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## Article

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# Customer loyalty: a systematic literature review and future directions in the Islamic Financial Industry

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# Customer loyalty: a systematic literature review and future directions in the Islamic Financial Industry

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## ABSTRACT

Customer loyalty has become a real concern in the Islamic finance industry, instigating a comprehensive review of studies on this topic. Thus, this study presents a systematic literature review on customer loyalty in the context of the Islamic finance industry. Consequently, 40 research articles were reviewed and several factors influencing customer loyalty were identified. The results show that variables such as responsibility (CSR), service quality, credibility, satisfaction, religiosity, financial and spiritual advantages, image, trust, and close customer relationships directly and indirectly influence customer loyalty in the Islamic finance industry. Additionally, social exchange theory is widely used in this area of research. The data trends also show that research in this field has intensified over time with a requisite for future research in several dimensions. This study proposes future research directions in light of these shortcomings. Additionally, this study contributes to the domain of Islamic finance, with a special focus on customer loyalty with the incorporation of contemporary lens of research studies.

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## SUBJECTS

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Marketing; Finance

## Introduction

The customer loyalty (CL) concept has become a crucial point of research in the digitalization era (Ahmed et al., 2021; Iqbal et al., 2021). Customer loyalty is a concern in many banking sectors. Sustaining and cultivating CL is critical in the intricate financial landscape due to intense competition (Aslam et al., 2023). Oliver (1999) described CL as a 'deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior'. Tegambwage and Kasoga (2022a) state that loyal customers do not frequently switch to other services or products. Additionally, serving an existing customer cost less than serving a new one. CL is more pronounced in Islamic banking, where the principles of ethical finance and adherence to Sharia laws guide operations. In Islamic banking, CL concerns financial gains and upholds spiritual and moral foundations (Albaity & Rahman, 2021).

Islamic banking and finance originated in the early Islamic era approximately 1,400 years ago (Alharbi, 2015). From an early stage in Islamic history, Muslims established a system without interest in mobilizing resources to finance productive activities and consumer needs (Iqbal & Molyneux, 2005). Islamic banking has become a distinct and vital facet of the global financial landscape, offering a unique approach that is distinct from the conventional banking system (Farooque et al., 2023). Interest-bearing transactions are prevalent in conventional banking, while Islamic banking operates on profit-and-loss sharing principles, which create a shared risk and reward framework that fosters a more equitable distribution of wealth. Islamic banks also offer various innovative financial products. This intrinsic alignment established Islamic banking as an essential choice for Muslim and non-Muslim populations (Amin et al., 2011; Yudaruddin, 2023). The World Bank (2023) assessed the massive development in Islamic finance over the past decades, with an average annual growth of 10% to 12%. The Islamic finance sector could be worth \$3.02 billion

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by 2021 and will experience a compound annual growth rate (CAGR) of 10.2% from 2022 to 2027 (Market Data Forecast, 2023).

Although extensive research has investigated various aspects of customer loyalty across multiple industries and segments, the account of studies on CL within the Islamic financial sector is less. Nonetheless, some studies have examined CL across airlines (Khudhair et al., 2019), brand management (Tartaglione et al., 2019), halal logistics (Masudin et al., 2018), and hospitality (Kandampully et al., 2015). With the specific focus to customer loyalty in Islamic Banking, a few studies have been found. As, Tegambwage and Kasoga (2023) discussed customer loyalty with consideration of religiosity in the context of Tanzania. Similarly, Tegambwage and Kasoga (2022b) discussed the antecedents of customer loyalty for Islamic banking with specific focus to Tanzania. But still, it was suggested to explore this topic further (Tegambwage & Kasoga, 2022a; 2023). Therefore, a significant gap exists in understanding how the CL operates within the Islamic finance framework, which follows unique ethical and religious principles and is not confined to any country's perspective. This lack of attention highlights the need for a recent and comprehensive systematic literature review (SLR) that applies more recent studies to specifically outline CL within the Islamic financial sector. The remainder of this paper is organized as follows. The subsequent section highlights the research methodology employed for SLR. Subsequently, the documents were analyzed and presented descriptively, followed by a proposed future research agenda. The final section discusses the results and outlines the conclusions.

## Methodology

### *Study design*

SLR is a form of research that manages existing publications and follows a systematic methodology for synthesizing published data (Tranfield et al., 2003). Kraus et al. (2020) stated that SLR is an existing literature review that follows a transparent and reproducible methodology for searching, assessing its quality, and synthesizing it with high objectivity. Snyder's (2019) recommendations outlined that the literature review process consists of four phases: designing, conducting, analyzing, and writing the review. The current study followed a four-step process to complete the literature review.

### *Systematic literature review*

Denyer and Tranfield, (2009) utilized a multi-step technique to conduct a systematic literature review and guided about conducting literature review in general. The methodological framework consists of four iterative stages: (1) formulating research inquiries; (2) defining the parameters and limitations of the research; (3) carrying out the identification, screening, and selection of relevant published works; and (4) concluding with a comprehensive analysis and synthesis of the findings. So, the current study has followed the guidelines by Denyer and Tranfield, (2009) and considered the well-known Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) statement by Moher et al. (2009) to furnish this literature review.

