

Islamic Banking Adoption: Insights from a Bibliometric Study

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Abstract

This article presents a systematic bibliometric analysis of academic literature on Islamic banking adoption from 2012 to 2021. It pursues three main objectives: mapping research trends, identifying the most influential authors, institutions, and countries, and uncovering knowledge gaps to guide future research. The methodology combines a systematic literature review with bibliometric analysis using the Scopus database. VOSviewer software is employed to visualize collaboration networks, thematic clusters, and the temporal evolution of publications, enhancing both analytical rigor and interpretive depth. Findings reveal a significant increase in research output since 2019, particularly from Malaysia, Indonesia, and Iran, reflecting institutional support and socio-cultural alignment with Islamic finance. Key themes include customer satisfaction, service quality, governance, and trust, often studied through behavioural models. However, certain regions such as North Africa remain underrepresented in the literature. The study's main contribution lies in its comprehensive and methodologically robust mapping of a multifaceted research field. It provides a structured framework to explore less-examined contexts, like Morocco, by integrating technological, institutional, and cultural variables. Nonetheless, relying on a single database (Scopus) may limit the scope and inclusivity of the findings, suggesting the need for complementary analyses using other data sources.

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Introduction

In an era of significant economic and societal transformations, individuals and organizations are increasingly reassessing their financial management practices. Within this context, Islamic banking has emerged as a viable alternative to meet the growing demand for financial systems that are ethical, inclusive, and resilient. Initially confined to Muslim-majority economies, Islamic banking has progressively expanded to non-Muslim countries such as Nigeria, Uganda, and Indonesia (Bananuka et al., 2020; Chikezie Ezech & Nkamnebe, 2021; Sudarsono et al., 2022). The 2008 global financial crisis further heightened interest in ethically grounded financial models, emphasizing the need for alternatives to conventional banking systems (Chikezie Ezech & Nkamnebe, 2021).

Islamic banking, governed by Sharia law, prohibits interest, speculation, and excessive risk-taking (Aziz & Afaq, 2018). It represents a value-based financial system that appeals to both Muslim and non-Muslim consumers, particularly in regions where financial inclusion and social equity are prioritized (Maryam et al., 2019).

Despite its rapid growth, with global assets exceeding \$3 trillion (Islamic Financial Services Board), the adoption of Islamic banking remains uneven. For instance, in North African countries, Islamic banking has yet to establish a strong foothold, despite favorable socio-demographic conditions (Kaabachi & Obeid, 2016).

This disparity raises critical questions: Why is Islamic banking more readily adopted in certain societies? What religious, social, institutional, or technological factors influence its adoption? How has academic research addressed these questions over the past decade?

Conceptually, this study is grounded in behavioral intention theories that explain the processes underlying financial and technological adoption. In particular, it draws on the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), the Technology Acceptance Model (TAM), and the Unified Theory of Acceptance and Use of Technology (UTAUT). These models are further elaborated upon in the theoretical framework section.

The study pursues three primary objectives. First, it aims to provide a systematic and critical overview of the scientific literature on Islamic banking adoption. Second, it seeks to identify the most influential scholars, institutions, and countries, as well as the dominant and emerging themes in the field. Finally, it highlights existing gaps in the literature to guide future research directions. To achieve these goals, the study employs a systematic literature review combined with a bibliometric analysis of publications indexed in the Scopus database between 2012 and 2021. This dual methodology, enhanced by visual tools such as VOSviewer, ensures analytical rigor and offers deep insights into collaboration networks, thematic clusters, and the temporal evolution of research in this domain (Bahida et al., 2023; BAHIDA et al., 2024; Ziky et al., 2024; ZIKY et al., 2024).

The article is structured as follows: the next section presents the methodology in detail. Subsequently, the results are analyzed across various dimensions, including the temporal evolution of publications, key contributors, geographical distribution, and keyword analysis. The final section discusses the implications of these findings for scholars and practitioners, while offering recommendations for future research, with a particular emphasis on underexplored regions such as North Africa.

2. Theoretical Framework

Before presenting the methodology of this study, it is essential to situate the adoption of participatory banking within its theoretical framework. Indeed, research on this topic primarily falls within the scope of behavioral intention theories, which help explain how and why individuals decide to adopt specific financial behaviors, such as using participatory banking products.

