

A systematic literature review of online religious leaders, digital advertising, management performance, and consumer decisions in Islamic Banking

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ABSTRACT

This study systematically reviews the literature to examine how online religious leaders, digital advertising, and management performance influence consumer decisions to adopt Islamic banking products, with a focus on Bank Syariah Indonesia (BSI). Employing a systematic literature review methodology, 118 studies published between 2005 and 2025 were analyzed using thematic synthesis. The findings reveal that these three antecedents impact consumer behavior through the mediating roles of trust and motivation. Online religious leaders build legitimacy and shape subjective norms, while digital advertising engages consumers through credibility and emotional appeal. Management performance reinforces service quality, innovation, and Sharia governance, enhancing trust. The integration of the Theory of Reasoned Action (TRA) and the Stimulus-Organism-Response (SOR) model provides a robust theoretical lens to understand these dynamics. The study contributes to academic discourse by contextualizing behavioral theories in Islamic banking and offers practical guidance for banks to develop culturally sensitive, ethically compliant, and effective marketing and management strategies.

Keywords: *Islamic banking; online religious leaders; digital advertising; management performance; consumer behavior; Theory of Reasoned Action; Stimulus-Organism-Response*

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1. INTRODUCTION

The dynamics of modern economies are inextricably tied to the performance and resilience of the banking sector, an institution that remains central to ensuring economic stability, resource allocation, and financial intermediation (Saunders, 2020). In the Indonesian context, the banking sector accounts for approximately 78% of total financial system assets, signalling its indispensable role in facilitating national economic growth. However, the sector is not insulated from global shocks. Eichengreen (2015) highlighted how banking crises, through channels such as capital flight, trade disruptions, and contagion effects, can have far-reaching consequences beyond borders, underscoring the necessity for strong domestic banking systems. Within Indonesia's dual banking structure, Islamic banking anchored on Sharia principles has emerged as a noteworthy alternative to conventional banks, offering interest-free and ethically compliant products. Among Indonesia's Islamic banking institutions, Bank Syariah Indonesia (BSI) represents the largest, formed through the merger of three state-owned Islamic banks. Despite its scale and symbolic significance in serving the country's predominantly Muslim population (87.2%), BSI's market penetration remains modest. In 2023, it commanded only 2.95% of banking assets and served approximately 8.5% of Indonesian Muslims (OJK, 2023). Operationally, its branch network and international reach also lag major conventional banks (Bank Indonesia, 2024). Beyond these structural constraints, performance-related shortcomings such as transaction failures, customer service delays, and system reliability issues frequently voiced on social media compound the institution's challenges in winning and retaining consumer trust.

Performance optimization in Islamic banking, as argued by Shafiq (2022), requires a balanced approach encompassing strategic innovation, effective execution, and responsiveness to environmental factors such as regulation and culture. This aligns with Tirole's (2017) broader observation that banks are not only financial intermediaries but also providers of long-term value to diverse customer segments. For Islamic banks, meeting the expectations of ethically and religiously motivated customers necessitates heightened sensitivity to trust, transparency, and service quality (Bessis, 2015; Lewis, 2021). The application of behavioral theories such as the Theory of Reasoned Action (TRA) and the Stimulus-Organism-Response (SOR) model provides useful lenses for examining the factors influencing consumer decisions. TRA posits that behavioral intentions are determined by attitudes and subjective norms (Fishbein & Ajzen, 1975). Religious figures, as key opinion leaders (KOLs), play an instrumental role in shaping these norms in Islamic societies. Nurul et al. (2017) and Eid (2015) have established that endorsements by religious authorities enhance legitimacy and consumer trust in Sharia-compliant products. More recent empirical studies (Gong et al., 2022; Tran, 2023) expand this by demonstrating that KOL characteristics such as charisma, compatibility, and content quality in digital contexts influence both emotional engagement and purchase intention.