### *Defining the review questions*

In recent years, there has been significant growth in the literature on customer loyalty in the Islamic Financial Industry (Ibrahim & Mohd Sopian, 2023). This growth has made it necessary to conduct a comprehensive systematic review to understand the development of the literature on the risk of stock price collapse and its underlying factors. This study aims to investigate the following research questions: (1) What is the current state of customer loyalty research in the Islamic Finance Industry? (2) What are the avenues of future research?

### *Scope of the study*

The study scope was established in the initial step of the SLR based on the research objectives and questions. As cited in Al Jabri et al. (2023), Denyer and Tranfield (2009) mentioned that the scope should

**Table 1.** Study inclusion and exclusion criteria.

Inclusion	Exclusion
Should contain CL in Islamic financial institutions and related keywords	CL is used in another context
Should involve organisational context	Review, theses, and non-peer review articles
Should be written in the English language	The paper was published in other than English
Should be published between 2010 and 2023 (June)	

follow CIMO logic, which includes context, intervention, mechanism, and outcomes. Therefore, the focus area of this study was CL in Islamic financial institutions from 2010 to 2023.

### *Search strategy and data sources*

The third stage of SLR involved selecting the appropriate search string and database. A combination of keywords with Boolean operators was used to identify relevant documents based on past literature. A two-word combination approach was used to search for relevant documents. The first keyword was related to CL, and the second to Islamic banks or financial institutions. The current study selected the Web of Science (WoS) database, which is a reputable source for identifying high-quality journals globally, to gather articles for analysis (Elaish et al., 2024). Furthermore, articles in WoS are well organized in terms of research quality (Elaish et al., 2024). The search was conducted in June 2023, and over 500 articles were extracted. A total of 40 articles were selected for the final review, limiting the search to journal articles. In the view of several earlier studies, this number of articles seemed sufficient in the given time span of contemporary literature (De Vet et al., 2005; Elder et al., 2015; Xu, 2020).

### *Selection criteria and quality assessment*

The current SLR examined CL within the Islamic financial and banking sectors. This study encompassed pertinent keywords related to CL and financial institutions within the Islamic context. Studies published in unrelated sectors were also included. Moreover, the study context of the final number of articles was organizational. Non-peer-reviewed articles, theses, and review articles were excluded from the final review. The review was also confined to English language articles published between 2010 and June 2023 to ensure contemporary and credible comprehension of this niche domain. Table 1 presents the inclusion and exclusion criteria for this study.

In addition to the inclusion and exclusion criteria, the selected articles were assessed using a quality assessment comprising nine criteria (N=40). This checklist was adapted from Kitchenham and Charters (2007), and was not intended to debate the work of any scholars. Each criterion was rated on a three-point scale where 'Yes' received 1 point, 'No' received 0 points, and 'Partially' received 0.5 points. The resulting scores ranged from 0 to 9, with higher scores indicating the effectiveness of the study in addressing the research questions. The Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) diagram was used to present the SLR, as illustrated in Figure 1.