First, the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) represents one of the classical foundations of this framework. It posits that an individual's intention to adopt a behavior is determined by two factors: their attitudes toward the behavior and subjective norms, that is, the perceived social expectations. Consequently, if a client perceives the adoption of participatory banking as favorable and socially encouraged, they are more likely to engage in this behavior.

However, TRA does not account for certain constraints that may limit action. Therefore, the Theory of Planned Behavior (TPB) (Ajzen, 1991) extends this model by introducing the concept of perceived behavioral control, which considers both internal factors, such as confidence and financial skills, and external factors, such as service availability or regulatory constraints, that may facilitate or hinder actual adoption.

In addition, the Diffusion of Innovations Theory (IDT) ((Rogers E.M, 2003) provides a lens to examine how a new behavior or product spreads within a population. This theory identifies several key characteristics influencing adoption: perceived relative advantage, compatibility with existing values and practices, perceived complexity, trialability, and observability of outcomes. As a result, IDT complements TRA and TPB by emphasizing factors related to the innovation itself, which is particularly relevant when analyzing the adoption of participatory banking, often perceived as an innovative financial service.

By integrating these three theories, the conceptual framework of this study enables a comprehensive analysis of participatory banking adoption across several complementary dimensions: personal attitudes and motivations, social influences, perceived capabilities or constraints, and innovation-related characteristics. Consequently, this framework provides a solid foundation for examining the determinants of client behavior and serves as a basis for the study's methodology, particularly the bibliometric analysis, which will allow for the systematic synthesis and interpretation of existing research on participatory banking adoption.

3. Method

3.1. Data collection method

To analyze recent studies on the adoption of Islamic finance, a systematic literature review enhanced by bibliometric mapping was conducted using the Scopus database. This approach enabled an in-depth exploration of a specific research area and is widely recognized in the fields of social sciences and management for its numerous benefits, including the identification of research gaps (Paul & Criado, 2020).

This methodology was chosen for several key reasons. First, the systematic review ensured comprehensive coverage of all significant studies by adhering to clearly defined inclusion and exclusion criteria. These parameters allowed for the selection of only high-quality studies directly relevant to the research questions, thereby enhancing the reliability and robustness of the conclusions.

Second, the systematic review facilitated the synthesis of existing knowledge by integrating findings from multiple studies. This process provided a detailed and comprehensive overview of research trends and the factors influencing the adoption of Islamic finance. Furthermore, it identified areas of convergence and divergence across existing studies, enabling a clearer understanding of ongoing debates and emerging consensus within the academic community. These insights are expected to guide future research and contribute to the further development of this field.

It also identified convergences and divergences across existing studies. By comparing consistent and divergent findings, it became possible to better identify ongoing debates and emerging consensus within the scientific community. These insights were expected to guide future research and contribute to advancements in this field.

Bibliometric mapping added an essential visual dimension to the analysis. Advanced tools, such as VOSviewer, were employed to create visual representations of the connections between publications, authors, institutions, and key research themes. These visualizations were instrumental in uncovering relationships among researchers and major research centers, while offering valuable insights into the dynamics and evolution of the field.

Bibliometric mapping was also employed to identify the most influential articles and authors, as well as emerging topics. This approach provided a clear and comprehensive overview of major contributions and prevailing trends, offering valuable guidance for future research directions.

In addition, bibliometric mapping was used to identify the most influential articles, authors, and emerging topics. This approach provided a clear and comprehensive perspective on major contributions and prevailing trends, serving as a valuable tool to guide future research directions in the domain of Islamic finance adoption.

3.2. Objectives and research questions

This bibliometric study aims to provide a comprehensive overview of trends, key developments, and conceptual directions in research on Islamic banking adoption. By analyzing major publications, influential authors, and scholarly networks, the study identifies significant research advances and highlights existing gaps, offering valuable insights to guide future investigations.

The study addresses the following research questions:

- How has research on Islamic banking adoption evolved between 2012 and 2021?
- Who are the most influential authors, institutions, and countries in this field?
- What are the dominant and emerging themes in Islamic banking adoption research?
- What gaps exist in the literature to guide future research on Islamic banking adoption, particularly in underrepresented contexts such as North Africa?

To achieve these objectives, a rigorous multi-step methodology was employed. The process involved systematic data collection based on clearly defined criteria, the meticulous selection of high-quality studies, and an in-depth analysis using bibliometric mapping techniques. This comprehensive approach ensures the reliability of the findings and provides a robust understanding of the research landscape in the field of Islamic banking adoption.

