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Research on Islamic Marketing in Islamic Banking : A Review and Bibliographic Analysis

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Abstract

This study aims to synthesize literature on Islamic banking published by the Journal of Islamic Marketing, starting from volume 1, issue 1, in 2010, to volume 12, issue 9, in 2021. This paper uses a systematic literature review technique to identify and analyze the literature on Islamic banking published in the journal of Islamic marketing for the period between 2010 and 2021. This study produces several directions for future studies and some additional results related to the geographical area of research, research methodology, the theory underlying the research, and favourite research topics in Islamic banking. The literature synthesis on Islamic banking has not been widely discussed. The paper that discusses Islamic banking literature primarily discusses Islamic banking from a financial and accounting perspective, while this paper discusses the literature review of Islamic banking from a marketing perspective.

Keywords—Bibliometric Analysis; Islamic Banking; Islamic Banking Services Marketing; Islamic Marketing

I. INTRODUCTION

Sharia law controls monetary administrations for Muslims. As indicated by Sharia law, contracts including the installment or receipt of interest are not permitted. The installment or receipt of interest abuses the sharia idea of usury. Riba implies exorbitant benefit (Saeed, 1999). Based on Ezeh & Nkamnebe (2018), the Islamic principle that prohibits interest has similarities with the principles of other religious groups. For instance, world religions, like Christianity and Judaism, preclude interest. The Qur'an (Ar-Rum 30:39; An-Nisaa 4:161; Al-Baqarah 2:275 - 281) and The Bible (Leviticus 25:35-37; Exodus 22:25-27; Ezekiel 18:8) states that the establishment of interest is altogether against the soul of their religion.

Today, the popularity of Islamic financial services is increasing worldwide, beginning with the ascent of the advanced Islamic world in the last part of the 1960s (Chong & Liu, 2009). Today, the Islamic finance industry is getting more grounded from one side of the planet to the other. In excess of 300 Islamic monetary organizations in excess of 75 nations are moved in the Middle East and Southeast Asia (Ezeh & Nkamnebe, 2018). The Islamic finance industry is getting more grounded in light of the fact that the Muslim people group requests retail monetary help items that agree with Islamic law. Islamic financial products include financing to purchase houses and consumer goods that are free from usury. In addition, Islamic financial products also include personal investment products, such as mutual funds, whose portfolio does not include companies that sell alcoholic beverages and pork products or run a game business. (Zinser, 2019). One of the famous Islamic

financial services which will be studied in this paper is Islamic Banking. Studies on connected with Islamic banking have expanded and shifted, particularly in research directed on client related investigations (Hafsa Orhan Åström, 2013). The development of Islamic banking shows that exploration that analyzes the improvement of Islamic banking has drawn in the consideration of specialists lately.

Based on the explanation above, the motivation behind this study is to lead a basic examination of studies connected with Islamic banking, published in the Journal of Islamic Marketing (JIMA). This study is critical on the grounds that, since the last ten years, much exertion has been coordinated toward religious advertising focusing on explicit strict gatherings (Shah et al., 2021). To the extent that the author knows, no paper has reviewed Islamic banking papers published in JIMA. There are many literature review-based studies sourced from data from various publishers. Still, in this paper, researchers attempt to present an overview of Islamic banking research, specifically those published in JIMA. JIMA was chosen because it is one of the journals from the Emerald Publisher that is popular for researchers, especially for researchers who focus on studying matters related to marketing and business based on Islam. Islamic Marketing and Business are essential to learn because the Muslim populace is as of now the second-biggest internationally and is considered the quickest developing on the planet, which is projected to develop by 1.5% (Johnson & Grim, 2013). The main contribution of this paper is that either an analyst or a layman intrigued by concentrates on connected with Islamic banking can get a more itemized image of the most well-known exploration subjects, systems and techniques utilized, and the country wherein the examination was directed. It is hoped that the results of this paper can provide an overview, direction of research, and further studies on Islamic banking.

II. LITERATURE REVIEW

Islamic Banking

The practice of Islamic banking has been carried out since time immemorial, established throughout the entire existence of the Prophet Muhammad SAW. However, the expression "Islamic banking" has acquired huge consideration and fame in ongoing many years (Malik et al., 2011). Islamic banking is a financial framework that consents to the standards of Sharia (Islamic law) and its commonsense application through the improvement of an Islamic economy (Belwal & Al Maqbali, 2019), and whose reason and tasks don't blend components disallowed in Islam (Ashraf, 2015). One of the keys to the differentiation of Islamic Banking is to avoid Riba' (usury). Muslims forbid wearing interest, considered usury (Janahi & Al Mubarak, 2017), but allow the rate of return based on actual profit (Khan, 1986). Riba is income received in advance charged in loans and in sales, where Riba can happen in every aspect of monetary life like loaning, trade, creation, and exchange. (Hoque, 1992). Islam isn't against bringing in cash, yet it restricts out-of-line exchange or socially hurtful practices, and, in Islam, profiting through Riba is considered an unfair form of trade (Zar Rokh, 2010). In addition, There are contrasts between the Islamic banking system and the conventional banking system. The Islamic banking system thinks about financial backers as accomplices - in light of value - while the traditional banking system thinks about financial backers as leasers - given advances. Meanwhile, benefits procured through value are a source of income. which is acceptable in Islamic banking, yet the benefit procured through payment (Riba) is not acceptable (Zar Rokh, 2010). Even so, Islamic banks are positioned to complement, not replace, conventional banks' position (Imam & Kpodar, 2013).