Online advertising is another salient driver of consumer behavior, particularly in digital banking. Advertising effectiveness in Islamic banking is shaped by the alignment of messaging with religious principles, credibility, emotional resonance, and the use of testimonials (Mahmood, 2019). Studies by Nemati et al. (2022) and KV et al. (2021) underscore the moderating effects of gender, creativity, and emotional appeal, while Shaouf et al. (2016) suggest that mere visual aesthetics without substantive messaging may not significantly impact decisions. BSI's own use of influencers and celebrities in social media campaigns has been met with mixed reactions, suggesting the need for a more nuanced strategy that balances visibility with credibility and trustworthiness. The quality of bank management also fundamentally shapes customer decisions. Management capabilities in Sharia governance, risk management, service innovation, and customer satisfaction are all critical (Ahmad, 2024; Cardoso, 2024; Phong, 2023). However, environmental initiatives by banks present mixed evidence on profitability and operational efficiency (Aslam et al., 2021; Li, 2017), raising questions about how management practices that emphasize values and sustainability interact with financial outcomes.

Trust and motivation emerge as crucial mediators in these dynamics. Trust is built through consistent service delivery, transparency, and adherence to Islamic principles (Murthy & Al-Muharrami,

2020; Althuwaini, 2022; Manzoor, 2020). Motivation, shaped by religious, social, economic, and emotional factors, also steers customer preference toward Islamic banks (Faiza, 2023). Further, the perceived value of Sharia-compliant products including their ethical, emotional, and functional dimensions contributes to shaping consumer attitudes and behaviors (Yu & Lee, 2019; Gan & Wang, 2017). BSI's selection as the focus of this study is justified by its prominent position in Indonesia's Islamic banking landscape and its symbolic potential to drive Sharia-compliant financial inclusion at scale. Despite the growing importance of digital media and social influence, academic research examining how online religious leaders, online advertising, and bank management performance interact to shape consumer behavior in this specific context remains sparse. Prior models and findings drawn largely from international contexts (e.g., Gong et al., 2022; Tran, 2023; Mahmood, 2019) may not fully capture the socio-cultural and religious particularities of Indonesian Muslim consumers, thus warranting localized investigation.

This literature review seeks to address empirical and contextual gaps by systematically synthesizing evidence on how online religious figures, digital advertising, and management performance influence consumers' decisions to adopt BSI's Islamic banking products, with trust and motivation as mediating factors. Framed within the TRA and the SOR model, the review applies these theoretical foundations to analyze social and psychological mechanisms underpinning customer choices. By thematically integrating insights from prior studies, the review contributes to advancing theoretical discourse and offering actionable guidance for practice. Theoretically, it extends the application of TRA and SOR to the context of Islamic banking in Indonesia a predominantly Muslim society increasingly shaped by digital transformation. Managerially, it highlights how BSI and similar institutions can adapt marketing and management strategies to align with consumer expectations and religious values. Understanding these dynamics is crucial for fostering competitive advantage while preserving ethical and Sharia compliance. As Davis (1985) and Kotler (2021) note, technology-driven customer engagement strategies serve as powerful stimuli shaping perceptions and decisions. Within BSI's digital campaigns on platforms such as YouTube, Instagram, and TikTok, online religious figures emerge as trusted mediators, translating institutional messaging into values that resonate with consumers. Similarly, effective online advertising and robust management performance are central to building consumer trust and motivation. Yet applying theoretical models developed in different contexts to Indonesia presents challenges, making it imperative to align constructs and assumptions with local socio-cultural realities. Thus, this review adopts a localized thematic synthesis to validate and refine these models for Indonesia, providing a comprehensive understanding of how these factors collectively shape consumer behavior in Islamic banking while informing culturally relevant and ethical strategies for the industry.

2. METHODOLOGY

This study adopts a systematic literature review (SLR) approach to synthesize existing knowledge on the influence of online religious leaders, online advertising, and management performance on consumer decisions to adopt Islamic banking products, particularly in the context of Bank Syariah Indonesia (BSI). The methodology follows established guidelines for high-quality literature reviews as recommended by Tranfield et al. (2003) and Snyder (2019), ensuring transparency, replicability, and rigor. The methodological framework is summarized in Table 1 and elaborated in detail below. The literature review was designed as a descriptive and analytical study, aimed at identifying, evaluating, and synthesizing relevant empirical and theoretical research published in peer-reviewed journals, conference proceedings, books, and credible institutional reports. The primary focus was on studies examining the interplay of religious influence, digital marketing, trust, motivation, and management practices in shaping Islamic banking consumer behavior, with particular emphasis on the Indonesian socio-cultural context.