3.3. Data Collection and analysis approach

For this bibliometric analysis, Scopus was chosen as the primary data source due to several key advantages that make it a preferred database for academic research.

In the social sciences, systematic reviews and bibliometric analyses often rely on a single database to avoid duplication and ensure consistency in the results, as highlighted in previous studies. By using Scopus, we ensured the reliability and coherence of the data corpus.

Moreover, Scopus provides broad, multidisciplinary coverage of scientific journals, allowing for a comprehensive representation of relevant publications. This diversity was crucial for conducting a rigorous and exhaustive analysis. Additionally, the frequent updates to the Scopus database ensured access to the most recent data, which is a critical criterion for any research requiring up-to-date information.

Another significant advantage of Scopus is its integrated bibliometric analysis and visualization tools. These tools facilitated the identification of major research trends, author collaboration networks, and citation structures. By leveraging these features, the analysis was considerably enriched, offering a deeper understanding of the scientific activity in the field.

Table 1 presents the systematic data collection process that was followed, detailing the main stages involved in the selection of documents for this study.

Table 1 : Data Collection Process.

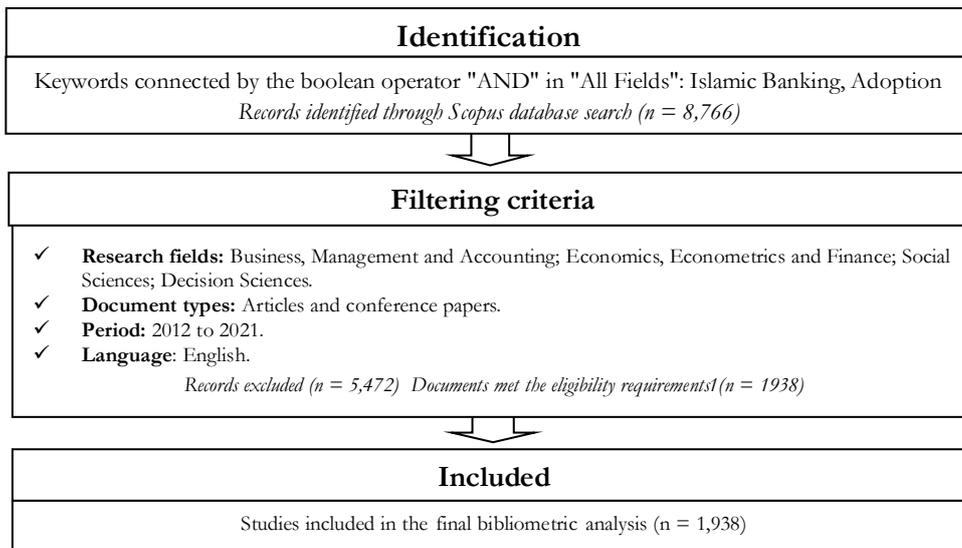
Step	Description
Keyword Identification	Two keywords connected by the Boolean operator
Initial Results	8,766 documents
Filtering Criteria	-
Final Selection	1,938 documents

Source : auteurs

To enhance transparency, reproducibility, and methodological rigor, this study adhered to the PRISMA guidelines for the identification, screening, eligibility, and inclusion of documents. The initial search in the Scopus database yielded 8,766 records. After applying predefined inclusion criteria restricting the selection to journal articles and conference papers published between 2012 and 2021 in the fields of management, economics, and decision sciences a total of 1,938 documents met the eligibility requirements and were included in the final bibliometric dataset.

The PRISMA flow diagram below summarised the full selection process.

Figure 1 : PRISMA 2020 Flow Diagram for Study Selection



Source: Authors.