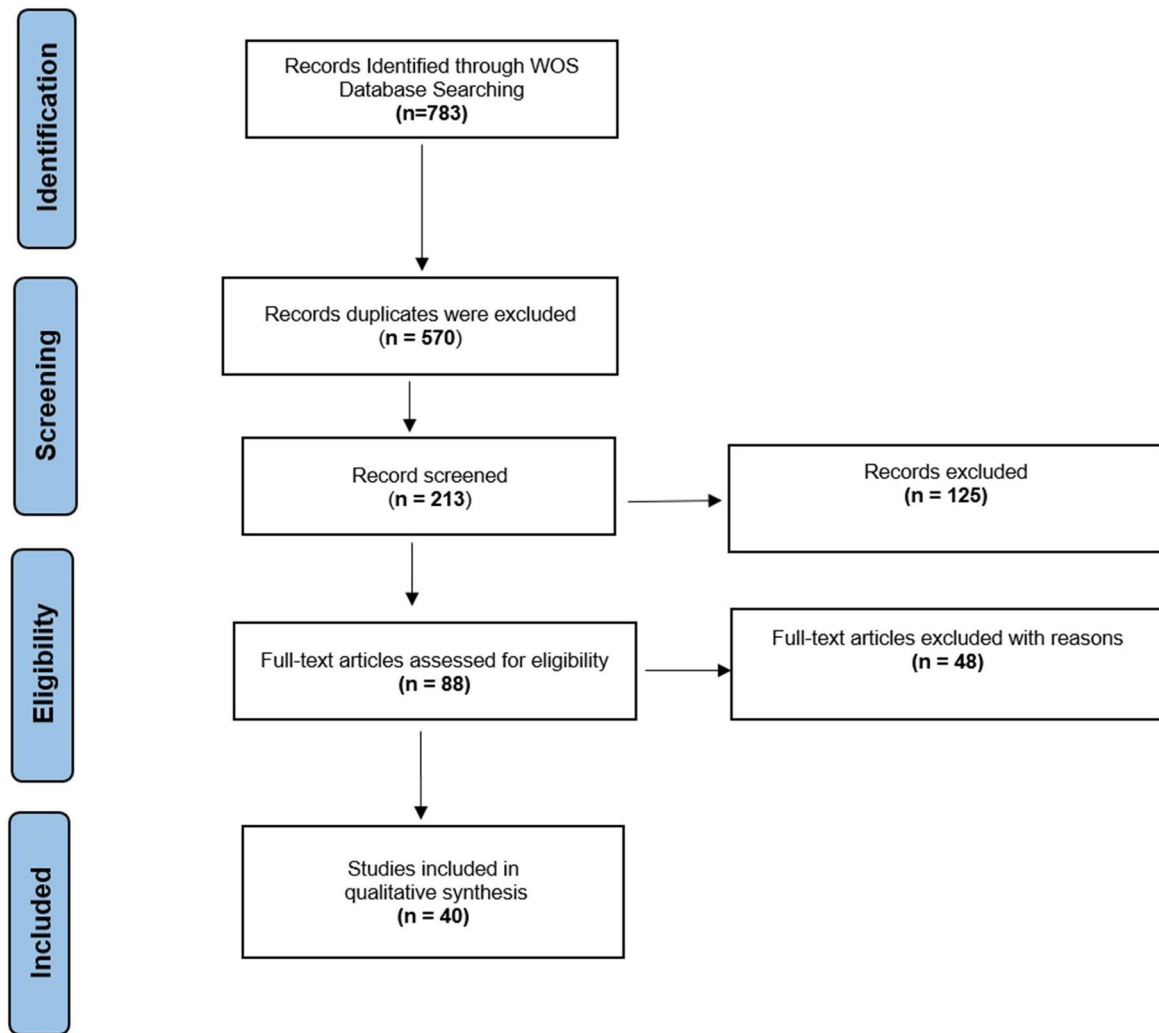
### *Analysis and results*

The corpus of 38 studies was descriptively analysed.

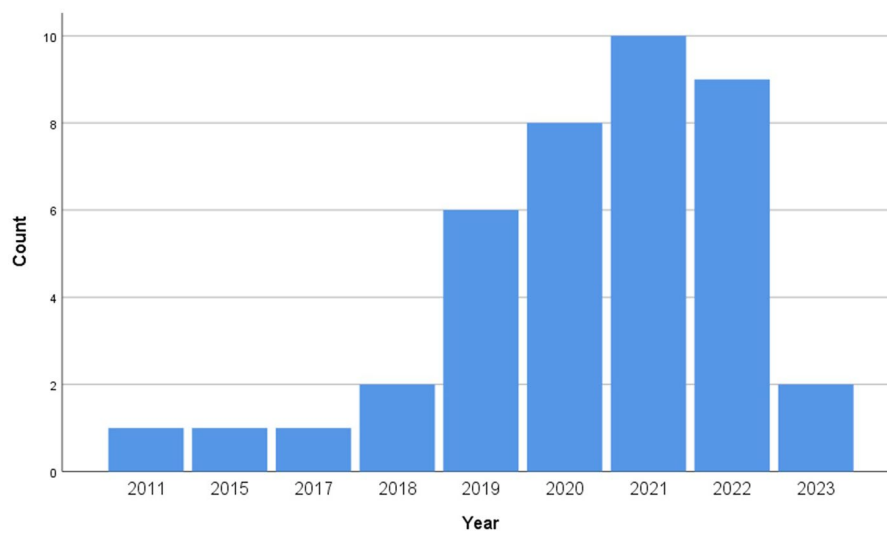
#### *Descriptive analysis*

##### *Publication trends*

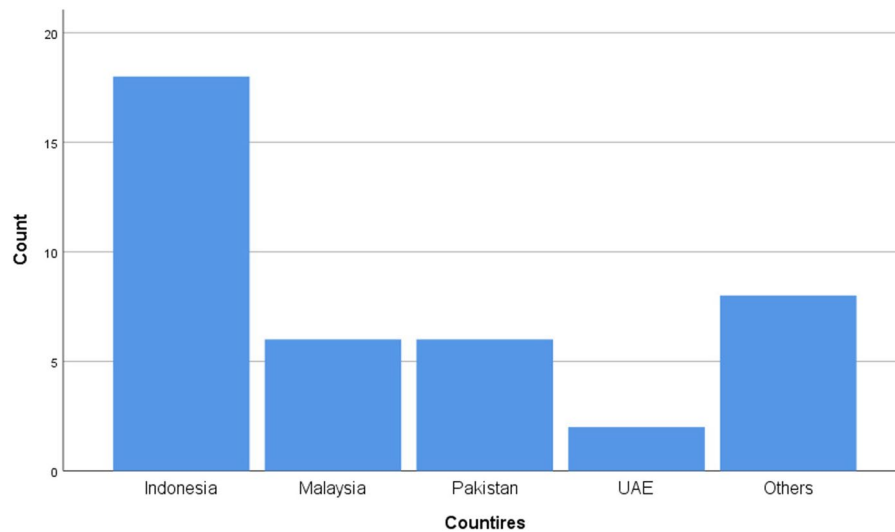
The publication trends of the chosen articles are depicted in Figure 2, which presents the temporal evolution of CL within the Islamic financial sector. The data from 2011 to 2023 indicate varying degrees of research activity. The number of articles gradually increased from one in 2011 to 10 in 2020, indicating a growing interest in the topic. A significant surge was observed between 2019 and 2020 with six and eight articles, respectively. Meanwhile, 2022 maintains a steady count of nine articles. While from 2023, two articles were added.