III. RESEARCH METHODOLOGY

This article is based on secondary data, taken through articles in JIMA, related to Islamic banking. This study utilizes the Systematic Literature Review (SLR) method to orchestrate the writing on Islamic banking in JIMA, then, at that point, suggests future examination bearings for analysts and professionals. (Snyder, 2019).

According to Hassan (2021), The decision to utilize Systematic Literature Review over different still up in the air by a few significant variables underneath:

- The Systematic Literature Review procedure has been generally utilized in the advertising, technique, human asset the executives, and business writing.
- Systematic Literature Review recognizes and inspects the current patterns and impacts of a peculiarity in the flow writing and expands the skylines for further examination on the theme.
- Experts recognize that Systematic Literature Review is is a moderately more thorough, straightforward, and expressive technique.

- Systematic Literature Review follows a bit-by-bit course of incorporation and prohibition that builds the length and expansiveness of the writing by constraining specialists to try and look for studies in regions other than their area or skill.

Systematic Literature Review is completed by keeping a coherent grouping of three stages: the meaning of qualified models, information base examination with careful pursuit orders, and arranging of indexed lists (Xu et al., 2016). The details are as follows:

- The search was carried out manually by identifying articles published by JIMA, starting from Volume 1, issue 1, published in 2010, to Volume 12, issue 9, published in 2021. The criteria for the articles studied in the study are articles published by JIMA, starting in 2010 until 2021, in which these articles specifically discuss Islamic banking. Based on predetermined criteria, 83 articles specifically discuss Islamic banking.
- Eighty-three articles are then entered into the reference manager software, namely Mendeley, which is then processed to be saved in RIS format. Before being saved in RIS format, the researcher ensured that the completeness of the leading information data, namely Title, Author, Abstract, and Keywords, was following the information contained in the article.
- After being saved in RIS format, the data is processed further through Publish or Perish (PoP) software (Baneyx, 2008; Parmar et al., 2019) for further extraction in excel form that the data can be described easily. In addition, data in RIS format is also processed through the VOSviewer software, because VOSviewer can work productively, handling huge informational indexes and giving different invigorating visuals, analysis, and examinations. (Van Eck & Waltman, 2010).

IV. RESULT / FINDING

Year of Publication

Figure 1 depicts the distribution of publications by year of publication. The primary article on Islamic banking distributed by JIMA was in 2011 entitled Customer fulfillment factors (CSFs) with internet banking administrations in an Islamic country. (Sadeghi & Heidarzadeh Hanzae, 2010). The number of publications on Islamic banking has increased since 2017 and increased sharply in 2020, but in 2021 it will experience a drastic decline.

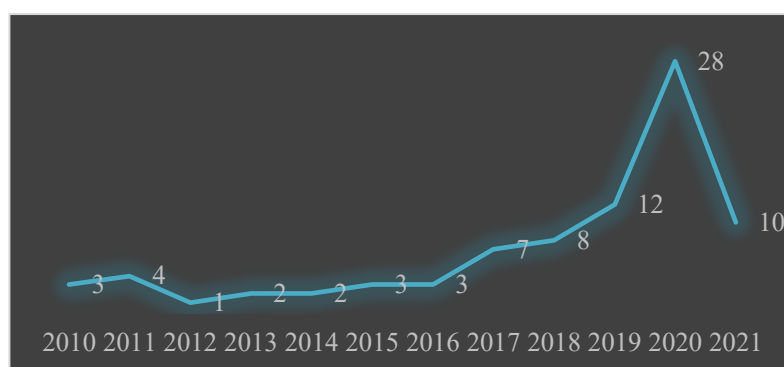


Fig. 1. Number of Publications on Islamic Banking at JIMA

Source : data processed, 2021

Geographical Distribution

Figures 2 and 3 show the geographic distribution of research data sources. Articles in JIMA, which researched the topic of Islamic Banking, were primarily conducted in the Asian region (87%), particularly in Malaysia, Indonesia, and Pakistan, which have contributed significantly to Islamic banking research (62%). The great extent of studies in Asia is assessed because over 60% of the worldwide Muslim populace dwells in Asia (Almobaireek et al., 2017). The geographical distribution of Islamic banking research in other continents is found far behind Asia, but strangely, very little research has been carried out in the Middle East, which is the region where Islamic civilization was born.

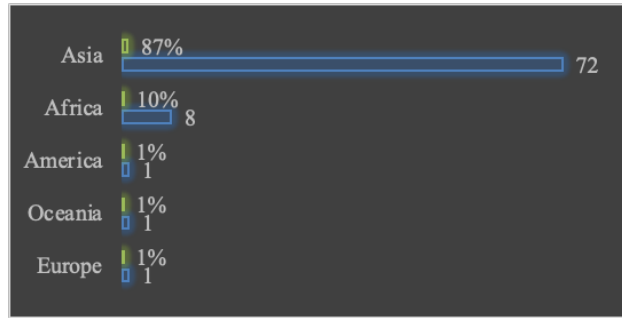


Fig. 2. Geographical distribution of research data by continent
Source : data processed, 2021