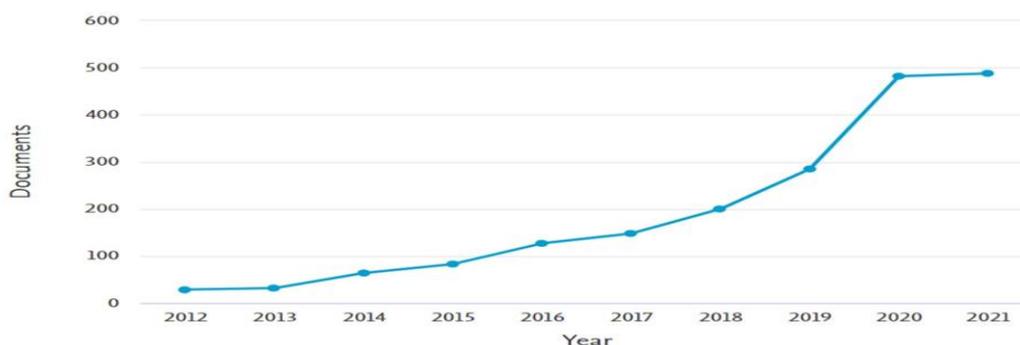
This PRISMA-guided process ensured that the final dataset of 1,938 articles was rigorously aligned with the study’s inclusion criteria, thereby enhancing the validity and reliability of the bibliometric analysis.

4. Results and discussion

4.1. Temporal evolution of publications

The figure depicting the annual distribution of publications offers a clear overview of the evolution of research on the adoption of Islamic finance over time. It highlights key trends in scientific output and identifies specific periods during which researchers’ interest in the subject experienced significant growth. The following figure illustrates these temporal dynamics.

Figure 2 : Publications by year (2012-2021).



Source : Scopus data base

The figure reveals a clear upward trend in publications related to the adoption of Islamic banking in recent years. This growing interest likely reflects the increasing prominence of alternative financial systems and the economic expansion of Muslim-majority countries, where Sharia-compliant banking has garnered significant attention.

Certain years stand out due to a notable surge in publications, often associated with significant events in the field of Islamic finance. These events may include economic crises, regulatory reforms, or product innovations. For instance, several studies have indicated that research output tends to rise during periods of global financial instability, as interest in alternatives to conventional banking systems increases.

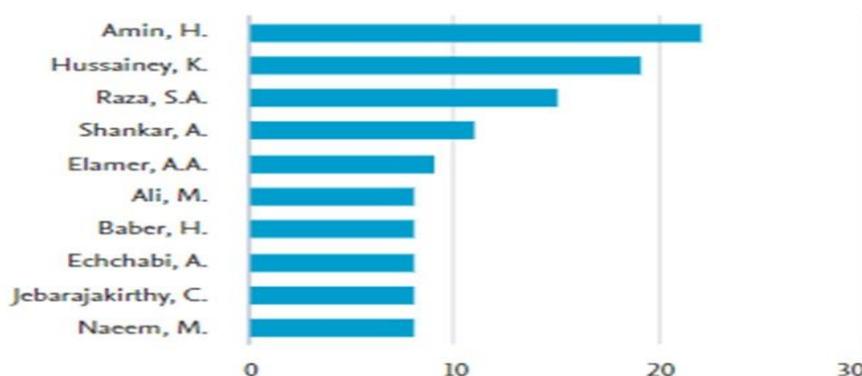
Conversely, a slight decline in publication numbers is observed during certain periods. This may indicate shifting research priorities, with scholars focusing on specific subtopics or responding to emerging trends in the field. Alternatively, these fluctuations could be attributed to challenges such as limited research funding or changes in academic focus.

A closer examination of these variations suggests that they should be contextualized within the broader economic and regulatory environment. For example, the level of support provided by governments to Islamic finance initiatives may partially explain some of the observed changes in the volume of scientific research over time.

4.2. Distribution by published document

The figure presents an analysis of references by author, showcasing the contributions of leading researchers in the field of Islamic finance adoption. This visualization offers a nuanced perspective on the influence and impact of the most active authors, providing valuable insights into the intellectual structure and key contributors shaping this research domain.

Figure 3: Top ten authors by the number of published papers.



Source: Scopus data base

H. Amin has published 22 papers, demonstrating a notable level of expertise and a sustained commitment to research in the field of Islamic finance. Similarly, Hussainey, K., with 19 publications, holds a prominent position, underscoring his significant influence on the development and evolution of this domain. Likewise, Raza, S.A., with 15 publications, has made substantial contributions to advancing knowledge on the adoption of Islamic finance.