**Figure 1.** The flow diagram of the study. (Adapted from Moher et al., 2009).



**Figure 2.** Publication trends.



**Figure 3.** Most contributing countries.

**Table 2.** Most influential journal.

Journal Name	Count	WOS	ABDC
<i>Journal of Islamic Marketing</i>	14	Yes	Yes
<i>Sustainability</i>	3	Yes	No
<i>International Journal of Bank Marketing</i>	2	Yes	Yes
Others	21	NA	NA

### **Most contributing countries**

Certain countries have emerged as key contributors to CL research within the Islamic banking sector, reflecting their proactive engagement with this vital subject. Indonesia preceded with a substantial count of 18 research publications, which underscored its dedicated emphasis on enhancing CL within its Islamic financial institution. Malaysia and Pakistan each had six significant studies. Their commitment to comprehending and negotiating dynamic business culture and leadership within a particular study setting was highlighted in their research. The United Arab Emirates (UAE) and other countries collectively contributed ten studies, which denotes a broader global interest in this specialized area. This distribution underlines the significance of Indonesia, Malaysia, and Pakistan as leading voices shaping CL in the Islamic financial sector. [Figure 3](#) demonstrates the countries that contributed the highest number of CL research contributions to Islamic banking.

### **Most influential journal**

Of all the publications, the 'Journal of Islamic Marketing' stands out as a formidable and influential platform with a remarkable count of 14 research documents. This journal consistently provides fertile ground for scholarly exploration of CL from an Islamic banking perspective. Other journals, such as 'Sustainability' and 'International Journal of Bank Marketing' have also made valuable contributions. All three journals have emerged as pivotal hubs for shaping and disseminating knowledge. [Table 2](#) lists the most influential journals and their indexations in the WOS and ABDC lists.

### **Results of past studies**

The 40 papers that were ultimately selected thoroughly examined the CL in Islamic financial institutions. This collection reveals the complex processes driving CL in Islamic banking, using various perspectives, theories, and approaches.

The primary research goal is to analyze the numerous variables that influence and affect CL in Islamic financial institutions. Studies have examined numerous issues, including corporate social responsibility

(CSR) (Aslam et al., 2023), service quality (Tegambwage & Kasoga, 2022a), credibility (Bachri et al., 2023), satisfaction (Tegambwage & Kasoga, 2022a; Ahmad et al., 2021), religiosity, financial and spiritual advantages, image, trust, and close customer relationships. These factors combine to shape the complex relationship between several variables that underlie the CL. The emphasis on Islamic marketing ethics and its contribution to CL highlights the unique moral and spiritual issues that are crucial to this financial industry (Leclercq-Machado et al., 2022).

The signalling theory (Aslam et al., 2023), theory of reasoned action (Hafasnuddin & Majid, 2022), Gestalt psychology (Hamid Ab et al., 2023), value expectancy theory (Iqbal et al., 2021), social exchange theory (Wijaya et al., 2021), technology acceptance model (TAM), stakeholder theory (Fianto et al., 2020), and service-dominant logic are theories underpinning this research area. These theoretical frameworks offer perspectives to comprehend the cognitive, emotional, and social mechanisms that promote CL, providing insightful information on the motivational frameworks and behavioural pathways that support customer decision-making processes in Islamic financial institutions.

Structural Equation Modelling (SEM) was used as the main analytical methodology in the research procedures, which mainly employed quantitative methods. These approaches enable the evaluation of the direct and indirect effects of numerous variables on CL by allowing for a systematic exploration of the complex interactions between variables (Hair et al., 2021). The application of SEM indicates a desire to comprehend the intricate network of interrelated factors holistically by considering individual influences and their cumulative effects on the loyalty construct.

These conclusions reflect the extensive amount of information. Although some research supports the importance of several elements, including customer satisfaction, service quality, trust, and brand, in driving CL, other studies offer more nuanced perceptions. The complex dynamics of loyalty are emphasized by the various effects of elements on loyalty through intermediates, such as satisfaction and mediation effects. Although some research has emphasized direct or indirect influences, others have highlighted the complex moderating roles played by variables such as gender, religion, and technological integration. The results outlined the complexity of these component interactions, which usually vary between contexts and cultures.

The integration of past research on CL within Islamic financial institutions encompasses a thorough investigation into this complex field. The various theories and approaches used attest to the multidisciplinary aspect of this approach to analyzing CL. The combined results emphasized the complex paths people consider in Islamic banking environments by illuminating the varied interactions of variables supporting or undermining CL. This thorough knowledge serves as a pillar for academics, practitioners, and policymakers, which fosters a deeper understanding of the CL dynamics in Islamic financial institutions and provides insightful recommendations for tactical improvements and moral considerations in this niche financial environment.