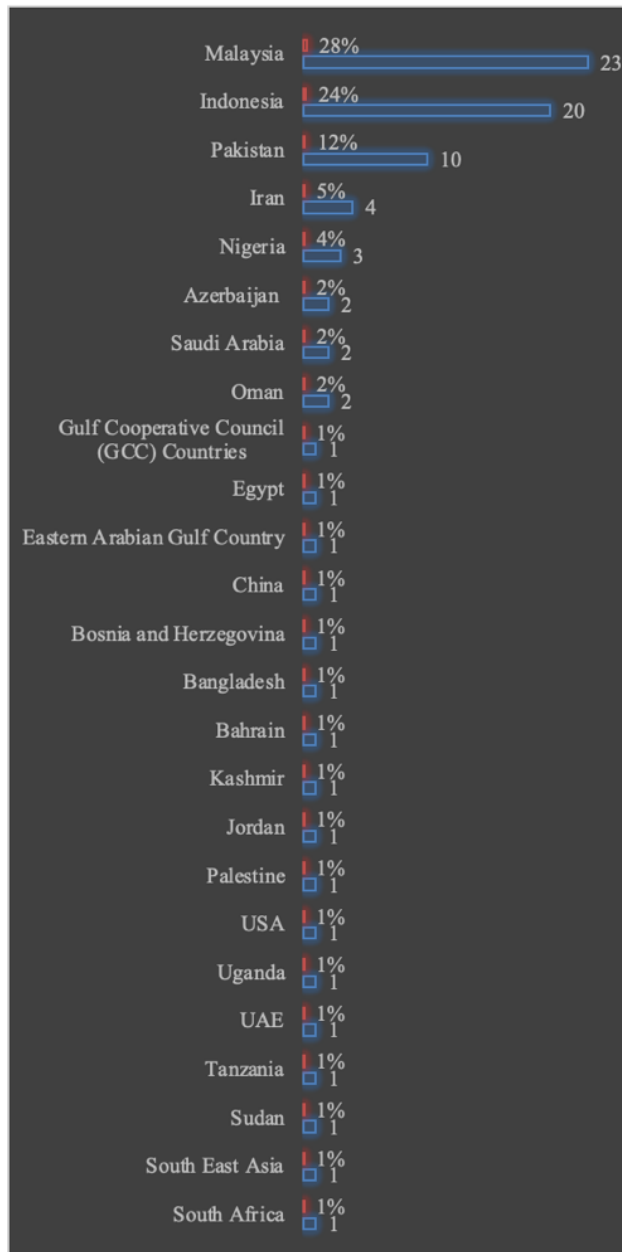


Fig. 3. Geographical distribution of research data by country
Source : data processed, 2021

Theory Perspective

Based on Figures 4 and 5, specific theories underlie the writing of articles on Islamic banking published in JIMA, such as Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), Unified Theory of Acceptance and Use of Technology (UTAUT), Push-Pull Mooring Theory (PPMT), Innovation Diffusion Theory (IDT), Theory of Self-Congruity (TSC), Relationship Marketing Theory (RMT), and Social Exchange Theory (SET). However, only 19 articles describe the theory that underlies their research. 8 of 19 articles use only one theory, while the rest combine two or more theories (Table 1).

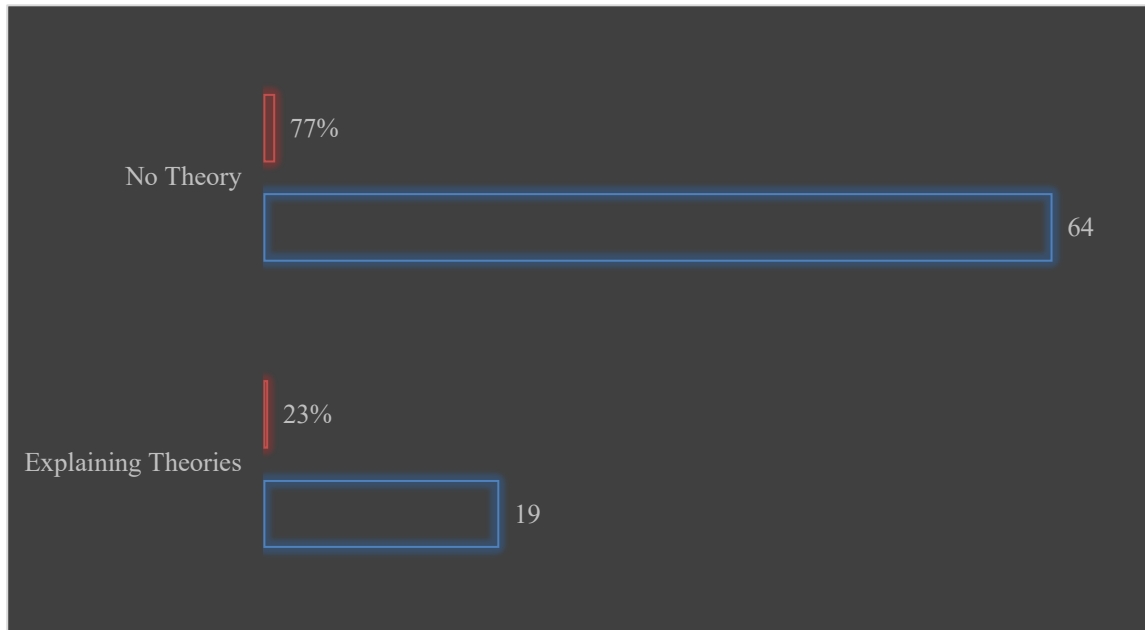


Fig. 4. Overview of the article that explains the theory used
Source : data processed, 2021