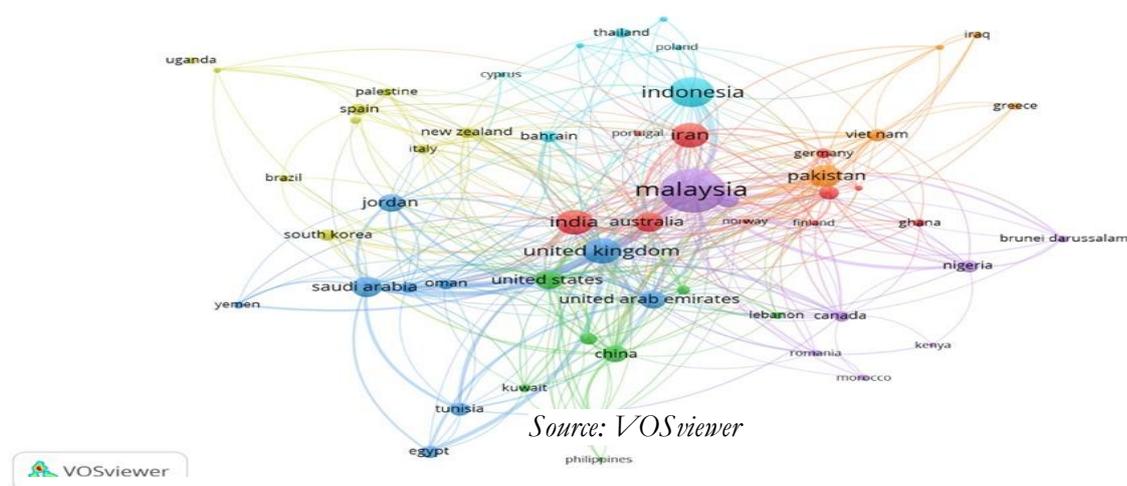
Other notable contributors include Shankar, A., with 11 publications, and Elamer, A.A., with 9 publications, both of whom have enriched the academic discourse through innovative approaches. Additionally, authors such as Ali, M., Baber, H., Echchabi, A., Jebarajakirthy, C., and Naeem, M., each with eight publications, have provided valuable contributions, adding diversity and depth to the existing literature.

The collective efforts of these researchers have significantly advanced the field. The findings indicate that their work has played a pivotal role in shaping research directions and fostering the development of Islamic finance practices.

4.3. Distribution of studies by country

A study of research on Islamic finance provides valuable insights into the volume and significance of academic work in this field. This section highlights the countries most active in Islamic finance research, shedding light on regional trends and identifying key research hubs. Analyzing this geographical distribution helps to understand the level of interest in Islamic finance across different nations and to pinpoint regions with notable academic activity in this domain.

Figure 4 : Bibliometric map of the countries involved in the study.



A study of research and collaboration in Islamic finance revealed that researchers and collaborators originated from a wide range of countries. Malaysia has established itself as a global hub for Islamic finance research, supported by its robust regulatory environment and well-developed institutional ecosystem. The country has consistently invested in creating a conducive framework for Islamic finance, including the establishment of specialized institutions such as the International Centre for Education in Islamic Finance (**INCEIF**) and the Islamic Financial Services Board (**IFSB**). These institutions not only provided a platform for research but also set global standards for Islamic finance practices, attracting scholars and practitioners from around the world. Moreover, Malaysia's dual banking system, which allows Islamic and conventional banks to operate side by side, has served as a model for other countries seeking to integrate Islamic finance into their economies.

Indonesia and Iran have also made significant contributions to the Islamic finance literature, driven by cultural and religious factors that have fostered the growth of this field. The United Kingdom and the United States have emerged as noteworthy contributors as well, reflecting a growing interest in ethical investment strategies and the diversification of financial portfolios across different markets.

Other key contributors, such as Saudi Arabia, the United Arab Emirates, India, and Pakistan, have demonstrated the strength of their financial markets and their commitment to incorporating Islamic banking into their economies. The United Arab Emirates, particularly Dubai, has gained

recognition as an international financial center, fostering research and innovation in Islamic finance.

