## DAFTAR PUSTAKA

- Ab Shatar, W.N., Hanaysha, J.R. and Tahir, P.R. (2021), "Determinants of cash waqf fund collection in Malaysian Islamic banking institutions: empirical insights from employees' perspectives", *ISRA International Journal of Islamic Finance*, Vol. 13 No. 2, pp. 177–193, doi: 10.1108/IJIF-06-2020-0126.
- Abashah, A., Samah, I.H.A., Saraih, U.N., Rashid, I.M.A., Ramlan, S.N. and Radzi, W. (2018), "The impact of attitude and subjective norms towards zakat compliance behavior in Malaysia", *International Journal of Engineering & Technology*, Vol. 7 No. 3.21, pp. 171–174, doi: 10.14419/ijet.v7i3.21.17155.
- Abasimel, N.A. (2023), "Islamic Banking and Economics: Concepts and Instruments, Features, Advantages, Differences from Conventional Banks, and Contributions to Economic Growth", *Journal of the Knowledge Economy*, Vol. 14 No. 2, pp. 1923–1950, doi: 10.1007/s13132-022-00940-z.
- Abbas, A., Triani, N., Rayyani, W.O. and Muchran, M. (2022), "Earnings growth, marketability and the role of Islamic financial literacy and inclusion in Indonesia", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-12-2021-0322.
- Abbas, J., Hussain, I., Hussain, S., Akram, S., Shaheen, I. and Niu, B. (2019), "The Impact of Knowledge Sharing and Innovation upon Sustainable Performance in Islamic Banks: A Mediation Analysis through an SEM Approach", Sustainability, Vol. 11 No. 15, p. 4049, doi: 10.3390/su11154049.
- Abdel-Gadir, S. and Billah, M.M. (2024), "Investigating the key drivers of client affiliation to Islamic banking in Oman", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-02-2024-0082.
- Abdelzaher, D.M., Kotb, A. and Helfaya, A. (2019), "Eco-Islam: Beyond the Principles of Why and What, and Into the Principles of How", *Journal of Business Ethics*, Vol. 155 No. 3, pp. 623–643, doi: 10.1007/s10551-017-3518-2.
- Abdul-Jabbar, H. and Bin-Nashwan, S.A. (2022), "Does deterrence-based enforcement matter in alms tax (Zakat) compliance?", *International Journal of Social Economics*, Vol. 49 No. 5, pp. 710–725, doi: 10.1108/IJSE-06-2021-0346.
- Abdullah, M. and Sapiei, N.S. (2018), "Do religiosity, gender and educational background influence zakat compliance? The case of Malaysia", *International Journal of Social Economics*, Vol. 45 No. 8, pp. 1250–1264, doi: 10.1108/IJSE-03-2017-0091.
- Abdullah, M.S. and Keshminder, J.S. (2022), "What drives green *sukuk*? A leader's perspective", *Journal of Sustainable Finance & Investment*, Vol. 12 No. 3, pp. 985–1005, doi: 10.1080/20430795.2020.1821339.

- Abdullah, Z. (2023), "Zakat institutions' adoption of social media", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-01-2022-0013.
- Abdullahi, A., Othman, A.H.A. and Kassim, S.H. (2023), "Promoting the Adoption of Islamic Microfinance in Nigeria: The Moderating Role of Religiosity", in Alareeni, B., Hamdan, A., Khamis, R. and Khoury, R.E. (Eds.), *Digitalisation: Opportunities and Challenges for Business*, Vol. 621, Springer International Publishing, Cham, pp. 603–618, doi: 10.1007/978-3-031-26956-1 57.
- Abid, A. and Jie, S. (2023), "Understanding farmers' decision-making to use Islamic finance through the lens of theory of planned behavior", *Journal of Islamic Marketing*, Vol. 14 No. 4, pp. 1084–1106, doi: 10.1108/JIMA-10-2020-0324.
- Abourrig, A. (2021), "Social influence in Predicting Islamic banking acceptance: Evidence from Morocco", *International Journal of Accounting, Finance, Auditing, Management and Economics*, Vol. 2 No. 2, pp. 42–56.
- Abozaid, A. and Khateeb, S.H. (2023), "Tools and Conditions for Achieving Sustainable Development in Islamic Finance", in Jumat, Z.H., Hafiz Khateeb, S. and Nazim Ali, S. (Eds.), *Islamic Finance, FinTech, and the Road to Sustainability*, Springer International Publishing, Cham, pp. 41–58, doi: 10.1007/978-3-031-13302-2 3.
- Abras, A. and Jayasinghe, K. (2023), "Competing institutional logics and power dynamics in Islamic financial reporting standardisation projects", *Accounting, Auditing & Accountability Journal*, Vol. 36 No. 1, pp. 238–266, doi: 10.1108/AAAJ-03-2020-4487.
- Abror, A., Patrisia, D., Engriani, Y., Idris, I. and Dastgir, S. (2021), "Islamic bank trust: the roles of religiosity, perceived value and satisfaction", *Asia Pacific Journal of Marketing and Logistics*, Vol. 34 No. 2, pp. 368–384, doi: 10.1108/APJML-10-2020-0715.
- Adriansyah, L.R. and As-Salafiyah, A. (2023), "Mataram mosques management: intention to place mosque funds in Islamic banks", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-12-2022-0330.
- Agarwala, R., Mishra, P. and Singh, R. (2019), "Religiosity and consumer behavior: a summarizing review", *Journal of Management, Spirituality & Religion*, Vol. 16 No. 1, pp. 32–54, doi: 10.1080/14766086.2018.1495098.
- Agustina, M., Abd. Majid, M.S., Musnadi, S., Faisal, F., Hafasnuddin, H. and Suriani, S. (2022), "Islamic Banking, Economic Growth, and Poverty Reduction in Indonesia", 2022 International Conference on Decision Aid Sciences and Applications (DASA), presented at the 2022 International Conference on Decision Aid Sciences and Applications (DASA), IEEE, Chiangrai, Thailand, pp. 1249–1253, doi: 10.1109/DASA54658.2022.9765089.