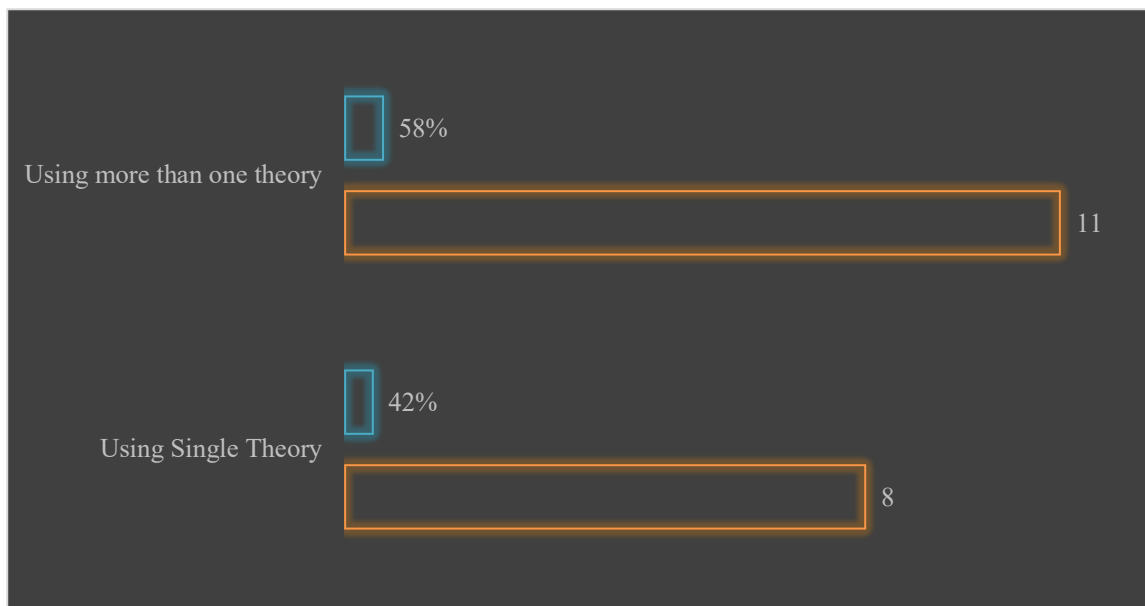


Fig. 5. An overview of the number of theories used
Source : data processed, 2021

Table 1. List of Theories used in Articles discussing Islamic Banking published in JIMA

Theory	Articles
TRA	Mostafa & Ibrahim (2020); Suhartanto et al. (2020); Janah et al. (2020); Sadeghi & Heidarzadeh Hanzaee (2010); Jamshidi & Kazemi, (2020); (Amin, 2013); Amin et al. (2014); Johan et al. (2020); Ezeh & Nkamnebe (2020); Ali et al. (2017); Haider et al. (2018); Raza et al. (2019); Zinser (2019)
TPB	Mostafa & Ibrahim (2020); Sadeghi & Heidarzadeh Hanzaee (2010); Amin et al. (2014); Johan et al. (2020); Raza et al. (2019); Zinser (2019)
UTAUT	Mostafa & Ibrahim (2020); Suhartanto et al. (2020); Sadeghi & Heidarzadeh Hanzaee (2010); Amin (2013); Thye Goh et al. (2014); Sun et al. (2012); Haider et al. (2018)
UTAUT2	Raza et al. (2019)
PPMT	Hati et al. (2021)
IDT	Jamshidi & Kazemi (2020); Ezeh & Nkamnebe (2018); Raza et al. (2019)
TSC	Bukhari et al. (2020)
RMT	De Bruin et al. (2021); Roberts-Lombard (2020)
SET	De Bruin et al. (2021); Roberts-Lombard (2020)

Source : data processed, 2021

Research Method

Figure 6 illustrates a summary of the methods used by previous studies. Most use quantitative (84%), while a small proportion uses qualitative methods (10%) and mixed methods (2%). Figure 7 illustrates the techniques used in the quantitative method, where the most commonly used technique in research on Islamic banking published in JIMA is SEM (54%), both PLS-SEM and CB-SEM. In contrast, the rest use regression analysis techniques, ANOVA, Factor Analysis, Descriptive Analysis, Path Analysis, and Logistics Regression.