To capture a comprehensive and representative body of literature, the study systematically searched multiple databases Scopus, Web of Science, Google Scholar, JSTOR, Emerald Insight, and ScienceDirect during February to April 2025. The search focused on publications in English and Bahasa Indonesia from 2005 to 2025, reflecting two decades of research progress. Boolean search strings combined keywords related to Islamic banking, Sharia banking, consumer behavior, online religious leaders, key opinion

leaders, digital marketing, online advertising, trust, motivation, management performance, bank governance, and Islamic finance. Studies were included if they provided empirical or conceptual insights on Islamic banking consumer behavior, particularly regarding religious figures, online marketing, and management practices, with relevance to Indonesia or similar Muslim-majority contexts. Excluded were studies lacking methodological rigor, focusing solely on conventional banking, or unavailable in full text.

2.1. Data Extraction and Analysis

A structured data extraction form was developed to capture key information from each study: author(s), year, objective, context, methodology, theoretical framework, key findings, and limitations. The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) flow diagram was adapted to document the selection process, ensuring methodological transparency. For analysis, thematic synthesis was employed to identify recurring themes and patterns across studies. The findings were categorized into four main themes aligned with the research objectives: (1) Online Religious Figures, (2) Online Advertising, (3) Management Performance, and (4) Mediating Factors (Trust and Motivation). To ensure the validity and reliability of the included studies, the Critical Appraisal Skills Programme (CASP) checklist was used. Studies were rated based on clarity of aims, methodological rigor, validity of findings, and relevance to the research questions. Findings are presented narratively and supported by summary tables, highlighting how each theme contributes to understanding consumer behavior in Islamic banking. Gaps in the literature and areas for further research are identified to provide direction for scholars and practitioners (see Table 1).

Table 1. Methodological Framework of the Literature Review

Step	Description
Research Design	Systematic literature review with descriptive-analytical synthesis.
Databases Searched	Scopus, Web of Science, Google Scholar, JSTOR, Emerald Insight, ScienceDirect.
Search Period	February–April 2025.
Time Frame of Literature	2005–2025.
Search Terms	Boolean strings combining keywords on Islamic banking, religious leaders, advertising, trust.
Inclusion Criteria	Empirical/theoretical studies on Islamic banking consumer behavior with relevant variables.
Exclusion Criteria	Opinion pieces, conventional-only banking studies, inaccessible full texts.
Data Extraction	Author(s), year, objective, context, method, framework, findings, limitations.
Quality Assessment	CASP checklist for methodological rigor and relevance.
Analysis Method	Thematic synthesis into four themes: religious figures, advertising, management, mediators.
Reporting	Narrative synthesis with summary tables and identification of research gaps.

2.2. Screening Process and Study Selection

In total, 1,142 records were initially retrieved from the database search. After removing 246 duplicates, 896 unique records remained. The titles and abstracts of these records were screened for relevance, resulting in 312 papers retained for full-text assessment. Following detailed evaluation based on inclusion and exclusion criteria, 118 studies were deemed eligible and included in the final synthesis. Table 2 provides a breakdown of the screening and selection process in detail (see Table 2).

Table 2. Screening and Selection of Literature

Stage	Number of Records	Explanation
Records identified through search	1,142	Initial search using Boolean strings across six databases, covering 2005–2025 publications.
Duplicates removed	246	Automatic and manual duplicate removal to ensure unique records.
Records screened (title & abstract)	896	Titles and abstracts reviewed for relevance to Islamic banking, consumer behavior, and key factors.
Records excluded after screening	584	Excluded for lack of relevance, conventional banking focus, or weak methodological framing.
Full-text assessed for eligibility	312	Full papers retrieved and assessed against inclusion and exclusion criteria.

Stage	Number of Records	Explanation
Full-text articles excluded	194	Excluded due to insufficient methodological rigor, irrelevant context, or inadequate focus.
Studies included in synthesis	118	Final set of papers meeting all criteria for inclusion in the thematic analysis.