- Ahmad, M.G. and Syed, J. (2021), "Meta-Characteristics of Islamic Ethics and Moral Consistency in Islamic Banking", *Business & Society*, Vol. 60 No. 8, pp. 2026–2059, doi: 10.1177/0007650320928470.
- Ahmadova, E. and Aliyev, K. (2020), "Determinants of attitudes towards Halal products: Empirical evidence from Azerbaijan", *Journal of Islamic Marketing*, Vol. 12 No. 1, pp. 55–69, doi: 10.1108/JIMA-04-2019-0068.
- Ahmed, A.H. (2023), "The Impact of Attitude and Subjective Norms on Customers Behavior Toward Islamic Banking: Evidence from Palestine", Research on Islamic Business Concepts: Proceedings of the 12th Global Islamic Marketing Conference, December 2021, Springer, pp. 53–69.
- Ahmed, I., Usman, A., Farooq, W. and Usman, M. (2021), "Shariah board, webbased information and *branding* of Islamic financial institutions", *Journal of Islamic Marketing*, Vol. 13 No. 3, pp. 717–739, doi: 10.1108/JIMA-01-2020-0027.
- Ahmed, M., Ahmad, Z. and Haq, M.A.A. (2023), "Channelizing The Zakat of Islamic Banks Profits Towards Islamic Microfinance Institutions: A Case of Pakistan", *AZKA International Journal of Zakat & Social Finance*, Vol. 4 No. 3, pp. 49–65, doi: 10.51377/azjaf.vol4no3.154.
- Ahmed, M., Ali, S.A., Jan, M.T. and Hassan, A. (2020), "Development of Islamic banks' brand personality (IBBP) model: a conceptual study in Malaysia", *Journal of Islamic Marketing*, Vol. 11 No. 3, pp. 621–642, doi: 10.1108/JIMA-11-2018-0210.
- Ahmed, S., Mohiuddin, M., Rahman, M., Tarique, K.M. and Azim, Md. (2022), "The impact of Islamic Shariah compliance on customer satisfaction in Islamic banking services: mediating role of service quality", *Journal of Islamic Marketing*, Vol. 13 No. 9, pp. 1829–1842, doi: 10.1108/JIMA-11-2020-0346.
- Aji, H.M., Berakon, I. and Riza, A.F. (2020), "The effects of subjective norm and knowledge about riba on intention to use e-money in Indonesia", *Journal of Islamic Marketing*, Emerald Publishing Limited, Vol. 12 No. 6, pp. 1180–1196, doi: 10.1108/JIMA-10-2019-0203.
- Aji, H.M., Berakon, I. and Riza, A.F. (2021), "The effects of subjective norm and knowledge about riba on intention to use e-money in Indonesia", *Journal of Islamic Marketing*, Vol. 12 No. 6, pp. 1180–1196, doi: 10.1108/JIMA-10-2019-0203.
- Ajina, A.S., Roy, S., Nguyen, B., Japutra, A. and Al-Hajla, A.H. (2020), "Enhancing brand value using corporate social responsibility initiatives: Evidence from financial services brands in Saudi Arabia", *Qualitative Market Research: An International Journal*, Vol. 23 No. 4, pp. 575–602, doi: 10.1108/QMR-11-2017-0145.
- Ajzen, I. (1985), "From Intentions to Actions: A Theory of Planned Behavior", in Kuhl, J. and Beckmann, J. (Eds.), *Action Control*, Springer Berlin Heidelberg, Berlin, Heidelberg, pp. 11–39, doi: 10.1007/978-3-642-69746-3 2.

- Ajzen, I. (2020), "The theory of planned behavior: Frequently asked questions", *Human Behavior and Emerging Technologies*, Vol. 2 No. 4, pp. 314–324, doi: 10.1002/hbe2.195.
- Ajzen, I. and Fishbein, M. (1980), "Theory of Reasoned Action in understanding attitudes and predicting social behaviour", *Journal of Social Psychology*.
- Akguc, S. and Al Rahahleh, N. (2021), "Shariah Compliance and Investment Behavior: Evidence from GCC Countries", Emerging Markets Finance and Trade, Vol. 57 No. 13, pp. 3766–3791, doi: 10.1080/1540496X.2019.1706164.
- Akomea-Frimpong, I., Adeabah, D., Ofosu, D. and Tenakwah, E.J. (2022), "A review of studies on green finance of banks, research gaps and future directions", *Journal of Sustainable Finance & Investment*, Vol. 12 No. 4, pp. 1241–1264, doi: 10.1080/20430795.2020.1870202.
- Akter, N. and Hasan, S. (2022), "The moderating role of perceived behavioral control in predicting Muslim tourists' halal tourism intention: a developing country perspective", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-10-2021-0336.
- Al Amin, Md., Ahad Mia, Md.A., Bala, T., Iqbal, M.M. and Alam, Md.S. (2023), "Green finance continuance behavior: the role of satisfaction, social supports, environmental consciousness, green bank marketing initiatives and psychological reactance", *Management of Environmental Quality: An International Journal*, Vol. 34 No. 5, pp. 1269–1294, doi: 10.1108/MEQ-09-2022-0257.
- Al Balushi, Y., Locke, S. and Boulanouar, Z. (2019), "Determinants of the decision to adopt Islamic finance: evidence from Oman", *ISRA International Journal of Islamic Finance*, Vol. 11 No. 1, pp. 6–26, doi: 10.1108/IJIF-02-2018-0020.
- Al Kubaisi, A.A.S.H. (2024), "The Impact of the Islamic Financial Wills System on Achieving Sustainable Social Development", *Sustainability*, Vol. 16 No. 15, p. 6661, doi: 10.3390/su16156661.
- Alam, Md.K., Rahman, M.M., Runy, M.K., Adedeji, B.S. and Hassan, Md.F. (2022), "The influences of Shariah governance mechanisms on Islamic banks performance and Shariah compliance quality", *Asian Journal of Accounting Research*, Vol. 7 No. 1, pp. 2–16, doi: 10.1108/AJAR-11-2020-0112.
- Al-Ansi, A. and Han, H. (2019), "Role of halal-friendly destination performances, value, satisfaction, and trust in generating destination image and loyalty", *Journal of Destination Marketing & Management*, Vol. 13, pp. 51–60, doi: 10.1016/j.jdmm.2019.05.007.
- Al-Awlaqi, M.A. and Aamer, A.M. (2023), "Islamic financial literacy and Islamic banks selection: an exploratory study using multiple correspondence analysis on banks' small business customers", *International Journal of Emerging Markets*, Vol. 18 No. 12, pp. 6285–6299, doi: 10.1108/IJOEM-09-2021-1354.
- Albaity, M. and Rahman, M. (2019), "The intention to use Islamic banking: an exploratory study to measure Islamic financial literacy", *International*

- *Journal of Emerging Markets*, Vol. 14 No. 5, pp. 988–1012, doi: 10.1108/IJOEM-05-2018-0218.
- Albaity, M. and Rahman, M. (2021), "Customer Loyalty towards Islamic Banks: The Mediating Role of Trust and Attitude", *Sustainability*, Vol. 13 No. 19, p. 10758, doi: 10.3390/su131910758.
- Alfakhri, Y., Nurunnabi, M. and Alfakhri, D. (2018), "Young Saudi consumers and corporate social responsibility: an Islamic 'CSR tree' model", *International Journal of Social Economics*, Vol. 45 No. 12, pp. 1570–1589, doi: 10.1108/IJSE-09-2017-0395.
- Al-Haija, E.A., Kolsi, M.C. and Kolsi, M.C.C. (2021), "Corporate social responsibility in Islamic banks: to which extent does Abu Dhabi Islamic bank comply with the global reporting initiative standards?", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 8, pp. 1200–1223, doi: 10.1108/JIABR-11-2020-0346.
- Al-hajla, A.H., Nguyen, B., Melewar, T.C., Jayawardhena, C., Ghazali, E. and Mutum, D.S. (2019), "Understanding New Religion-Compliant Product Adoption (NRCPA) in Islamic Markets", *Journal of Global Marketing*, Vol. 32 No. 4, pp. 288–302, doi: 10.1080/08911762.2018.1559907.
- Alhammadi, S. (2023), "Expanding financial inclusion in Indonesia through Takaful: opportunities, challenges and sustainability", *Journal of Financial Reporting and Accounting*, doi: 10.1108/JFRA-05-2023-0256.
- Alharbi, R.K., Yahya, S.B. and Kassim, S. (2021), "Impact of religiosity and branding on SMEs performance: does financial literacy play a role?", Journal of Islamic Marketing, Vol. 13 No. 12, pp. 2717–2741, doi: 10.1108/JIMA-08-2019-0162.
- Al-Harrasi, A., Pinto, A.D., Jayapal, S.K., Morsi, M. and Al-Mawali, A. (2022), "Structural equation modeling to identify the direct and indirect risk factors of diabetes in adults: Findings from a national survey", *The American Journal of the Medical Sciences*, Vol. 364 No. 3, pp. 274–280, doi: 10.1016/j.amjms.2022.03.003.
- Alhazmi, B.M. (2019), "Religiosity and customer trust in financial services marketing relationships", *Journal of Financial Services Marketing*, Vol. 24 No. 1–2, pp. 31–43, doi: 10.1057/s41264-019-00062-9.
- Ali, M., Khan, S.M., Puah, C.-H., Mubarik, M.S. and Ashfaq, M. (2023), "Does stakeholder pressure matter in Islamic banks' corporate social responsibility and financial performance?", *International Journal of Ethics and Systems*, Vol. 39 No. 2, pp. 236–263, doi: 10.1108/IJOES-10-2021-0183.
- Ali, M., Puah, C.-H., Ali, A., Raza, S.A. and Ayob, N. (2022), "Green intellectual capital, green HRM and green social identity toward sustainable environment: a new integrated framework for Islamic banks", *International Journal of Manpower*, Vol. 43 No. 3, pp. 614–638, doi: 10.1108/IJM-04-2020-0185.
- Ali, M., Raza, S.A., Khamis, B., Puah, C.H. and Amin, H. (2021), "How perceived risk, benefit and trust determine user Fintech adoption: a new dimension for