### ***Characteristics of customer loyalty in the Islamic financial sector***

Based on these 38 studies, several factors promote customer loyalty in the Islamic financial sector. 'Customer satisfaction' is the most prominent independent variable. The second most dominant exogenous variable is service quality, followed by corporate image. The concept of service quality comprises trust and the achievement of customer expectations, which ultimately promote CL. Furthermore, corporate image encompasses the functional, emotional, and spiritual dimensions. A positive corporate image improves the values, ethics, and overall reputation of an institution.

Apart from the exogenous and mediating variables, moderators are also crucial in defining the relationship between the antecedents of CL in the Islamic banking sector. In previous studies, the moderating variable was either continuous or dichotomous. The selected studies suggested that the continuous moderators are 'religiosity' and 'trust'. Meanwhile, the dichotomous moderator is gender, bank type (Islamic and non-Islamic/conventional), Muslim versus non-Muslim, and private versus public banks.

### ***Theories***

The most common theory in the selected studies is social exchange theory, which consistently appears across three studies (Abd Aziz, 2017; Albaity & Rahman, 2021; Wijaya et al., 2021), thus highlighting its



significance in understanding CL in Islamic financial institutions. According to this theory, interactions are based on the reciprocity principle, in which people connect with the expectation of gaining something in return. This idea aligns with the values of moral behavior and justice emphasized by Islamic finance. Customers and organizations reciprocate ethical ideals, trust, and values, which strengthen their relationships and promote enduring loyalty (Cook et al., 2013).

The prevalence of social exchange theory in numerous studies outlines its significance in explaining how CL is fostered and preserved within the moral framework of Islamic banking. The concept emphasizes the importance of moral behavior, understanding between parties, and the positive feedback loop of loyalty and trust that supports the unique relationship between Islamic financial institutions and their clients (Albaity & Rahman, 2021). Table 3 summarizes the selected studies.

### **Agenda for further research**

This section presents several research directions in CL within the Islamic banking industry, based on insights gained from various studies.

- **Exploring more variables:** Numerous studies have highlighted the significance of elements such as commitment, trust, and customer relationship management (CRM) as possible factors of CL (Abd Aziz, 2017; Hafasnuddin & Majid, 2022; Hamid Ab et al., 2023; Yusfiarto et al., 2023). Future studies should thoroughly analyse these factors to better comprehend how they contribute to and preserve CL in Islamic banking.
- **Enhancing measurement models:** Several studies have advocated expanding measurement models to include information technology variables, religiosity, and new service quality aspects (technological elements) (Aslam et al., 2023; Bachri et al., 2023; Iqbal et al., 2021; Tegambwage & Kasoga, 2022a; Yusfiarto et al., 2023). Future studies could develop effective measuring frameworks containing these components for a more holistic understanding of their impact on CL.
- **Mediator and moderator variables:** The discovery of mediator and moderator variables creates opportunities for in-depth investigation of moderation and mediation. Investigating how factors such as trust, gender, age, and income affect the link between independent variables and CL could provide detailed insights into how many elements interact in Islamic banking (Aslam et al., 2023; Hafasnuddin & Majid, 2022; Leclercq-Machado et al., 2022; Munandar et al., 2022).
- **Cross-cultural comparisons:** Although studies on CL have been conducted in many nations, more thorough cross-cultural comparisons might be undertaken in future studies to identify any differences or resemblances in CL dynamics among diverse Islamic banking contexts (Albaity & Rahman, 2021; Hamid Ab et al., 2023).
- **Enhanced sampling methods:** Investigating additional sampling methods and probability sampling may better understand CL across various demographic groups, including Muslim and non-Muslim customers and high- and low-net-worth clients (Fusva et al., 2020; Hamid Ab et al., 2023).
- **Secondary dataset:** Utilizing secondary information for comparative analyses can reveal a more holistic perspective on CL and satisfaction across numerous Islamic financial institutions and markets (Fusva et al., 2020).

### **Discussion**

Owing to intense competition and the need to maintain client commitment, CL has gained prominence in the digital age, specifically within the banking industry (Ahmed et al., 2021; Iqbal et al., 2021). A significant research gap exists in understanding how CL functions within Islamic finance, which adheres to various ethical and religious requirements, despite the increase in CL research across industries. Hence, a recent SLR is essential for addressing this gap and delineating the complexities of CL in Islamic banking.