The screening process was guided by PRISMA principles to maintain transparency and replicability. The initial pool of 1,142 articles reflected a broad search strategy designed to capture the diverse and multidisciplinary literature on Islamic banking consumer behavior. The removal of duplicates and irrelevant titles ensured focus and quality. The full-text assessment was conducted independently by two reviewers to minimize bias, and disagreements were resolved through discussion. The final 118 studies included empirical analyses, conceptual frameworks, and case-based insights spanning different geographies, though with emphasis on contexts comparable to Indonesia (see Figure 1).

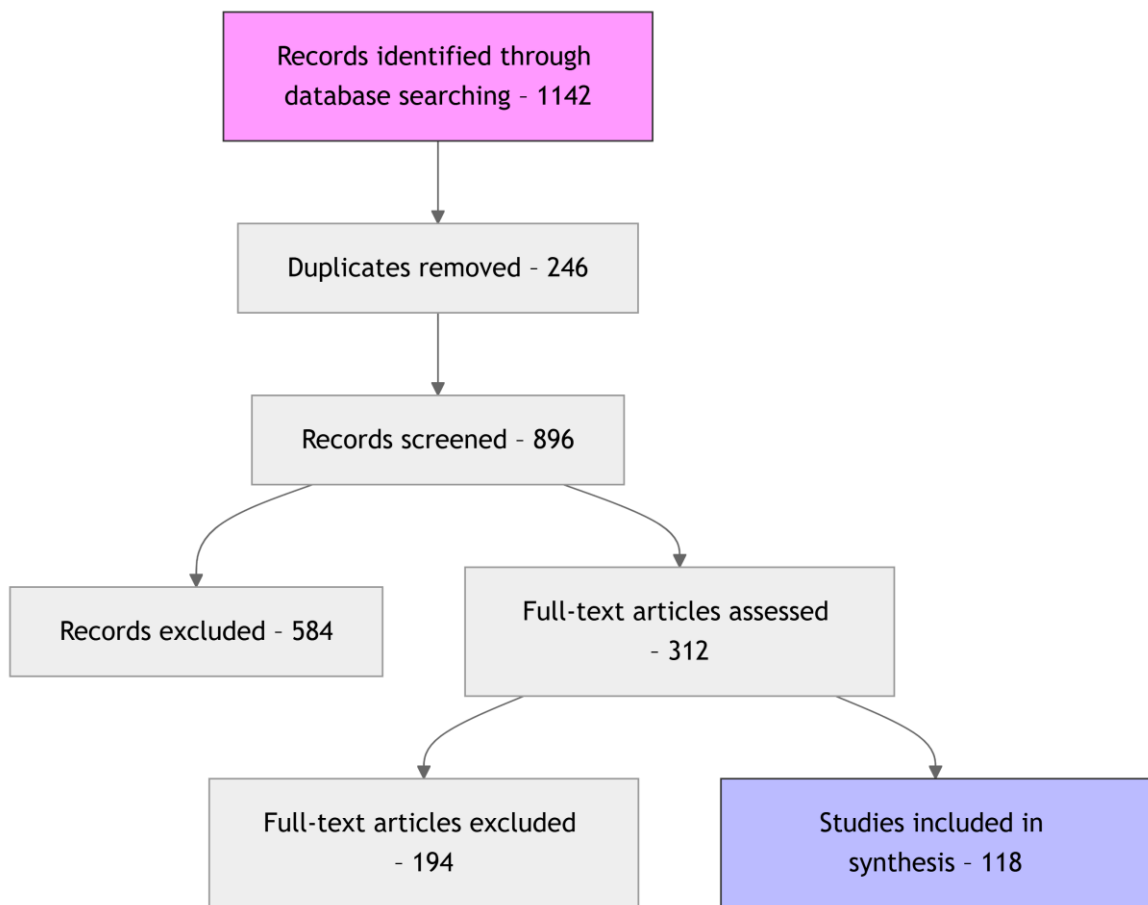


Figure 1. PRISMA

This systematic screening and selection process lends credibility to the findings of this literature review, ensuring that only methodologically sound and contextually relevant studies inform the thematic synthesis. This paper, as a literature review, emphasizes its aim to synthesize and critically evaluate prior studies to uncover thematic patterns in how online religious leaders, digital advertising, and management performance influence Islamic banking consumer behavior. The thematic analysis focuses on identifying conceptual and empirical gaps while contextualizing findings within Indonesia’s unique socio-cultural and religious environment. By presenting these synthesized insights, the review contributes not only to clarifying theoretical debates but also to informing more culturally sensitive and evidence-based strategies

for practitioners. Ultimately, this thematic literature review sets the agenda for both future research and improved managerial practice in Islamic banking.