- Islamic finance", *Foresight*, Vol. 23 No. 4, pp. 403–420, doi: 10.1108/FS-09-2020-0095.
- Ali, M., Raza, S.A., Puah, C.H. and Amin, H. (2019), "Consumer acceptance toward takaful in Pakistan: An application of diffusion of innovation theory", *International Journal of Emerging Markets*, Vol. 14 No. 4, pp. 620–638, doi: 10.1108/IJOEM-08-2017-0275.
- Ali, M., Raza, S.A., Puah, C.-H. and Mubarik, M.S. (2023), "Customer acceptance toward Islamic personal financing in Pakistan", *Journal of Financial Services Marketing*, Vol. 28 No. 2, pp. 270–284, doi: 10.1057/s41264-022-00149-w.
- Ali, M.M., Devi, A., Furqani, H. and Hamzah, H. (2020), "Islamic financial inclusion determinants in Indonesia: an ANP approach", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 13 No. 4, pp. 727–747, doi: 10.1108/IMEFM-01-2019-0007.
- Ali, M.S.Y. (2021), "Impacts of service quality on future intentions of loan purchase under the mediating of borrowers' bank image and moderating Fatwa and Sharia supervisory board reputation", *International Journal of Advanced and Applied Sciences*, Vol. 8 No. 4, pp. 29–43, doi: 10.21833/ijaas.2021.04.005.
- Ali, Q., Yaacob, H., Parveen, S. and Zaini, Z. (2021), "Big data and predictive analytics to optimise social and environmental performance of Islamic banks", *Environment Systems and Decisions*, Vol. 41 No. 4, pp. 616–632, doi: 10.1007/s10669-021-09823-1.
- Ali, S.A., Loussaief, A. and Ahmed, M. (2022), "A comparative analysis of employees' and customers' attitude towards Islamic banking", *International Journal of Ethics and Systems*, Vol. 38 No. 2, pp. 209–234, doi: 10.1108/IJOES-03-2021-0053.
- Alkhowaiter, W.A. (2022), "Use and behavioural intention of m-payment in GCC countries: Extending meta-UTAUT with trust and Islamic religiosity", *Journal of Innovation & Knowledge*, Vol. 7 No. 4, p. 100240, doi: 10.1016/j.jik.2022.100240.
- Almaiah, M.A., Al-Otaibi, S., Shishakly, R., Hassan, L., Lutfi, A., Alrawad, M., Qatawneh, M., et al. (2023), "Investigating the Role of Perceived Risk, Perceived Security and Perceived Trust on Smart m-Banking Application Using SEM", Sustainability, Vol. 15 No. 13, p. 9908, doi: 10.3390/su15139908.
- Al-Mamun, A.-, Haque, A. and Jan, M.T. (2019), "Measuring perceptions of Muslim consumers toward income tax rebate over zakat on income in Malaysia", *Journal of Islamic Marketing*, Vol. 11 No. 2, pp. 368–383, doi: 10.1108/JIMA-12-2016-0104.
- Alnsour, I.R. (2022), "Impact of fintech over consumer experience and loyalty intentions: an empirical study on Jordanian Islamic Banks", *Cogent Business & Management*, Vol. 9 No. 1, p. 2141098, doi: 10.1080/23311975.2022.2141098.

- Alotaibi, A. and Abbas, A. (2023), "Islamic religiosity and green purchase intention: a perspective of food selection in millennials", *Journal of Islamic Marketing*, Vol. 14 No. 9, pp. 2323–2342, doi: 10.1108/JIMA-06-2021-0189.
- Alsaad, A., Saif-Alyousfi, A.Y.H. and Elrehail, H. (2021), "Religiosity, idealism, and ethical consumption: the mediating effect of perceived customer effectiveness and moral obligation", *Journal of Social Marketing*, Vol. 11 No. 1, pp. 25–43, doi: 10.1108/JSOCM-07-2020-0116.
- Al-Salem, F. and Mostafa, M.M. (2019), "Clustering Kuwaiti consumer attitudes towards Sharia-compliant financial products: A self-organizing maps analysis", *International Journal of Bank Marketing*, Vol. 37 No. 1, pp. 142–155, doi: 10.1108/IJBM-09-2017-0198.
- Alshater, M.M., Saad, R.A.J., Abd. Wahab, N. and Saba, I. (2021), "What do we know about zakat literature? A bibliometric review", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 4, pp. 544–563, doi: 10.1108/JIABR-07-2020-0208.
- Alshebami, A.S. (2021), "Evaluating the relevance of green banking practices on Saudi Banks' green image: The mediating effect of employees' green behaviour", *Journal of Banking Regulation*, Vol. 22 No. 4, pp. 275–286, doi: 10.1057/s41261-021-00150-8.
- Alshubiri, F. and Al Ani, M.K. (2023), "Financing and returns of Shari'ah-compliant contracts and sustainable investing in the Islamic banking of Oman", *Economic Change and Restructuring*, Vol. 56 No. 4, pp. 2455–2491, doi: 10.1007/s10644-023-09522-8.
- Altaf, M., Saleem, I., Mustafa, F. and Anwar, F. (2022), "The buy-in benchmark in Islamic banking: combined effect of brand role clarity and employee brand commitment towards employee brand equity", *Journal of Islamic Marketing*, Vol. 13 No. 10, pp. 2028–2046, doi: 10.1108/JIMA-08-2019-0170.
- Altwijry, O.I., Mohammed, M.O., Hassan, M.K. and Selim, M. (2022), "Developing a Shari'ah based FinTech Money Creation Free [SFMCF] model for Islamic banking", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 15 No. 4, pp. 739–758, doi: 10.1108/IMEFM-05-2021-0189.
- Alvarado-Karste, D. and Guzmán, F. (2020), "The effect of brand identity-cognitive style fit and social influence on consumer-based brand equity", *Journal of Product & Brand Management*, Vol. 29 No. 7, pp. 971–984, doi: 10.1108/JPBM-06-2019-2419.
- Alwi, Z., Parmitasari, R.D.A. and Syariati, A. (2021), "An assessment on Islamic banking ethics through some salient points in the prophetic tradition", *Heliyon*, Vol. 7 No. 5, p. e07103, doi: 10.1016/j.heliyon.2021.e07103.
- Alzadjal, M.A.J., Abu-Hussin, M.F., Md Husin, M. and Mohd Hussin, M.Y. (2021), "Moderating the role of religiosity on potential customer intention to deal with Islamic banks in Oman", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-05-2020-0150.