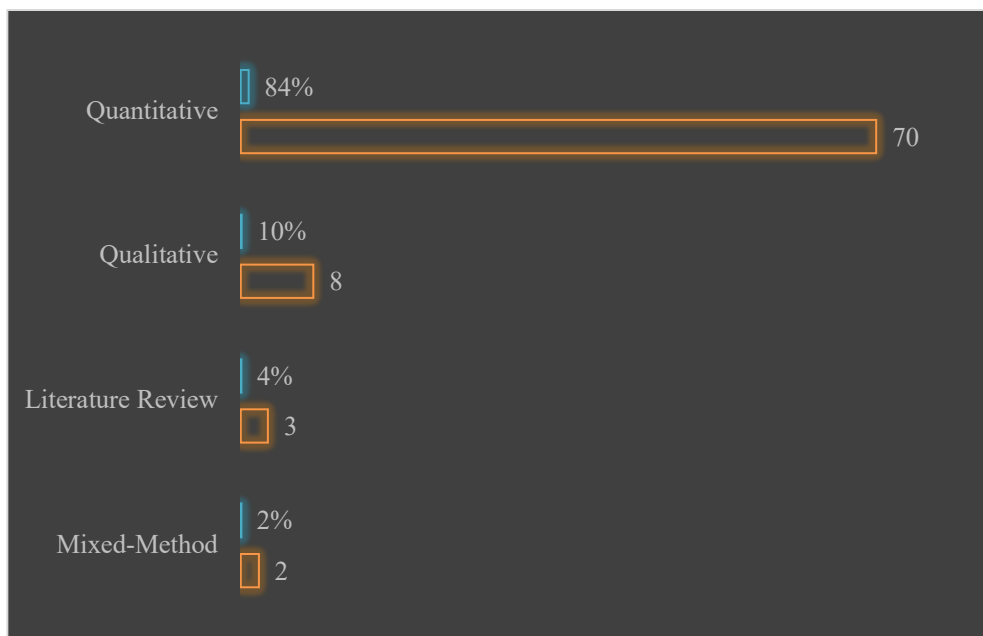


Fig. 6. Overview of the method used in the study
 Source : data processed, 2021

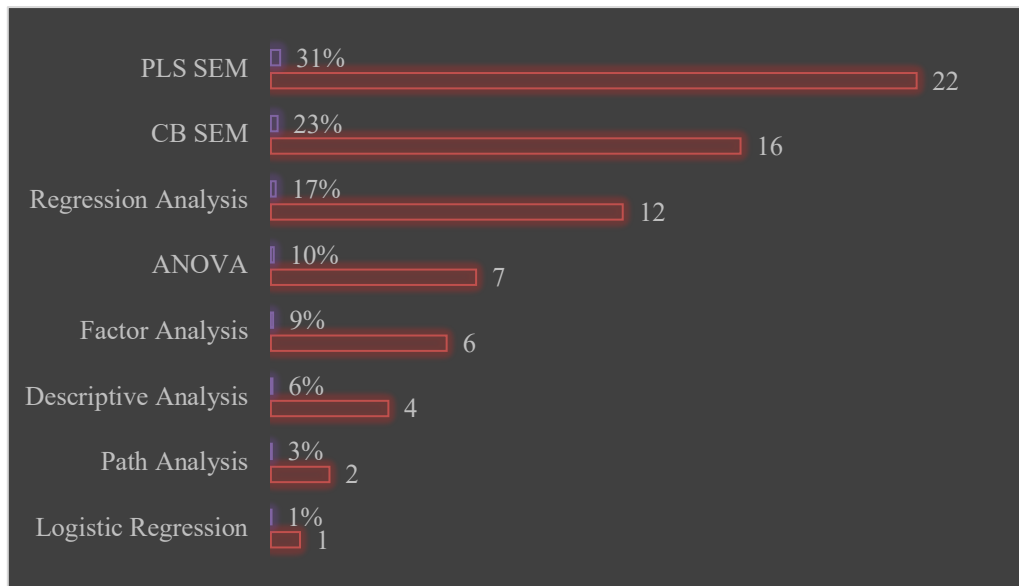


Fig. 7. Overview of the techniques used in the research
 Source : data processed, 2021

Words Mapping

Figures 8, 9, and 10 visualize mapping keywords, titles, and abstracts. Tables 2, 3, and 4 indicate words that often appear for keywords, titles, and abstracts. The point size represents the frequency with which the word appears in keywords, abstracts, and research paper titles. Among the words that appear, the words "Customer Satisfaction", "Service Quality," and "Malaysia" appear consistently in keywords, titles, and abstracts mapping of articles researching Islamic banking, which are published in JIMA.