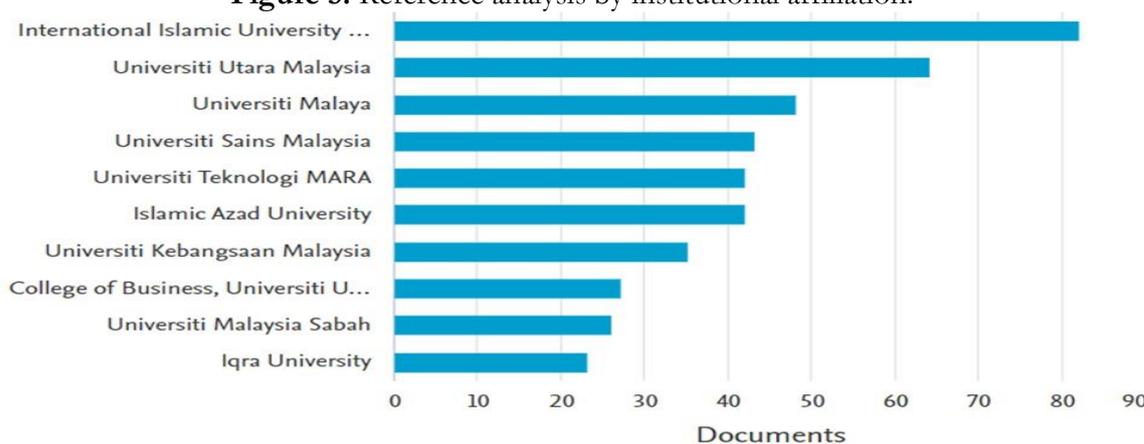
The presence of countries such as China and Nigeria on the global research map highlights the expanding appeal of Islamic finance beyond Muslim-majority countries. This trend suggests that Islamic finance is gaining global popularity and could contribute to a more diverse and stable global financial system.

Bibliometric mapping further revealed strong international collaboration, particularly between Malaysia, Indonesia, and Iran. Additionally, partnerships between the United Kingdom and South Asian countries, such as India and Pakistan, underscore the global and interconnected nature of Islamic finance research.

4.4. Institutional affiliation analysis

The figure presented an analysis of references based on the locations where the research was conducted. This analysis highlighted the universities that have been the most active in advancing Islamic finance research. It provided valuable insights into the key academic institutions driving progress in this field and offered a clearer understanding of the geographical distribution of scientific contributions.

Figure 5: Reference analysis by institutional affiliation.



Source : Scopus data base

The International Islamic University Malaysia (**IIUM**) has established itself as a preeminent institution in Islamic finance research, reaffirming its leading academic role in this field. Similarly, Universiti Utara Malaysia has been a major contributor to scientific research, further solidifying Malaysia's position as a global hub for Islamic finance studies.

Other Malaysian universities, such as Universiti Malaya, Universiti Sains Malaysia, and Universiti Kebangsaan Malaysia, have also made significant contributions to the advancement of Islamic finance research. This collective effort highlights the effectiveness of Malaysia's academic system in fostering innovation and producing impactful research.

Beyond Malaysia, institutions such as the Islamic Azad University in Iran and Iqra University in Pakistan have performed exceptionally well, showcasing the global diversity of research in this field. Universities such as Universiti Kebangsaan Malaysia, the College of Business, and Universiti

The Red Cluster: This cluster emphasized governance and corporate conduct, with particular focus on keywords such as "corporate governance" and "social responsibility." These terms reflected the significance of effective governance structures, ethical business practices, and the integration of social dimensions into Islamic finance principles.

The Green Cluster: Keywords in this group included "knowledge management," "organizational performance," and "developing countries." This cluster focused on the impact of Islamic finance on economic and organizational outcomes, particularly in the context of emerging markets and developing economies.

The Yellow Cluster: This section was characterized by terms such as "Malaysia," "consumer behavior," and "Islamic finance." It highlighted Malaysia's leading role in Islamic finance and emphasized the importance of understanding consumer behavior in the rapid adoption of innovative financial technologies.

The Purple Cluster: This group integrated concepts from psychology and behavioral studies, including terms such as "attitudes," "perceived opinions of others," and "self-perceived behavioral capabilities." These keywords were closely tied to the Theory of Planned Behavior (TPB), a widely used framework for analyzing intentions and decision-making in the context of Islamic finance.

The co-occurrence analysis also revealed strong interconnections between keywords, demonstrating the shared ideas and interdisciplinary approaches in Islamic finance research. For instance, "trust" was closely linked to "customer satisfaction," while "corporate governance" was frequently associated with "corporate social responsibility (CSR)." This indicated that Islamic finance research encompasses diverse concepts and employs a variety of theoretical frameworks, reflecting its conceptual and thematic richness.

Furthermore, the frequent appearance of terms such as "online banking" and "mobile banking" underscored the growing importance of technology in this field. The rise of digital platforms highlighted how the future of Islamic finance is increasingly intertwined with advancements in fintech and user-centric digital solutions.