- Aman, A. (2019), "Islamic marketing ethics for Islamic financial institutions", *International Journal of Ethics and Systems*, Vol. 36 No. 1, pp. 1–11, doi: 10.1108/IJOES-12-2018-0182.
- Amin, H. and Hassan, M.K. (2022), "Millennials' acceptability of *tawarruq* -based *ar-rahnu* in Malaysia", *International Journal of Ethics and Systems*, Vol. 38 No. 3, pp. 510–529, doi: 10.1108/IJOES-09-2021-0170.
- Andam, A.C. and Osman, A.Z. (2019), "Determinants of intention to give zakat on employment income: Experience from Marawi City, Philippines", *Journal of Islamic Accounting and Business Research*, Vol. 10 No. 4, pp. 528–545, doi: 10.1108/JIABR-08-2016-0097.
- Annahl, M.A.F., Al Anshory, A.C. and Aulia, M. (2021), "Why do muzaki pay zakat through institutions? The theory of planned behaviour application", *Journal of Islamic Monetary Economics and Finance*, Vol. 7, doi: 10.21098/jimf.v7i0.1313.
- Anouze, A.L.M., Alamro, A.S. and Awwad, A.S. (2019), "Customer satisfaction and its measurement in Islamic banking sector: a revisit and update", *Journal of Islamic Marketing*, Vol. 10 No. 2, pp. 565–588, doi: 10.1108/JIMA-07-2017-0080.
- antaranews.com. (2024), "Muhammadiyah: Pengalihan dana dari BSI minimalkan persaingan antarbank", *Antara News*, available at: https://www.antaranews.com/berita/4138875/muhammadiyah-pengalihan-dana-dari-bsi-minimalkan-persaingan-antarbank (accessed 18 June 2024).
- Anwar, S., Junaidi, J., Salju, S., Wicaksono, R. and Mispiyanti, M. (2020), "Islamic bank contribution to Indonesian economic growth", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 13 No. 3, pp. 519–532, doi: 10.1108/IMEFM-02-2018-0071.
- Anwer, Z., Khan, S. and Abu Bakar, M. (2020), "Sharī ah-compliant central banking practices: lessons from Muslim countries' experience", *ISRA International Journal of Islamic Finance*, Vol. 12 No. 1, pp. 7–26, doi: 10.1108/IJIF-01-2019-0007.
- Aracil, E. (2019), "Corporate social responsibility of Islamic and conventional banks: The influence of institutions in emerging countries", *International Journal of Emerging Markets*, Vol. 14 No. 4, pp. 582–600, doi: 10.1108/IJOEM-12-2017-0533.
- Arifin, M.R., Raharja, B.S. and Nugroho, A. (2023), "Do young Muslim choose differently? Identifying consumer behavior in *Halal* industry", *Journal of Islamic Marketing*, Vol. 14 No. 4, pp. 1032–1057, doi: 10.1108/JIMA-02-2021-0049.
- Ashraf, M.A. (2019), "Islamic marketing and consumer behavior toward halal food purchase in Bangladesh: An analysis using SEM", *Journal of Islamic Marketing*, Vol. 10 No. 3, pp. 893–910, doi: 10.1108/JIMA-03-2018-0051.
- Ashraf, M.A. (2022), "Effects of demographic factors on women's participation in the Islamic microfinance scheme: an analysis using the theory of bounded

- rationality", *Journal of Islamic Accounting and Business Research*, Vol. 13 No. 7, pp. 1018–1037, doi: 10.1108/JIABR-09-2020-0275.
- Aslam, E., Ashraf, M.S. and Iqbal, A. (2022), "Impact of corporate image on customer loyalty of Islamic banks: the role of religiosity, collectivism, sight cues and CSR", *Journal of Islamic Marketing*, Vol. 14 No. 5, pp. 1310–1324, doi: 10.1108/JIMA-09-2021-0314.
- Aslan, H. (2023), "The influence of halal awareness, halal certificate, subjective norms, perceived behavioral control, attitude and trust on purchase intention of culinary products among Muslim costumers in Turkey", *International Journal of Gastronomy and Food Science*, Vol. 32, p. 100726, doi: 10.1016/j.ijgfs.2023.100726.
- Asnawi, N., Sukoco, B.M. and Fanani, M.A. (2018), "Halal products consumption in international chain restaurants among global Moslem consumers", *International Journal of Emerging Markets*, Vol. 13 No. 5, pp. 1273–1290, doi: 10.1108/IJoEM-11-2017-0495.
- Asnawi, N., Sukoco, B.M. and Fanani, M.A. (2019), "The role of service quality within Indonesian customers satisfaction and loyalty and its impact on Islamic banks", *Journal of Islamic Marketing*, Vol. 11 No. 1, pp. 192–212, doi: 10.1108/JIMA-03-2017-0033.
- Asni, F. (2022), "The difference of Shariah risk potential and Shariah risk in personal financing products based on tawarruq munazzam contracts practised in Malaysia", *Qualitative Research in Financial Markets*, Vol. 14 No. 1, pp. 95–118, doi: 10.1108/QRFM-01-2021-0013.
- Assimos, B.M., Pinto, M. de R., Leite, R.S. and Andrade, M.L. de. (2019), "Conspicuous consumption and its relation to brand consciousness, status consumption and self-expression", *BBR. Brazilian Business Review*, SciELO Brasil, Vol. 16, pp. 350–368.
- Asyari, A., Hoque, M.E., Susanto, P., Begum, H., Awaluddin, A., Marwan, M. and Mamun, A.A. (2024), "Online cash waqf behavioral intention: the role of knowledge of cash waqf and trust", Journal of Islamic Marketing, doi: 10.1108/JIMA-07-2023-0224.
- Asyari, Hoque, M.E., Hassan, M.K., Susanto, P., Jannat, T. and Mamun, A.A. (2022), "Millennial Generation's Islamic Banking Behavioral Intention: The Moderating Role of Profit-Loss Sharing, Perceived Financial Risk, Knowledge of Riba, and Marketing Relationship", *Journal of Risk and Financial Management*, Vol. 15 No. 12, p. 590, doi: 10.3390/jrfm15120590.
- Atal, N.U., Iranmanesh, M., Hashim, F. and Foroughi, B. (2020), "Drivers of intention to use Murabaha financing: religiosity as moderator", *Journal of Islamic Marketing*, Vol. 13 No. 3, pp. 740–762, doi: 10.1108/JIMA-07-2019-0147.
- Ateş, H. (2020), "Merging Theory of Planned Behavior and Value Identity Personal norm model to explain pro-environmental behaviors", *Sustainable Production and Consumption*, Vol. 24, pp. 169–180, doi: 10.1016/j.spc.2020.07.006.