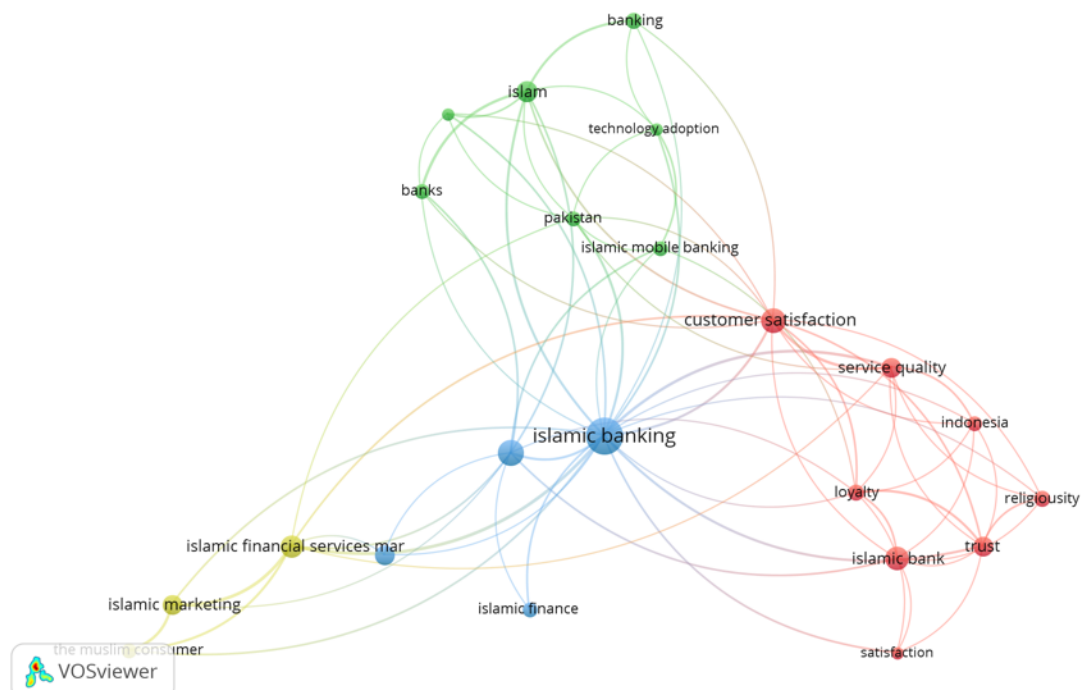


Figure 8. Keywords mapping
 Source : data processed, 2021

Table 4. Words Occurrence in Abstract

Cluster	Words Occurance
Cluster 1	Account (8); Author (8); Compliance (13); Concept (12); Conventinal Bank (17); Conventional Banking (6); Country (20); Customer Satisfaction (14) ; Dimension (16); Islamic (13); Islamic Principle (7); Level (9); Loyalty (12); Measure (7); Muslim Customer (5); Nature (7); Princile (6); Quality (12); Satisfaction (16); Service Quality (15) ; Social Implication (6); Term (6); Type (8)
Cluster 2	Action (8); Attitude (19); Bank Customer (9); Basis (6); Behavioral Intention (5); Current Study (9); Future Research (8); Future Study (5); Gap (9); Insight (15); Intention (22); Islamic Banking Product (8); Islamic Banking Service (5); Islamic Credit Card (5); Limitation (8); Malaysia (15) ; Practitioner (8); Previous Study (11); Researcher (11); Subjective Norm (7); Theory (18); User (9); Work (7)
Cluster 3	Ability (6); Adoption (14); Customer Loyalty (6); Data Analysis (8); Design Methodology Approach Data (5); Determinant (9); Ease (6); First Attempt (7); Indonesia (14); Islamic Bank Cutomer (5); Islamic Bank Manager (7); Islamic Banking Indistry (8); Islamic Financial Institution (6); Lack (6); Opportunity (5); Person (7); Religiosity (12); Square (8); Use (17); Usefulness (7); Variance (8)
Cluster 4	Bank Manager (5); Commitment (5); Convinience (6); Difference (10); Factor Analysis (11); Muslim (7); Muslims (5); Pakistan (10); Point (7); Response (10); Scale (9); Selection (6); Self (8); Significant Impact (7); Total (13)

Source : data processed, 2021

Authorship

The author also studies authorship, which is presented in Figure 11. The author observes that most of the articles on Islamic banking at JIMA were written by two or more authors. Only 11 of 83 articles on Islamic banking at JIMA were written by a single author. In addition, the author also examines the authors of articles with the most number of papers, which discuss Islamic banking at JIMA (figure 12), the relationship between authors (figure 13), and the number of articles written (Table 5). Based on Figure 12, it can be seen that the article entitled Managing consumer-based brand equity through brand experience in Islamic banking, written by Altaf et al. (2017), is the article with the highest number of citations. Meanwhile, based on Figure 13 and Table 5, it can be seen that Anwar Bin Allah Pitchay, Mohamed Asmi bin Mohd Thas Thaker, Hassanudin bin Mohd Thas Thaker and Dwi Suhartanto as the authors who have the most articles published in JIMA.