The table below presents the most commonly used keywords in Islamic finance literature. It outlines the dominant themes and key areas of interest for researchers in this field.

Table 2: Data collection process:

Keyword	Occurrences
Customer satisfaction	93
Malaysia	91
Islamic banking	86
Service quality	82
Banking	80
Corporate governance	76
Islamic banks	74
Trust	73
Mobile banking	61
Islamic finance	48
Religiosity	47

Source : VOSviewer

The bibliometric analysis identified key factors driving the adoption of Islamic finance and provided significant theoretical implications. Among the most frequently mentioned keywords, "customer satisfaction" (93 occurrences) emerged as a central concept, aligning with behavioral theories such as the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB). These theories emphasize the importance of attitudes and behavioral intentions in shaping consumer decisions.

Malaysia (91 mentions) stood out as a global leader in Islamic finance adoption, reflecting the influence of institutional theory and the country's strong regulatory frameworks. The frequent mentions of "Islamic banks" (86) and "service quality" (82) highlighted the critical role of ethical practices and operational efficiency in fostering trust and satisfaction among customers. Similarly, keywords such as "corporate governance" (76) and "trust" (73) underscored the importance of transparency and accountability, aligning with institutional isomorphism theory, which explains how organizations adopt similar practices to achieve legitimacy and efficiency.

The growing interest in "mobile banking" (61) and "Islamic finance" (48) demonstrated the intersection of technological innovation and financial adoption. These trends are supported by frameworks such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), which explore how technological advancements drive user adoption in financial services.

Finally, "religiosity" (47 occurrences) highlighted the influence of cultural and religious values on Islamic finance adoption. This finding suggests the need to integrate religious and cultural variables into existing behavioral models to better capture the unique attributes of Islamic finance.

These results emphasize the potential of Islamic finance to promote ethical investing, financial inclusion, and global financial stability. Furthermore, they highlight the importance of expanding existing theoretical frameworks to encompass the distinctive aspects of Islamic finance, including its emphasis on ethical principles, transparency, and cultural values.

Conclusion

This bibliometric study offered a comprehensive overview of research on Islamic banking adoption between 2012 and 2021. The analysis revealed a clear increase in scholarly output over the past decade, with Malaysia, Indonesia, and Iran emerging as dominant contributors. Their prominence can be attributed to sustained institutional support, robust regulatory frameworks, and cultural alignment with Islamic finance. The keyword analysis showed that customer satisfaction, service quality, trust, corporate governance, and technological factors particularly mobile and online banking were the most recurrent themes. The frequent appearance of constructs such as attitudes, subjective norms, and perceived usefulness confirmed the widespread reliance on established behavioural intention models such as TRA, TPB, TAM, and UTAUT.

Beyond mapping the evolution of research, this study contributed to identifying major conceptual clusters and intellectual trajectories within the field. The results highlight the dynamic nature of Islamic banking adoption research and provide a foundation for future theoretical development.

From a practical standpoint, the findings offer useful guidance for policymakers, regulators, and financial institutions. Elements such as trust, service quality, and customer satisfaction remain central to consumer acceptance and should inform strategic initiatives. Moreover, the growing integration of mobile and online platforms underscores the importance of digitalisation as a powerful lever for expanding access, improving service quality, and responding to evolving consumer expectations.

However, the study also presents certain limitations. Relying exclusively on the Scopus database may have excluded relevant contributions indexed elsewhere or written in languages other than English, particularly Arabic and French, potentially limiting the global representativeness of the dataset. In addition, the study does not provide detailed insights into specific national contexts. For instance, North African markets with substantial demographic and economic potential were underrepresented, restricting the generalisability of results for this region.

Future research could address these limitations by diversifying data sources and incorporating databases such as Web of Science, Dimensions, or Google Scholar. Comparative analyses focusing on Southeast Asia, the Middle East, and North Africa could also shed light on contextual variations in adoption behaviour. With the increasing relevance of digital transformation, further investigation into the role of fintech, mobile banking, and digital literacy would deepen understanding of the factors shaping Islamic banking adoption in the digital era. Finally, a stronger focus on socio-cultural and institutional determinants particularly in underexplored regions such as North Africa and Francophone Africa would contribute to a more inclusive and globally relevant understanding of Islamic finance adoption.

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