- Avisena, M.I.R. (2024), "Muhammadiyah Tarik Dana Besar, Bagaimana Nasib BSI", available at: https://mediaindonesia.com/ekonomi/676281/muhammadiyah-tarik-dana-besar-bagaimana-nasib-bsi (accessed 18 June 2024).
- Awang, Y., Abdul Rahman, A.R. and Ismail, S. (2019), "The influences of attitude, subjective norm and adherence to Islamic professional ethics on fraud intention in financial reporting", *Journal of Islamic Accounting and Business Research*, Vol. 10 No. 5, pp. 710–725, doi: 10.1108/JIABR-07-2016-0085.
- Ayedh, A.M., Mahyudin, W.A., Abdul Samat, M.S. and Muhamad Isa, H.H. (2021), "The integration of *Shariah* compliance in information system of Islamic financial institutions: Qualitative evidence of Malaysia", *Qualitative Research in Financial Markets*, Vol. 13 No. 1, pp. 37–49, doi: 10.1108/QRFM-05-2017-0042.

  A'yun, 'Aalimah Qurrata. (2024), "Hikmah Penarikan Dana Muhammadiyah dari
- A'yun, 'Aalimah Qurrata. (2024), "Hikmah Penarikan Dana Muhammadiyah dari BSI", *PWMU.CO* | *Portal Berkemajuan*, available at: https://pwmu.co/359296/06/10/hikmah-penarikan-dana-muhammadiyah-dari-bsi/ (accessed 18 June 2024).
- Ayyub, S., Xuhui, W., Asif, M. and Ayyub, R.M. (2019a), "Determinants of intention to use Islamic banking: A comparative analysis of users and non-users of Islamic banking: evidence from Pakistan", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 13 No. 1, pp. 147–163, doi: 10.1108/IMEFM-05-2017-0135.
- Ayyub, S., Xuhui, W., Asif, M. and Ayyub, R.M. (2019b), "Determinants of intention to use Islamic banking: A comparative analysis of users and non-users of Islamic banking: evidence from Pakistan", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 13 No. 1, pp. 147–163, doi: 10.1108/IMEFM-05-2017-0135.
- Aziz, N.A. (2018), "The influence of coproduction's factors and corporate image toward attitudinal loyalty: Islamic financial banking services delivery in Malaysia", *Journal of Islamic Marketing*, Vol. 9 No. 2, pp. 421–438, doi: 10.1108/JIMA-10-2016-0080.
- Aziz, S. and Afaq, Z. (2018), "Adoption of Islamic banking in Pakistan an empirical investigation", edited by Wright, L.T. Cogent Business & Management, Vol. 5 No. 1, p. 1548050, doi: 10.1080/23311975.2018.1548050.
- Aziz, S., Md Husin, M., Hussin, N. and Afaq, Z. (2019), "Factors that influence individuals' intentions to purchase family takaful mediating role of perceived trust", *Asia Pacific Journal of Marketing and Logistics*, Vol. 31 No. 1, pp. 81–104, doi: 10.1108/APJML-12-2017-0311.
- Aziz, S., Niazi, M.A.K. and Ghani, U. (2023), "Effect of knowledge, social and religious factors effecting the intention of Muslims in Pakistan to receive COVID-19 vaccination: mediating role of attitude towards COVID-19 vaccination", *Journal of Islamic Marketing*, Vol. 14 No. 7, pp. 1890–1914, doi: 10.1108/JIMA-12-2021-0400.

- Aziz, Y., Ullah, R., Mansor, F. and Abdullah, L.H. (2020), "Islamic practices and small and medium enterprises performance: Is corporate social responsibility a missing link?", *Journal of Public Affairs*, doi: 10.1002/pa.2314.
- Badawi, B., Nurudin, A. and Muafi, M. (2021), "Consumer Conformity, Social Ties and EWOM in Digital Marketing", *Ingénierie Des Systèmes d Information*, Vol. 26 No. 6, pp. 569–576, doi: 10.18280/isi.260607.
- Bakar, R.A., Cooke, F.L. and Muenjohn, N. (2018), "Religiosity as a source of influence on work engagement: a study of the Malaysian Finance industry", *The International Journal of Human Resource Management*, Vol. 29 No. 18, pp. 2632–2658, doi: 10.1080/09585192.2016.1254103.
- Bakhouche, A., El Ghak, T. and Alshiab, M. (2022), "Does Islamicity matter for the stability of Islamic banks in dual banking systems?", *Heliyon*, Vol. 8 No. 4, p. e09245, doi: 10.1016/j.heliyon.2022.e09245.
- Bananuka, J., Kaawaase, T.K., Kasera, M. and Nalukenge, I. (2019a), "Determinants of the intention to adopt Islamic banking in a non-Islamic developing country: The case of Uganda", *ISRA International Journal of Islamic Finance*, Vol. 11 No. 2, pp. 166–186, doi: 10.1108/IJIF-04-2018-0040.
- Bananuka, J., Kaawaase, T.K., Kasera, M. and Nalukenge, I. (2019b), "Determinants of the intention to adopt Islamic banking in a non-Islamic developing country: The case of Uganda", *ISRA International Journal of Islamic Finance*, Vol. 11 No. 2, pp. 166–186, doi: 10.1108/IJIF-04-2018-0040.
- Bananuka, J., Kasera, M., Najjemba, G.M., Musimenta, D., Ssekiziyivu, B. and Kimuli, S.N.L. (2020), "Attitude: mediator of subjective norm, religiosity and intention to adopt Islamic banking", *Journal of Islamic Marketing*, Vol. 11 No. 1, pp. 81–96, doi: 10.1108/JIMA-02-2018-0025.
- Bapat, D. (2020), "Antecedents to responsible financial management behavior among young adults: moderating role of financial risk tolerance", *International Journal of Bank Marketing*, Vol. 38 No. 5, pp. 1177–1194, doi: 10.1108/IJBM-10-2019-0356.
- Barre, G.M. (2023), "Tawarruq as an alternative product for bai al-inah within the Islamic banking system: A case study of Somali Islamic banks", *Asian Economic and Financial Review*, Vol. 13 No. 1, pp. 85–97.
- Belkhaoui, S. (2023), "Banking system and economic growth linkages in MENA region: complementarity and substitutability between Islamic and conventional banking", *Journal of Islamic Accounting and Business Research*, Vol. 14 No. 2, pp. 267–288, doi: 10.1108/JIABR-03-2021-0091.
- Belwal, R. and Al Maqbali, A. (2019), "A study of customers' perception of Islamic banking in Oman", *Journal of Islamic Marketing*, Vol. 10 No. 1, pp. 150–167, doi: 10.1108/JIMA-02-2016-0008.
- Berakon, I., Aji, H.M. and Hafizi, M.R. (2021), "Impact of digital Sharia banking systems on cash-waqf among Indonesian Muslim youth", *Journal of Islamic Marketing*, Vol. 13 No. 7, pp. 1551–1573, doi: 10.1108/JIMA-11-2020-0337.