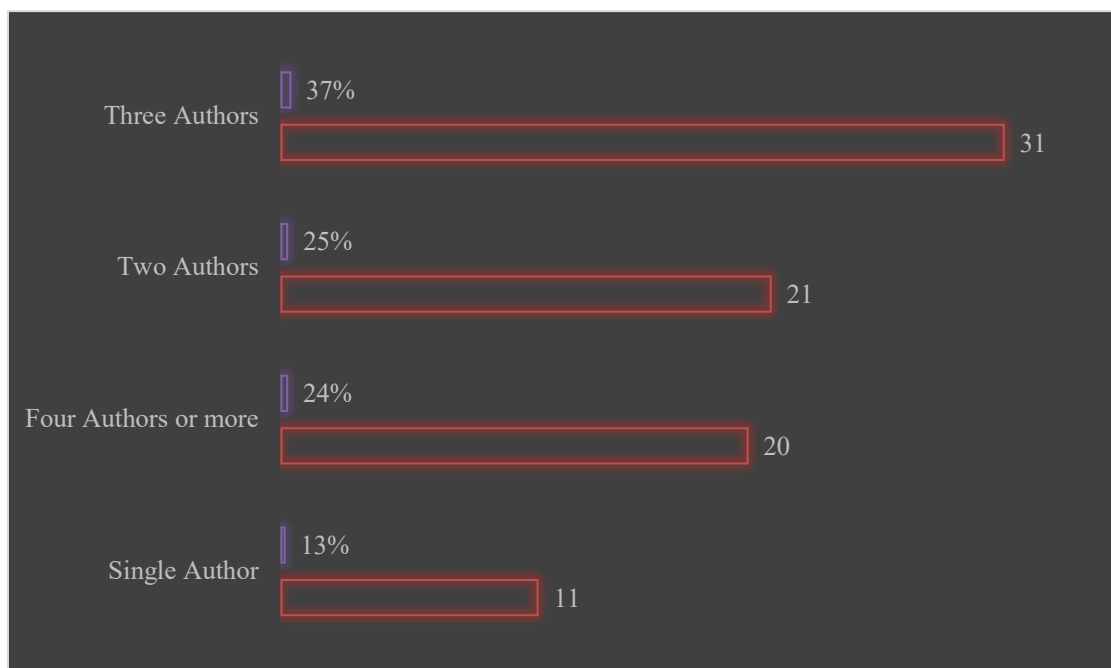


Fig. 11. Number of Authors in one article

Source : data processed, 2021

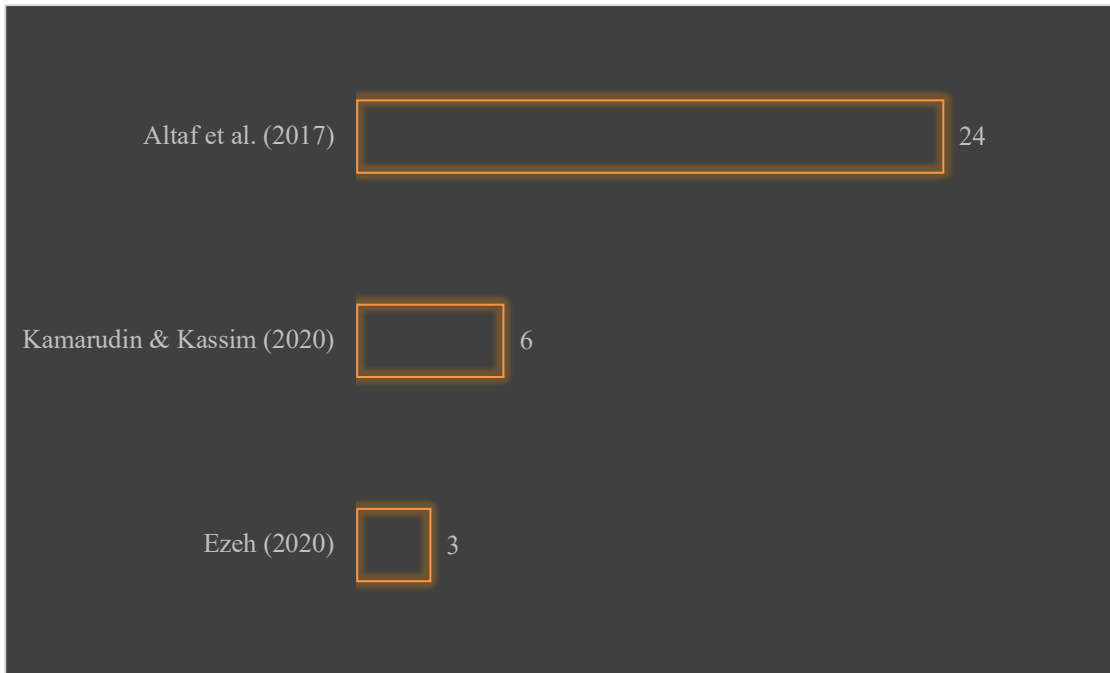


Fig. 12. Top 3 authors with the most citations
 Source : data processed, 2021

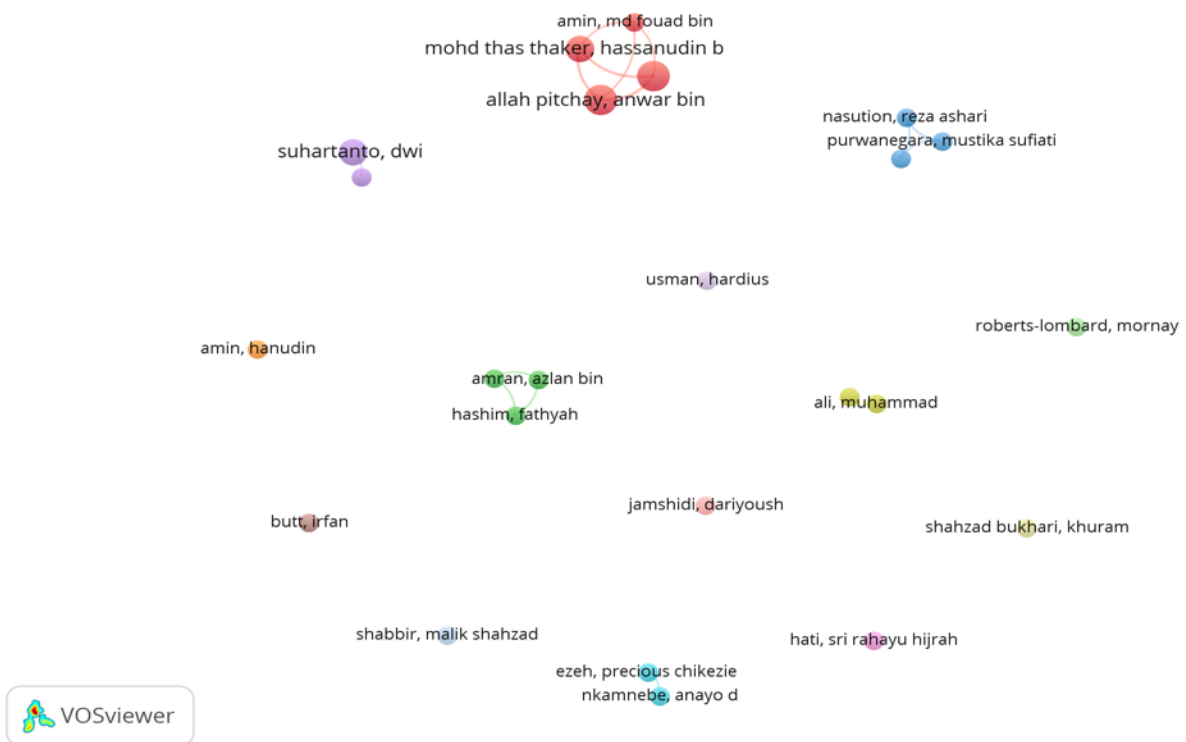


Fig. 13. Authors' Mapping
 Source : data processed, 2021

Table 5. Number of Authors' Documents

Cluster	Authors' Documents
Cluster 1	Allah Pitchay, Anwar Bin (5); Amin, Mohd Fouad Bin (2); Mohd Thas Thaker, Hassanudin bin (4); Mohd Thas Thaker, Mohamed Asmi bin (5)
Cluster 2	Amran, Azlan bin (2); Bukhari, Syed Asim Ali (2); Hashim, Fathyah (2)
Cluster 3	Nasution, Reza Ashari (2); Purwanegara, Mustika Sufiati (2); Wiryono, Sudarso Kaderi (2)
Cluster 4	Ali, Muhammad (2); Raza, Syed Ali (2)
Cluster 5	Dean, David (2); Suhartanto, Dwi (4)
Cluster 6	Ezeh, Priceous Chikezie (2); Nkamnebe, Anayo D (2)
Cluster 7	Amin, Hanudin (2)
Cluster 8	Butt, Irfan (2)
Cluster 9	Hati, Sri Rahayu Hijrah (2)
Cluster 10	Jamshidi, Dariyoush (2)
Cluster 11	Roberts-Lombard, Mornay (2)
Cluster 12	Shabbir, Malik Shahzad (2)
Cluster 13	Shahzad Bukhari, Khurar (2)
Cluster 14	Usman, Hardius (2)

Source : data processed, 2021

V. DISCUSSION

This paper sums up the examination holes and future exploration bearings on Islamic banking. Some additional results are presented in this section. This paper summarizes the research gaps and future research directions on Islamic banking as follows:

- Most examination on Islamic Banking is led in Asia, particularly Malaysia and Indonesia. Especially in Indonesia, even though Indonesia has the largest Muslim population globally (Kersten, 2017), Indonesia ought to be a likely market for Islamic banks (Christiyanto & Astutik, 2018). Notwithstanding, the piece of the pie of Islamic Banking in Indonesia is under 5%, which is unexpected (Christiyanto, 2020). Islamic banks should know about the determinants of client perspectives, practices, and inspirations to pick Islamic banks. Future examinations should research Islamic banks' advertising to build client premium in determining Islamic banks. Also, further investigation ought to look at the improvement of Islamic banks in nations with a Muslim greater part populace and countries with a non-Muslim greater part populace.
- The quantitative method is a favourite research method in Islamic banking studies. Most studies develop and test models, either based on a single theory or combining several theories explored from the existing literature. Future research is expected to use research methods other than quantitative to give top to the bottom arrangement, to investigate the marketing modelling of Islamic banks, to attract customers to choose Islamic banks.
- Islamic banking researchers must develop frameworks and hypotheses that are based on theory. Most investigations (77%) didn't refer to the fundamental hypothesis to help the proposed research model. Specialists should utilize assumptions to satisfy the factors considered and present connections (Nolen & Talbert, 2011).