A thorough examination of CL within Islamic financial institutions is presented in this collection of 40 chosen articles, which reveals a complex interaction of factors. This study poses two research questions. The first research question aimed to understand current research on customer loyalty in the Islamic

**Table 3.** Research summary.

Authors	Study Focus	IV	DV	Mediator	Moderator	Theory	Findings	Future direction
Aslam et al. (2023)	To study the role of sight cues and CSR on loyalty by enhancing the corporate image in Pakistan	Sight Cues, CSR	Customer Loyalty	Corporate Image	Religion and Collectivism	Signalling theory	All relationships are significant	Other variables like trust and CRM to loyal customers.
Bachri et al. (2023)	To examine the role of credibility and satisfaction on loyalty when satisfaction as mediator.	Credibility	Customer loyalty	Customer satisfaction		None	Credibility has no direct effect on customer loyalty but through customer satisfaction	1. Information technology variables should be included.
Hafasnuddin and Majid (2022)	To analyze the effects of financial and spiritual benefits on loyalty and satisfaction.	Financial benefits, spiritual benefits	customer loyalty	customer satisfaction		Theory of reason action	1. Financial benefits has insignificant effect on customer satisfaction and loyalty. 2. Customer satisfaction has mediation effect between spiritual benefits and customer loyalty.	Moderating variables.
Hamid Ab et al. (2023)	To examine the effect of corporate brand image on loyalty	Corporate image (functional, emotional, spiritual)	Loyalty	None	None	Gestalt psychology	The results indicate that some attributes have significant association with brand image. Furthermore, brand image positively influences customer loyalty.	1. Muslim and non-Muslim customer. 2. Probability sampling technique. 3. Religiosity as moderator.
Leclercq-Machado et al. (2022)	To study the effect of CSR and customer satisfaction on customer trust and loyalty	CSR, Customer satisfaction	Customer loyalty	Customer trust	None	None	All study variables are significant	Moderating (virtual vs in person), different generations
Moosa and Kashiramka (2022)	To study the association between customer satisfaction and loyalty	Objectives of Islamic banking	Customer loyalty	customer satisfaction	None	None	All study variables are significant	
Munandar et al. (2022)	To examine the effect of CRM strategy on customer loyalty.	Continuity marketing program, one to one program, partnering program	Loyalty	None	Conventional and Islamic banks	None	Continuity of marketing and partnering have sig. effect on both banks.	Moderator (Male vs female) (Old vs young) (Higher income vs low income)

(Continued)

Table 3. Continued.

Authors	Study Focus	IV	DV	Mediator	Moderator	Theory	Findings	Future direction
Yusfiarto et al. (2023)	To examine the relationship between religiosity, intimacy and service quality to promote customer loyalty	Religiosity, Intimacy effect, service quality	Loyalty	customer satisfaction	None	None	Religiosity has insignificant Effect on satisfaction and loyalty.	Moderator (self-efficacy, customer involvement, trust)
Tegambwage and Kasoga (2022a)	To study the association between quality, service quality, customer satisfaction and switching barriers to promote customer loyalty.	Customer Satisfaction, Relationship quality, service quality, Switching barriers	Customer loyalty	None	None	None	Switching barriers have insignificant Relationship with customer loyalty.	More variable; religiosity, bank image, salesperson ethical behaviour.
Ahmed et al. (2021)	To study the service quality of Islamic e-banking in Pakistan	E-customer satisfaction (Efficiency, security & Privacy, Fulfilment, Availability of Online system, and personal needs	E-customer loyalty	Trust and Religiosity	None	None	All relationships are significant	1. Incorporate cause and effect model. 2. More dimensions of E-SQUAL with mediators.
Albaity and Rahman (2021)	To examine the direct and indirect relationship between various variables influencing customer loyalty of Islamic Banks.	Satisfaction, Religious obligation	Customer Loyalty	Trust and Attitude	None	Social Exchange, TPB, Social Identity Theory	All direct and indirect relationships are significant	1. Additional religious variables (intrinsic and extrinsic, fear of punishment). 2. Multiple countries included
Iqbal et al. (2021)	To study the effect of quality of services, product awareness and perceptions on customer loyalty through technology integration using satisfaction as mediator.	Quality of services, Product awareness, Perception	Customer loyalty	Customer satisfaction	None	Value expectancy theory	1. Quality of services and awareness have direct and indirect effect on customer loyalty. 2. Through technology integration no significant effect on customer loyalty. All study variables are significant	Other variables like convenience, religious motives, and liquidity risks.
Lubis et al. (2021)	To examine the effect of communication and service quality on loyalty with mediating role of satisfaction.	Corporate communication, service quality	Customer loyalty	Customer satisfaction	None	None		
Murflth (2021)	To analyze the association between CSR and customer loyalty	CSR	Loyalty	Image, trust, satisfaction, reputation	None	Stakeholder theory	1. Image & satisfaction has not sig. relationship with reputation. 2. CSR→image→ reputation→ Loyalty has no significant relationship.	

(Continued)

Table 3. Continued.