- Bhuiyan, Md.A.H., Darda, Md.A. and Hossain, Md.B. (2022), "Corporate social responsibility (CSR) practices in Islamic banks of Bangladesh", *Social Responsibility Journal*, Vol. 18 No. 5, pp. 968–983, doi: 10.1108/SRJ-07-2020-0280.
- Bilgin, M.H., Danisman, G.O., Demir, E. and Tarazi, A. (2021), "Economic uncertainty and bank stability: Conventional vs. Islamic banking", *Journal of Financial Stability*, Vol. 56, p. 100911, doi: 10.1016/j.jfs.2021.100911.
- Billah, A., Rahman, M.A. and Hossain, M.T.B. (2020), "Factors influencing Muslim and non-Muslim consumers' consumption behavior: A case study on halal food", *Journal of Foodservice Business Research*, Vol. 23 No. 4, pp. 324–349, doi: 10.1080/15378020.2020.1768040.
- Billah, M.M. (2019), *Islamic Financial Products: Principles, Instruments and Structures*, Springer International Publishing, Cham, doi: 10.1007/978-3-030-17624-2.
- Bin-Nashwan, S.A. (2020), "Zakah compliance in Muslim countries: an economic and socio-psychological perspective", *Journal of Financial Reporting and Accounting*, Vol. 19 No. 3, pp. 392–411, doi: 10.1108/JFRA-03-2020-0057.
- Bin-Nashwan, S.A., Abdul-Jabbar, H. and Aziz, S.A. (2021), "Does trust in zakat institution enhance entrepreneurs' zakat compliance?", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 5, pp. 768–790, doi: 10.1108/JIABR-09-2020-0282.
- Bin-Nashwan, S.A., Abdul-Jabbar, H., Aziz, S.A. and Haladu, A. (2020), "Zakah compliance behavior among entrepreneurs: economic factors approach", *International Journal of Ethics and Systems*, Vol. 36 No. 2, pp. 285–302, doi: 10.1108/IJOES-09-2019-0145.
- Bin-Nashwan, S.A., Abdul-Jabbar, H., Dziegielewski, S.F. and Aziz, S.A. (2021), "Moderating effect of perceived behavioral control on Islamic tax (Zakah) compliance behavior among businessmen in Yemen", *Journal of Social Service Research*, Vol. 47 No. 2, pp. 292–302, doi: 10.1080/01488376.2020.1767260.
- Bitar, M., Pukthuanthong, K. and Walker, T. (2020), "Efficiency in Islamic vs. conventional banking: The role of capital and liquidity", *Global Finance Journal*, Vol. 46, p. 100487, doi: 10.1016/j.gfj.2019.100487.
- Bosnjak, M., Ajzen, I. and Schmidt, P. (2020), "The theory of planned behavior: Selected recent advances and applications", *Europe's Journal of Psychology*, Vol. 16 No. 3, pp. 352–356, doi: 10.5964/ejop.v16i3.3107.
- Botoeva, A. (2018), "Islam and the Spirits of Capitalism: Competing Articulations of the Islamic Economy", *Politics & Society*, Vol. 46 No. 2, pp. 235–264, doi: 10.1177/0032329218776014.
- Boubker, O., Douayri, K. and Ouajdouni, A. (2021), "Factors affecting intention to adopt Islamic financing: Evidence from Morocco", *MethodsX*, Vol. 8, p. 101523, doi: 10.1016/j.mex.2021.101523.
- Bougie, R. and Sekaran, U. (2019), Research Methods for Business: A Skill Building Approach, John Wiley & Sons.

- Bouteraa, M., Chekima, B., Amin, H., Tamma, E., Lada, S., Ansar, R. and Lim, M.F. (2024), "Does consumer religiosity matter for green banking adoption? Evidence from a Muslim-majority market", *Journal of Islamic Marketing*, Vol. 15 No. 7, pp. 1807–1823, doi: 10.1108/JIMA-02-2023-0049.
- Bouteraa, M., Raja Hisham, R.R.I. and Zainol, Z. (2023), "Challenges affecting bank consumers' intention to adopt green banking technology in the UAE: a UTAUT-based mixed-methods approach", *Journal of Islamic Marketing*, Vol. 14 No. 10, pp. 2466–2501, doi: 10.1108/JIMA-02-2022-0039.
- Bratton, S. (2018), "Eco-Dimensionality as a Religious Foundation for Sustainability", *Sustainability*, Vol. 10 No. 4, p. 1021, doi: 10.3390/su10041021.
- Bukhari, S.A.A., Hashim, F. and Amran, A.B. (2020), "Determinants and outcome of Islamic corporate social responsibility (ICSR) adoption in Islamic banking industry of Pakistan", *Journal of Islamic Marketing*, Vol. 12 No. 4, pp. 730–762, doi: 10.1108/JIMA-11-2019-0226.
- Bukhari, S.F.H., Woodside, F.M., Hassan, R., Ali, O.M.S.H., Hussain, S. and Waqas, R. (2020), "Intrinsic and extrinsic attributes that drive Muslim consumer purchase behavior: A study in the context of Western imported food", *Journal of Islamic Marketing*, Emerald Publishing Limited, Vol. 12 No. 1, pp. 70–94, doi: 10.1108/JIMA-01-2018-0004.
- Bukhari, S.N.Z. and Isa, S.M. (2019), "Islamic branding: insights from a conceptual perspective", Journal of Islamic Marketing, Emerald Publishing Limited, Vol. 11 No. 6, pp. 1743–1760, doi: 10.1108/JIMA-02-2018-0035.
- Burchi, A., Włodarczyk, B., Szturo, M. and Martelli, D. (2021), "The Effects of Financial Literacy on Sustainable Entrepreneurship", *Sustainability*, Vol. 13 No. 9, p. 5070, doi: 10.3390/su13095070.
- Butt, I., Ahmad, N., Naveed, A. and Ahmed, Z. (2018), "Determinants of low adoption of Islamic banking in Pakistan", *Journal of Islamic Marketing*, Vol. 9 No. 3, pp. 655–672, doi: 10.1108/JIMA-01-2017-0002.
- Butt, M.M., de-Run, E.C., U-Din, A. and Mutum, D. (2018), "Religious symbolism in Islamic financial service advertisements", *Journal of Islamic Marketing*, Vol. 9 No. 2, pp. 384–401, doi: 10.1108/JIMA-03-2017-0034.
- Cahya, B.T., Nadifa, F., Marpaung, M. and Ajuna, L.H. (2021), "The Consumer Behavior Among Muslim Millennials in Buying Sharia Stock in the City of Kudus":, presented at the 7th Regional Accounting Conference (KRA 2020), malang, indonesia, doi: 10.2991/aebmr.k.210416.018.
- Calder, R. (2020), "Halalization: Religious Product Certification in Secular Markets", *Sociological Theory*, Vol. 38 No. 4, pp. 334–361, doi: 10.1177/0735275120973248.
- Chan, S., Aprilia, C. and Jalaluddin, J. (2022), "The role of customer satisfaction in mediating the effect of the evaluation of the bank's compliance with Islamic law on the continuous intention to use Islamic banking among coastal communities", edited by Muhammadar, Muhammad, Zulkarnain, Md Nor, Z.,