- TRA and TPB are the most generally involved hypotheses in the Islamic Banking writing. Only seven articles use other theories as the basis for their research. In spite of the fact that TPB is one of the main speculations in clarifying client conduct, TPB is viewed as a shortcoming in TPB. Hagger et al. (2002) expressed that TPB doesn't clarify the beginning of occasions that lead to conduct. Sheeran et al. (2013) condemned TPB for its shortcoming in defining the impact of oblivious variables on behavior. Conner et al. (2013) reprimanded TPB for setting to the side the result of feelings and zeroing in on normal thinking. Sniehotta et al. (2014) scrutinized the legitimacy and value of the TPB and stated that the TPB was for sure deserving of retirement. Along these lines, for additional exploration, it is prescribed to extend the TPB and consolidate it with different hypotheses to examine the showcasing demonstrating of Islamic banks and draw in clients to pick Islamic banks.
- Besides, in conclusion, Customer Satisfaction and Service Quality are the most loved themes in Islamic financial examination, found in the title, theoretical, and research watchwords. Along these lines, it is

prescribed to extend the topic to advance the collection of exploration in Islamic banking for additional investigation.

VI. CONCLUSION AND RECOMMENDATION

In this review, the creator directed an orderly audit of Islamic banking. The authors identified 83 relevant articles published in JIMA through a screening and selection process. By synthesizing Islamic banking literature, this article adds to the current writing in the accompanying three perspectives:

- This paper gives an exhaustive outline of the philosophy and hypothesis applied in the investigation of Islamic banking.
- This paper summarizes where the research data was obtained to provide an overview of the research population that has been investigated.
- Holes in the writing have been distinguished, and this study proposes a few further examination headings to grow the paper on Islamic banking.

Limitation

Like other efficient audits, this study has limits as follows :

- First, Articles are just taken from JIMA, listed by Scopus Q2. It is trusted that further investigations can extend their pursuit to other Scopus-listed diary information bases or those filed by the Web of Sciences.
- Second, the authors exclude articles that do not specifically review Islamic banking, such as financial institutions or finance. Future studies are expected to consider reviewing articles on Islamic financial institutions or finance to expand the research area.
- Third, article selection and coding were based on the author's judgment, and some relevant studies might be overlooked. Future research may consider involving other researchers to reduce selection bias and inconsistent coding.

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