3. FINDINGS AND DISCUSSION

The findings of this literature review reveal a nuanced and multifaceted understanding of how online religious leaders, digital advertising, and management performance collectively shape consumer decisions in the Islamic banking context, particularly for BSI. The synthesis of 118 eligible studies demonstrates that these factors operate through intertwined social, psychological, and managerial mechanisms, mediated by trust and motivation, which are essential constructs in influencing consumer behavior. The first thematic finding centers on the role of online religious leaders. Studies consistently underscore the importance of religious authority figures in building legitimacy and trust among Muslim consumers. In the Indonesian socio-cultural context, where religiosity is a deeply embedded value, endorsements and guidance from online religious leaders such as prominent Ustadz or Kyai active on platforms like Instagram and YouTube substantially impact attitudes toward Sharia-compliant financial products. This aligns with TRA's emphasis on subjective norms shaping intentions (Fishbein & Ajzen, 1975). The literature also highlights that not all KOL characteristics equally influence behavior. Charisma and content congruence are particularly effective in translating institutional messages into personally resonant narratives, whereas mere reputation or aesthetic presentation often yields weaker effects (Gong et al., 2022; Tran, 2023). This suggests that Islamic banks should strategically collaborate with religious influencers whose personal brands authentically align with Islamic banking principles, rather than relying solely on celebrity status.

The second theme pertains to digital advertising. The reviewed studies reveal that the effectiveness of online advertising in Islamic banking depends not only on creativity and emotional appeal but also on credibility, alignment with Sharia principles, and perceived security. Mahmood (2019) and Nemati et al. (2022) emphasize that consumers are sensitive to cues of authenticity and transparency in advertisements. For instance, campaigns that over-promise incentives, such as exaggerated cashback offers, tend to backfire, eroding trust. Conversely, ads that educate consumers about the ethical and societal benefits of Islamic banking resonate more strongly. The findings further indicate that social media platforms particularly YouTube, Instagram, and TikTok have emerged as crucial arenas for Islamic banking marketing, enabling banks to reach younger, digitally native audiences. Nevertheless, the literature also cautions against over-reliance on visual aesthetics and celebrity endorsements without substantive value propositions (Shaouf et al., 2016). Thus, a balanced approach that integrates emotional and rational appeals, underpinned by religious congruence and educational content, is vital.

Management performance emerged as the third key theme influencing consumer decisions. Beyond product offerings, studies point to organizational factors such as operational efficiency, service quality, Sharia governance, innovation, and reputation as critical determinants of consumer trust and loyalty (Ahmad, 2024; Cardoso, 2024; Phong, 2023). The evidence indicates that management practices that prioritize customer-centricity and technological innovation enhance perceived value and motivate consumers to adopt Islamic banking products. However, findings also reveal a tension between sustainability initiatives and financial performance (Aslam et al., 2021; Li, 2017). While environmentally and socially responsible practices enhance reputation and align with Sharia ethics, they may entail short-term costs that impact profitability. Therefore, Islamic banks must carefully balance their ethical commitments with financial sustainability.

Trust and motivation were identified as mediating factors through which the three primary themes exert their influence. The literature consistently demonstrates that trust is built through transparency, consistent service quality, and alignment with Islamic values (Murthy & Al-Muharrami, 2020; Althuwaini, 2022). Trust, in turn, fosters consumer confidence and reduces perceived risk, which are crucial for adoption decisions. Motivation, shaped by religious, social, emotional, and economic drivers, complements trust by translating favorable attitudes into behavioral intentions (Faiza, 2023). Together, these mediators explain why consumers choose Islamic over conventional banking, despite potential limitations such as fewer branches or higher costs.