Authors	Study Focus	IV	DV	Mediator	Moderator	Theory	Findings	Future direction
Mulia et al. (2021)	To examine the role of customer intimacy to promote customer loyalty in using e-banking and m-banking	Customer intimacy, perceived ease of use, trust, perceived risk, Sharia compliance	Satisfaction and loyalty	None	None	TAM	Customer intimacy has direct and indirect relationship with loyalty	
Nasuka et al. (2021)	To study the effect of Islamic marketing ethics on customer loyalty.	Islamic ethics behaviour	Loyalty	Customer satisfaction in salesperson service, customer satisfaction in Islamic banking	None	None	All relationships are significant	
Rasouli et al. (2021)	To examine the role of advertising effectiveness on CRM and loyalty through quality of service	Advertising effectiveness	CRM, Loyalty	Quality of services	None	None	All relationship are supported.	
Wijaya et al. (2021)	To study the role of ethics-based salesperson behaviour to promote customer loyalty through customer trust.	Islamic ethics-based salesperson behaviour	Customer loyalty	Customer trust in salesperson, customer trust in Islamic bank	None	Social-exchange theory	All relationship are supported.	
Yudiana et al. (2021)	To analyze the role of gender on the relationship of Hujrah intention and customer loyalty through satisfaction.	Hijrah intention	Customer loyalty	Customer satisfaction	None	None	Gender played a significant role to promote customer loyalty.	
Abror et al. (2020)	To study the factors of CL in Islamic Banking	Service Quality	Customer Loyalty	Satisfaction, Customer Engagement	Religiosity	None	1. Seroquel directly insignificant relationship with CL 2. Loyalty is divided into attitudinal and behavioural.	1. Customer value co-creation, and commitment. 2. Loyalty is divided into attitudinal and behavioural.
Dandis and Wright (2020)	To examine that how CARTER model effect on attitudinal loyalty	CARTER (Compliance, tangibles, reliability, responsiveness, assurance, empathy)	Attitudinal loyalty	Overall satisfaction		None	All CARTER variables have positive effect on attitudinal loyalty expect tangible	1. Exploring any difference between client and employee perception.
Fianto et al. (2020)	Determinants of customer loyalty in Indonesia	Service Quality	Customer loyalty	Perceived value, brand image, customer satisfaction and customer engagement	Private and state-owned banks	Stakeholder theory	Service quality and perceived value has no direct relationship with loyalty.	1. Customer engagement is a multi-dimensional variable.

(Continued)

**Table 3.** Continued.

Authors	Study Focus	IV	DV	Mediator	Moderator	Theory	Findings	Future direction
Fida et al. (2020)	To analyze the effect of service quality on customer loyalty and satisfaction.	Service Quality (Tangibility, reliability, responsiveness, assurance, empathy)	Customer loyalty	Customer satisfaction	None	None	Empathy and responsiveness have positive effect on customer loyalty.	
Fusva et al. (2020)	To analyze the impact of service quality, perceived value, image, satisfaction and loyalty on financial performance	Service quality, value, image	financial performance	Customer satisfaction, customer loyalty	None	None	1. Customer loyalty has positively influenced by perceived value and perceived service quality. 2. Customer loyalty significantly improve financial performance	1. Other variables; brand attachment, trust. 2. Secondary dataset used to measure customer loyalty and satisfaction. 3. Religiosity, technology factors as determinant of customer loyalty.
Hamid Ab et al. (2020)	To study the impact of firm and non-firm communication on corporate brand image and loyalty.	Firm communication, Non-firm communication	Loyalty	Corporate Image	None	None	All relationships are significant	1. Muslim and non-Muslim customer. 2. Probability sampling technique
Khan et al. (2020)	To examine the role of social media as corporate marketing strategies to promote customer satisfaction and loyalty.	Social media marketing	Customer satisfaction and loyalty	None	None	None	Social media marketing positively improve customer satisfaction and loyalty.	
Raza et al. (2020)	To study the effect of service quality dimensions on e-customer satisfaction and loyalty	Site org., Reliability, Responsiveness, user friendliness, personal need, efficiency	E-customer loyalty	E-customer satisfaction	None	None	All relationship are supported.	Other variable; product characteristics or incentives, technological speediness, interface quality, perceived usefulness, compatibility
Fauzi and Suryani (2019)	To examine the association between CARTER model toward customer satisfaction, trust and loyalty.	CARTER (Compliance, tangibles, reliability, responsiveness, assurance, empathy)	Loyalty	Satisfaction and Trust	None	None	All relationships are significant	
Harsono (2019)	To examine the role of benefit sought, service quality to influence customer satisfaction and loyalty.	Customer Satisfaction	Customer loyalty	None	Benefits sought, service quality	None	Customer satisfaction has positive effect on customer loyalty	

(Continued)

Table 3. Continued.