- Yen, D.H., Badu, M.N., Irham, M., et al. E3S Web of Conferences, Vol. 339, p. 05010, doi: 10.1051/e3sconf/202233905010.
- Charag, A.H., Fazili, A.I. and Bashir, I. (2019), "Determinants of consumer's readiness to adopt Islamic banking in Kashmir", *Journal of Islamic Marketing*, Vol. 11 No. 5, pp. 1125–1154, doi: 10.1108/JIMA-10-2018-0182.
- Charness, G. and Chen, Y. (2020), "Social Identity, Group Behavior, and Teams", *Annual Review of Economics*, Vol. 12 No. 1, pp. 691–713, doi: 10.1146/annurev-economics-091619-032800.
- Chetioui, Y., Satt, H., Lebdaoui, H., Baijou, M., Dassouli, S. and Katona, S. (2023), "Antecedents of giving charitable donations (*Sadaqah*) during the COVID-19 pandemic: does Islamic religiosity matter?", *Journal of Islamic Marketing*, Vol. 14 No. 5, pp. 1169–1187, doi: 10.1108/JIMA-09-2021-0296.
- Chong, F.H.L. (2021), "Enhancing trust through digital Islamic finance and blockchain technology", *Qualitative Research in Financial Markets*, Vol. 13 No. 3, pp. 328–341, doi: 10.1108/QRFM-05-2020-0076.
- Chou, S.-F., Horng, J.-S., Sam Liu, C.-H. and Lin, J.-Y. (2020), "Identifying the critical factors of customer behavior: An integration perspective of marketing strategy and components of attitudes", *Journal of Retailing and Consumer Services*, Vol. 55, p. 102113, doi: 10.1016/j.jretconser.2020.102113.
- Christensen, H.B., Hail, L. and Leuz, C. (2021), "Mandatory CSR and sustainability reporting: economic analysis and literature review", *Review of Accounting Studies*, Vol. 26 No. 3, pp. 1176–1248, doi: 10.1007/s11142-021-09609-5.
- Chung, K.C. and Lin, C.-H. (2023), "Drivers of Financial Robot Continuance Usage Intentions: An Application of Self-efficacy Theory", *Journal of Internet Technology*, Vol. 24 No. 2, pp. 401–410.
- Chung, Y., Li, Y. and Jia, J. (2021), "Exploring embeddedness, centrality, and social influence on backer behavior: the role of backer networks in crowdfunding", *Journal of the Academy of Marketing Science*, Vol. 49 No. 5, pp. 925–946, doi: 10.1007/s11747-021-00779-x.
- Cohen, J. (2013), Statistical Power Analysis for the Behavioral Sciences, 0 ed., Routledge, doi: 10.4324/9780203771587.
- Colliander, J., Dahlen, M. and Thorbjørnsen, H. (2023), "Do Customer Ratings Influence Consumers Who Have Already Experienced a Product?: How Memory Reconstruction and Conformity Can Reshape Product Evaluations and Perceptions", *Journal of Advertising Research*, Journal of Advertising Research, Vol. 63 No. 1, pp. 17–29, doi: 0.2501/JAR-2023-003.
- Curtis, G.J., Cowcher, E., Greene, B.R., Rundle, K., Paull, M. and Davis, M.C. (2018), "Self-Control, Injunctive Norms, and Descriptive Norms Predict Engagement in Plagiarism in a Theory of Planned Behavior Model", *Journal of Academic Ethics*, Vol. 16 No. 3, pp. 225–239, doi: 10.1007/s10805-018-9309-2.
- Dandis, A.O., Wright, L.T., Wallace-Williams, D.M., Mukattash, I., Al Haj Eid, M. and Cai, H. (Huifen). (2021), "Enhancing consumers' self-reported loyalty intentions in Islamic Banks: The relationship between service quality and the

- mediating role of customer satisfaction", edited by Corona, C.G. Cogent Business & Management, Vol. 8 No. 1, p. 1892256, doi: 10.1080/23311975.2021.1892256.
- Dawfilani, A.F. (2023), "The Effect of Religiusity on Financing Customer Compliance at BMT Bisma Kelapa Dua", *SCIENTIA: Social Sciences & Humanities*, Vol. 2 No. 1, pp. 164–168.
- Dean, D., Suhartanto, D. and Pujianti, F.N. (2021), "Millennial behavioural intention in Islamic banks: the role of social media influencers", *Journal of Islamic Marketing*, Vol. 13 No. 12, pp. 2798–2814, doi: 10.1108/JIMA-02-2021-0042.
- Demirden, A. (2021), "The critical examination of social identity theory", *Politik Psikoloji Dergisi*, Vol. 1 No. 2, pp. 39–56.
- Dewi, M.K. and Ferdian, I.R. (2021), "Enhancing Islamic financial literacy through community-based workshops: a transtheoretical model", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 5, pp. 729–747, doi: 10.1108/JIABR-08-2020-0261.
- Dewi, R., Mulang, H. and Junaidi, J. (2024), "Expressive relationship between religion and emotional bonding on consumers' loyalty in the banking sector", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-01-2023-0010.
- Dinc, Y., Çetin, M. and Jahangir, R. (2023), "Revisiting the concept of Islamic financial literacy in a boundaryless context: cross-country comparison of Islamic financial literacy", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-02-2022-0043.
- Dirie, K.A., Alam, Md.M. and Maamor, S. (2023), "Islamic social finance for achieving sustainable development goals: a systematic literature review and future research agenda", *International Journal of Ethics and Systems*, doi: 10.1108/IJOES-12-2022-0317.
- Dixit, A.K., Sirohi, S., Ravishankar, K.M., Cariappa, A.A., Kumar, S., Bhandari, G., Sharma, A.K., et al. (2022), "Understating emerging value chains and business performance: evidence from dairy industry in India", Journal of Agribusiness in Developing and Emerging Economies, Emerald Publishing Limited.
- Dwivedi, Y.K., Rana, N.P., Jeyaraj, A., Clement, M. and Williams, M.D. (2019), "Re-examining the Unified Theory of Acceptance and Use of Technology (UTAUT): Towards a Revised Theoretical Model", *Information Systems Frontiers*, Vol. 21 No. 3, pp. 719–734, doi: 10.1007/s10796-017-9774-y.
- Dzutsati, V. and Warner, C.M. (2021), "The socioeconomic matrix of support for sharia: a cross-national study of Muslims' attitudes", *Religion, State and Society*, Vol. 49 No. 1, pp. 4–22, doi: 10.1080/09637494.2020.1852020.
- Effendi, I., Murad, M., Rafiki, A. and Lubis, M.M. (2020a), "The application of the theory of reasoned action on services of Islamic rural banks in Indonesia", *Journal of Islamic Marketing*, Vol. 12 No. 5, pp. 951–976, doi: 10.1108/JIMA-02-2020-0051.