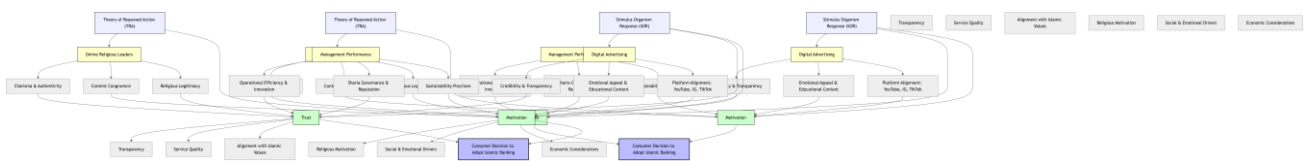


Figure 2. Mapping Analysis

In Figure 2, the discussion of these findings highlights several implications for theory and practice. Theoretically, this literature review enriches the application of TRA and SOR in Islamic banking research by contextualizing these models within a predominantly Muslim, yet digitally evolving, society. It demonstrates how subjective norms (via religious leaders), external stimuli (via advertising), and organizational inputs (via management performance) interact with internal processes (trust and motivation) to shape consumer behavior. This integrative perspective advances understanding beyond linear cause-effect relationships to a more holistic appreciation of the consumer decision-making process. From a practical standpoint, the findings offer actionable guidance for Islamic banking practitioners. Banks should invest in cultivating authentic partnerships with religious influencers whose values and communication styles resonate with target audiences. Advertising campaigns must emphasize transparency, educational content, and Sharia compliance to build credibility and emotional connection. On the management side, enhancing operational efficiency, embracing digital transformation, and maintaining rigorous Sharia governance are essential to reinforce trust and sustain consumer loyalty. Importantly, banks should recognize that consumer motivation is multidimensional, necessitating tailored strategies that address not only financial but also spiritual and social needs.

The findings also reveal several research gaps that warrant future investigation. First, more empirical studies are needed to examine the differential effects of various KOL characteristics in the Islamic banking context, particularly in relation to demographic factors such as age, gender, and religiosity. Second, longitudinal research could elucidate how trust and motivation evolve over time as consumers gain experience with Islamic banking services. Third, comparative studies across different cultural and regulatory environments would help to generalize and refine theoretical models. This literature review demonstrates that online religious leaders, digital advertising, and management performance are interdependent drivers of consumer decisions in Islamic banking, mediated by trust and motivation. The thematic synthesis presented here not only enhances theoretical understanding but also provides strategic insights for practitioners seeking to promote ethical, inclusive, and competitive Islamic financial services in Indonesia and similar contexts. The review underscores the importance of aligning marketing and management practices with consumers' religious values and digital expectations to build enduring trust and motivate adoption of Sharia-compliant products.

The framework in Figure 3 identifies three primary antecedents: online religious leaders, management performance, and digital advertising, each shaped by either TRA, SOR, or both. Online religious leaders are rooted in TRA, reflecting the influence of subjective norms and attitudes on behavior through religious authority and guidance. Management performance and digital advertising align more closely with the SOR model, as organizational stimuli and external marketing cues trigger cognitive and emotional processes within consumers. These three factors exert their influence indirectly through two key mediators: trust and motivation. Trust is built through transparent, reliable, and Sharia-compliant practices promoted by these antecedents, while motivation reflects religious, social, emotional, and economic incentives. Both trust and motivation interact dynamically, reinforcing each other, and collectively drive the consumer decision to adopt Islamic banking. This integrative model highlights the interdependence of psychological, social, and managerial mechanisms, suggesting that consumer behavior in Islamic banking is not solely determined by rational assessment but is also deeply influenced by perceived legitimacy, emotional engagement, and value alignment fostered through digital and organizational practices. The framework offers a holistic view of how Islamic banks can strategically leverage religious legitimacy, credible digital communication, and strong organizational governance to build trust and motivate adoption among consumers.