Authors	Study Focus	IV	DV	Mediator	Moderator	Theory	Findings	Future direction
Kartika et al. (2019)	To examine the drives of customer loyalty under the moderating role of depositor/financing and single vs dual customers.	Image, customer satisfaction	Loyalty	Trust	Financing and depositor customer, Single vs dual customer	None	Image has sig. effect on satisfaction and trust. 2. Satisfaction, trust and customer loyalty have significant relationships	
Peng et al. (2019)	To analyze the effect of service quality, image and trust on customer loyalty	Service quality (Reliability & security, Tangibility, Core product, Internet banking)	Loyalty	Image and Trust	Empathy, Islamic vs conventional	None	All relationships are significant, except tangibility→image has insignificant in Islamic and conventional banks. All relationship are supported.	
Rehan et al., (2019)	To study the effect of CSR on customer loyalty	CSR	Loyalty	None	None	None	1. Emotional attachment and religiosity are more dominant than perceived service quality to promote customer loyalty. 2. Customer satisfaction has a mediating role.	Other variable; image and value. Conceptually link between religiosity and emotion. Extended framework on other Islamic product and services (Insurance, halal food)
Suhartanto et al. (2019)	To examine the role of service quality, emotional attachment and religiosity on customer loyalty.	Service quality, emotional attachment, religiosity	Customer loyalty	Customer satisfaction	None	None	Trust has no direct relationship with customer loyalty.	1. Moderating variable: switching cost and involvement dimensions; credibility and benevolence. 2. Trust has two dimensions; credibility and benevolence.
Tabrani et al. (2018)	To examine the role direct role of trust and indirect role of commitment and customer intimacy to promote loyalty.	Trust	Customer loyalty	Commitment, customer intimacy	None	None	All relationship are supported.	
Thaker et al. (2018)	To identify the important factors of customer loyalty or continuance intention to use Islamic mobile banking.	Usability, customer services	Loyalty	Customer satisfaction, trust	None	None		
Abd Aziz (2017)	To analyze the impact of coproduction factors and corporate image on attitudinal loyalty.	Corporate image	Attitudinal loyalty	Coproduction factors (communication, competence, commitment)		Social exchange, Service-dominate logic	Coproduction has no mediating effect.	1. B2B relationships.
Sayani (2015)	To identify the determinants of consumer loyalty in Islamic and conventional banks in UAE						1. Islamic banks customers are satisfied with Shariah advisor board, no. of branches and efficiency-related factors. 2. Inverse relationship between advice and length of association with banks.	1. High and low net worth clients

(Continued)

**Table 3.** Continued.

Authors	Study Focus	IV	DV	Mediator	Moderator	Theory	Findings	Future direction
Amin et al. (2011)	To study the role of customer satisfaction to promote loyalty of Muslim and Non-Muslim customer in Malaysia	Customer Satisfaction	Customer Loyalty, Intention to switching		Muslim and Non-Muslim	None	All relationships are significant	
Tegambwage and Kasoga (2023)	To find the relationship among service quality, customer satisfaction, customer loyalty and religiosity	Service quality Customer Satisfaction	Customer Loyalty	--	Religiosity	--	Religiosity significantly moderate the relationship between customer satisfaction and customer loyalty but does not moderate the relationship between service quality and customer loyalty	More research on religiosity and customer loyalty in the context of Islamic Banking
Tegambwage and Kasoga (2022b)	To find relationship among relationship quality, customer loyalty, service quality, switching barriers, customer loyalty	Relationship quality, service quality, customer satisfaction, switching barriers	Customer loyalty	--	--	--	All relationships were significant except the relation between switching barriers and customer loyalty	More research needed on finding the antecedents of customer loyalty in Islamic finance Industry

finance industry. To comprehend the complex components that influence loyalty, research using multiple viewpoints, theories, and methodologies has explored elements of CSR, service quality, credibility, contentment, religiosity, financial and spiritual advantages, image, trust, and customer connections. The cognitive and affective mechanisms underpinning loyalty are outlined by theoretical frameworks, such as the signalling theory, theory of reasoned action, and value expectancy theory. SEM provides a quantitative lens to investigate these relationships. These observations highlight the critical role that ethical issues play in Islamic banking and provide insightful suggestions for further research and tactical sector advancement.

Numerous studies on CL in the Islamic banking industry have disclosed the potential lines of inquiry. These attempts include conducting cross-cultural comparisons, adopting enhanced sampling techniques, exploring variables (commitment, trust, and CRM) in depth, expanding measurement models to include IT variables and religiosity, and utilizing secondary datasets for comparative analyses. These approaches could improve the comprehension of CL dynamics within Islamic banking, thus paving the way towards sound understanding and strategic developments in this niche financial industry.

## Conclusion

There is a scarcity of systematic literature review on the topic of customer loyalty in Islamic Banking Industry. It is relatively a growing field of research and practice. The study has followed a systematic approach and has collected 783 articles from which 40 are finally screened for analysis. Keeping the consideration of study research questions, the articles are theory analysed and future research directions have been extracted. It is observed that mostly applied theory in this context is social exchange theory. While in terms of potential to future studies, the exploration of more underlying variables, secondary datasets and expansion of research in different cultural settings has been suggested by this study.

This study is contributing for the theoretical explanation of the customer centric literature related to loyalty. Moreover, it is also guiding the policy maker and practitioners in the Islamic finance Industry to ponder upon the highlighted themes and embed in their decision making.

However, like all other studies, this research also has the limitations. It is conducted in the just customer loyalty perspective and had consulted just Web of Science data base. Consequently, it is opening the further room for improvement and interpretations in the field of Islamic banking and finance.

## Disclosure statement

No potential competing interest was reported by the authors.

## Ethical considerations

This article does not contain any studies with human participants performed by any of the authors.

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## Data availability statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.



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