceived value (3 studies), customer experience (8), Islamic financial literacy (5), perceived risk (5), and innovativeness (4). These integrative constructs merit dedicated investigation.

Emerging-phenomena gap. Digital and Sharia-fintech topics are rising but nascent; artificial-intelligence-driven services, meta-banking, blockchain, and green/sustainable Islamic banking are only beginning to be studied and warrant systematic attention as they reshape the choice environment. Contradiction gap. The inconsistent direct effects of religiosity and Sharia compliance positive, negligible, or conditional across studies remain unresolved. Future research should model these determinants as moderated and mediated pathways and explicitly test Muslim/non-Muslim and generational heterogeneity to reconcile the divergent evidence.

Table 7. <Research gaps and future research agenda>

Gap type	Evidence from the corpus	Future research direction
Contextual	Malaysia, Indonesia, Pakistan dominate; non-Muslim and dual-banking users under-covered	Extend to GCC, MENA, Central/South Asia, Africa, and Western minorities; comparative and non-Muslim-segment studies
Theoretical	TPB/TAM/UTAUT dominate; Maqasid, consumption values, SOR, trust–commitment rare	Integrate Islamic ethical constructs with behavioural theory; develop faith-native models
Methodological	Cross-sectional survey + SEM; convenience sampling; common-method risk	Longitudinal, experimental, mixed-methods; probability sampling; behavioural/secondary data
Determinant	Perceived value, customer experience, Islamic financial literacy, perceived risk, innovativeness understudied	Dedicated studies on integrative and experiential determinants
Emerging phenomena	Digital/mobile rising; AI, meta-banking, blockchain, green banking nascent	Systematic study of Sharia-fintech, AI services, and sustainable Islamic banking
Contradictions	Religiosity/Sharia compliance effects inconsistent across studies	Model moderated–mediated pathways; test Muslim/non-Muslim and generational heterogeneity

The synthesis yields an interpretation that moves beyond the individual studies. The central finding is that customer choice in Islamic banking is best understood not as a contest between religion and economics but as a layered, sequential process in which the two operate at different stages. Religious–normative determinants act primarily as gatekeepers that admit Islamic banks into the customer's consideration set; service–relational and economic–functional determinants then govern selection within that set; and social–psychological mechanisms especially attitude mediate the translation of all of these into behavioural intention, while religiosity, generation, and Muslim status moderate their strength. This layered reading resolves the field's most persistent puzzle: the inconsistent direct effect of religiosity is an artefact of modelling a gatekeeping, conditional variable as a direct cause.

Comparing across studies clarifies both convergence and contradiction. There is broad convergence that service quality, trust, and reputation exert consistently positive effects, and that cost, price, and convenience operate as hygiene factors. The principal contradiction concerns the faith constructs: studies that treat religiosity as a direct antecedent report divergent results, whereas those that specify indirect or moderating roles achieve coherence. A second tension concerns customer heterogeneity effects that hold for highly religious Muslim customers frequently attenuate or reverse for non-Muslim or weakly religious customers underscoring that a single, undifferentiated model of the Islamic banking customer is untenable.

Theoretical implications. The dominance of TPB, TAM, and UTAUT has delivered cumulative but diminishing returns: the field can predict intention yet under-explains the distinctly Islamic content of the choice. The evidence therefore calls for theoretical integration in which faith-specific constructs (Maqasid al-Shariah, Sharia compliance, Islamic financial literacy) are embedded within not bolted onto behavioural frameworks, and in which mediation and moderation are treated as the rule rather than the exception. The synthesised conceptual framework presented in the Results (Figure 5) formalises this integration, organising determinants into four families that converge on customer choice through attitudinal mediators and segment-based moderators.

Managerial implications. For practitioners, the layered model implies a staged strategy. Institutions must first secure credible Sharia governance and customer awareness to enter the consideration set; then compete on trust, reputation, service quality, and competitive pricing to win selection; and increasingly deliver digital and fintech convenience to acquire younger and Muslim-minority customers without eroding perceived Sharia integrity, which the evidence shows can be a source of perceived risk when technology outpaces trust. Segment-specific propositions are essential, because the determinant mix that persuades a highly religious customer differs materially from that which persuades a value-driven or non-Muslim customer.

How this review advances the literature. Beyond cataloguing determinants, the review demonstrates that the field is empirically crowded but structurally narrow concentrated in three countries, a few theories, and one dominant method and that its apparent contradictions dissolve once mediation and moderation are foregrounded. This is the justification for a further systematic review rather than another primary study: only synthesis can expose the cumulative pattern, and the pattern shows that the next advances lie in new contexts, integrative theory, stronger designs, and the emerging digital frontier set out in the future-research agenda (Figure 6, Results).

Conclusion

This systematic review synthesised 122 empirical studies (1997–2026) to answer two questions: which determinants influence customer choice in Islamic banking, and what gaps and directions the evidence implies. In answer to RQ1, the determinants organise into five families religious–normative, service–relational, economic–functional, technological, and social–psychological with religiosity, attitude, and cost/price/profit the most studied, but with faith constructs operating predominantly as gatekeeping, mediated, and moderated influences rather than as simple direct causes. In answer to RQ2, six evidence-based gaps define the agenda: contextual concentration, theoretical narrowness, methodological homogeneity, understudied integrative determinants, nascent digital phenomena, and unresolved contradictions in the faith-based literature.

The review contributes theoretically an integrative, empirically grounded taxonomy and conceptual framework that embeds Islamic constructs within behavioural theory and foregrounds mediation and moderation; and it contributes managerially a staged, segment-sensitive strategy for moving customers from consideration to selection to loyalty. Its limitations should be acknowledged: the corpus derives from a single database (Scopus) and English-language articles, so relevant work indexed elsewhere or published in other languages may be omitted; extraction relied on bibliographic metadata and abstracts; and the predominance of cross-sectional evidence limits causal claims. These limitations do not undermine the synthesis but bound its scope and reinforce the agenda. Future research that extends the geography, integrates faith-native theory, strengthens design, investigates neglected and digital determinants, and resolves the religiosity contradiction will convert a crowded literature into a cumulative science of customer choice in Islamic banking.

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