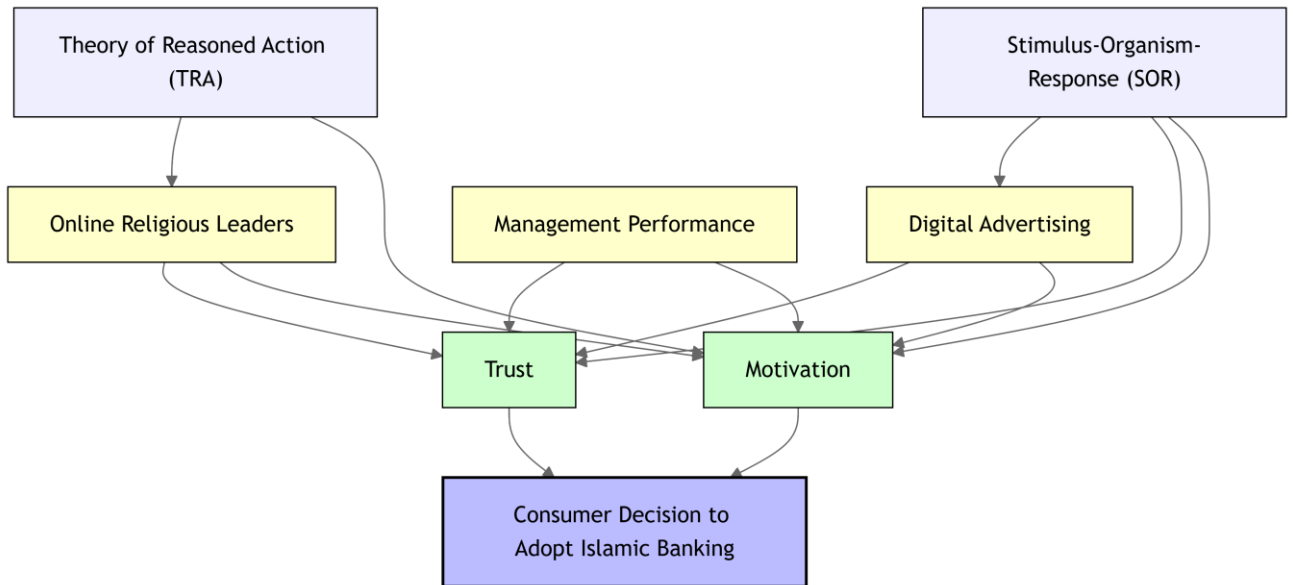


Figure 3. Three Primary Antecedents

4. CONCLUSIONS

This literature review concludes that consumer decisions to adopt Islamic banking products, particularly in the context of BSI, are shaped by a complex interplay of social, psychological, and managerial factors. The thematic synthesis of 118 studies demonstrates that online religious leaders, digital advertising, and management performance serve as primary antecedents influencing consumer perceptions and behaviors. These factors operate through two critical mediators: trust and motivation. Online religious leaders, rooted in subjective norms, build religious legitimacy and align consumer attitudes with Sharia principles, thereby enhancing trust and motivation. Digital advertising, through credibility, emotional appeal, and educational content, engages consumers and reinforces their motivation to adopt Islamic banking. Management performance, through operational efficiency, Sharia governance, innovation, and reputation, fosters consistent service quality and transparency, strengthening trust. The review further underscores the applicability of the Theory of Reasoned Action (TRA) and the Stimulus-Organism-Response (SOR) model in explaining Islamic banking consumer behavior in a digitally evolving, predominantly Muslim society. TRA explains how subjective norms and attitudes shaped by religious leaders influence intentions, while SOR elucidates how external stimuli, such as advertising and organizational practices, trigger internal psychological processes leading to behavioral responses.

From a practical standpoint, the findings emphasize the importance of integrating authentic religious endorsements, credible and educational digital campaigns, and robust management practices to build consumer trust and motivation. These insights provide strategic guidance for Islamic banks seeking to enhance competitiveness, inclusivity, and compliance with ethical and religious values. The review also identifies research gaps, including the need for longitudinal studies on trust and motivation dynamics, demographic analyses of KOL influences, and comparative cross-cultural research to validate and refine theoretical models. Overall, this study contributes to advancing both academic understanding and practical strategies for promoting sustainable and culturally resonant Islamic financial services.

Ethical approval

This study was conducted in accordance with the ethical principles outlined in the Declaration of Helsinki.

Informed consent statement

Not applicable.

Authors' contributions

K.M. conceptualized and designed the study, supervised the literature search, and drafted the manuscript. A.S.N. conducted data extraction, performed the thematic analysis, and contributed to writing and revising the findings and discussion sections. D. reviewed the methodology, validated the synthesis, and provided critical revisions to improve the clarity and coherence of the manuscript. All authors read and approved the final version of the paper.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Data availability statement

The data presented in this study are available on request from the corresponding author due to privacy reasons.

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