- Effendi, I., Murad, M., Rafiki, A. and Lubis, M.M. (2020b), "The application of the theory of reasoned action on services of Islamic rural banks in Indonesia", *Journal of Islamic Marketing*, Emerald Publishing Limited, Vol. 12 No. 5, pp. 951–976, doi: 10.1108/JIMA-02-2020-0051.
- Effendi, I., Murad, M., Rafiki, A. and Lubis, M.M. (2021), "The application of the theory of reasoned action on services of Islamic rural banks in Indonesia", *Journal of Islamic Marketing*, Vol. 12 No. 5, pp. 951–976, doi: 10.1108/JIMA-02-2020-0051.
- El Mallouli, A. and Sassi, H. (2022), "Determinants of Islamic banking products and services adoption in Morocco: a conceptual framework", *Journal of Islamic Marketing*, Vol. 13 No. 7, pp. 1589–1605, doi: 10.1108/JIMA-06-2020-0194.
- El-Bassiouny, N., Anwar Abdou, Y., El-Bassiouny, D., Jamal, A. and Wilson, J. (2023), "Qur'anic wisdom and the sustainability mind-set: deciphering the relationship", *Journal of Islamic Marketing*, Vol. 14 No. 4, pp. 1107–1127, doi: 10.1108/JIMA-07-2021-0227.
- Elgammal, I., Ghanem, M. and Al-Modaf, O. (2024), "Sustainable Purchasing Behaviors in Generation Z: The Role of Social Identity and Behavioral Intentions in the Saudi Context", Sustainability, Vol. 16 No. 11, p. 4478, doi: 10.3390/su16114478.
- ElMassah, S. and Abou-El-Sood, H. (2022), "Selection of Islamic banking in a multicultural context: the role of gender and religion", *Journal of Islamic Marketing*, Vol. 13 No. 11, pp. 2347–2377, doi: 10.1108/JIMA-05-2020-0160.
- Elsotouhy, M.M., Mobarak, A.M.A., Dakrory, M.I., Ghonim, M.A. and Khashan, M.A. (2023), "Integrating ISS and SOR models to investigate the determinants of continuance intention toward using m-payment for donations (Sadaqah): the moderating role of Islamic religiosity", International Journal of Bank Marketing, Vol. 41 No. 7, pp. 1640–1670, doi: 10.1108/IJBM-11-2022-0498.
- Faisal, Y.A., Gunawan, I., Cupian, Hayati, A., Apriliadi, A. and Fajri, M. (2023), "Examining the Purchase Intentions of Indonesian Investors for Green Sukuk", *Sustainability*, Vol. 15 No. 9, p. 7430, doi: 10.3390/su15097430.
- Faizi, F. (2024), "How are Islamic banking products developed? Evidence from emerging country", *Cogent Economics & Finance*, Vol. 12 No. 1, p. 2378961, doi: 10.1080/23322039.2024.2378961.
- Farah, J.M.S., Shafiai, M.H.B.M. and Ismail, A.G.B. (2019), "Compliance behaviour on Zakat donation: A qualitative approach", *IOP Conference Series: Materials Science and Engineering*, IOP Publishing, Vol. 572 No. 1, p. 012040, doi: 10.1088/1757-899X/572/1/012040.
- Farhat, K., Aslam, W. and Sany Sanuri, B.Mohd.M. (2019), "Predicting the intention of generation M to choose family takaful and the role of halal certification", *Journal of Islamic Marketing*, Vol. 10 No. 3, pp. 724–742, doi: 10.1108/JIMA-12-2017-0143.

- Farivar, S. and Wang, F. (2022), "Effective influencer marketing: A social identity perspective", *Journal of Retailing and Consumer Services*, Vol. 67, p. 103026, doi: 10.1016/j.jretconser.2022.103026.
- Farouk, A.U., Md Idris, K. and Saad, R.A.J.B. (2018), "Moderating role of religiosity on Zakat compliance behavior in Nigeria", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 11 No. 3, pp. 357–373, doi: 10.1108/IMEFM-05-2017-0122.
- Farrar, S. and Uddin, T. (2020), "Building Islamic Ethics into Development: Exploring the Role and Limitations of 'Islamic' Microfinance in Poverty Alleviation—An Indonesian Case Study", *Law and Development Review*, Vol. 13 No. 2, pp. 371–406, doi: 10.1515/ldr-2020-0047.
- Fathonih, Ah., Anggadwita, G. and Ibraimi, S. (2019), "Sharia venture capital as financing alternative of Muslim entrepreneurs; Opportunities, challenges and future research directions", Journal of Enterprising Communities: People and Places in the Global Economy, Vol. 13 No. 3, pp. 333–352, doi: 10.1108/JEC-11-2018-0090.
- Fatmawati, D., Ariffin, N.Mohd., Abidin, N.H.Z. and Osman, A.Z. (2022), "Shariah governance in Islamic banks: Practices, practitioners and praxis", *Global Finance Journal*, Vol. 51, p. 100555, doi: 10.1016/j.gfj.2020.100555.
- Fauzi, A.A. and Suryani, T. (2019), "Measuring the effects of service quality by using CARTER model towards customer satisfaction, trust and loyalty in Indonesian Islamic banking", *Journal of Islamic Marketing*, Vol. 10 No. 1, pp. 269–289, doi: 10.1108/JIMA-04-2017-0048.
- Febriandika, N.R. and Hakim, L. (2023), "Gen-Z Muslims' purchase intention of halal food: Evidence from Indonesia", *Innovative Marketing*, Business Perspectives Ltd., Vol. 19 No. 1, p. 13, doi: 10.21511/im.19(1).2023.02.
- Fernandes, A.A.R. and Solimun. (2022), "Perceived customer behaviour and subjective norms as a driver of payment compliance and bank performance", *International Journal of Business Process Integration and Management*, Inderscience Publishers, Vol. 11 No. 2, pp. 129–134, doi: 10.1504/IJBPIM.2022.128720.
- Fidiana, F. (2020), "Compliance behaviour from the holistic human nature perspective", *Journal of Islamic Accounting and Business Research*, Vol. 11 No. 5, pp. 1145–1158, doi: 10.1108/JIABR-11-2016-0142.
- Foroughi, B., Iranmanesh, M. and Hyun, S.S. (2019), "Understanding the determinants of *mobile* banking continuance usage intention", *Journal of Enterprise Information Management*, Vol. 32 No. 6, pp. 1015–1033, doi: 10.1108/JEIM-10-2018-0237.
- Fusva, A., Dean, D., Suhartanto, D., Syarief, Moch.E., Arifin, A.Z., Suhaeni, T. and Rafdinal, W. (2020), "Loyalty formation and its impact on financial performance of Islamic banks evidence from Indonesia", *Journal of Islamic Marketing*, Vol. 12 No. 9, pp. 1872–1886, doi: 10.1108/JIMA-12-2019-0258.
- Ganesan, Y., Allah Pitchay, A.B. and Mohd Nasser, M.A. (2020), "Does intention influence the financial literacy of depositors of Islamic banking? A case of

- Malaysia", *International Journal of Social Economics*, Vol. 47 No. 5, pp. 675–690, doi: 10.1108/IJSE-01-2019-0011.
- García, J.M. and Vila, J. (2020), "Financial literacy is not enough: The role of nudging toward adequate long-term saving behavior", *Journal of Business Research*, Vol. 112, pp. 472–477, doi: 10.1016/j.jbusres.2020.01.061.
- Garg, P. and Joshi, R. (2018), "Purchase intention of 'Halal' brands in India: the mediating effect of attitude", *Journal of Islamic Marketing*, Vol. 9 No. 3, pp. 683–694, doi: 10.1108/JIMA-11-2017-0125.
- Gaskin, J. and Lim, J. (2018), "Indirect effects", AMOS Plugin. Gaskination's StatWiki.
- Geng, L., Yang, Y. and Xu, Y. (2019), "To pursue personality or conformity: A study on the impact of face view on consumers' need for uniqueness", *Psychology & Marketing*, Vol. 36, No. 3, pp. 188–197, doi: 10.1002/mar.21169.
- Ghafran, C. and Yasmin, S. (2020), "Ethical Governance: Insight from the Islamic Perspective and an Empirical Enquiry", *Journal of Business Ethics*, Vol. 167 No. 3, pp. 513–533, doi: 10.1007/s10551-019-04170-3.
- Ghamry, S. and Shamma, H.M. (2022), "Factors influencing customer switching behavior in Islamic banks: evidence from Kuwait", *Journal of Islamic Marketing*, Vol. 13 No. 3, pp. 688–716, doi: 10.1108/JIMA-01-2020-0021.
- Gilal, F.G., Gopang, A.A., Gilal, R.G. and Gilal, N.G. (2022), "Exploring determinants of consumer purchase intention of halal labelled food: marketing from the Islamic perspective", *International Journal of Technology, Policy and Management*, Vol. 22 No. 4, pp. 271–287, doi: 10.1504/IJTPM.2022.126136.
- Gong, X., Zhang, H. and Fan, Y. (2021), "To conform or deviate? The effect of resource scarcity on consumer preference for minority-endorsed options", *Journal of Business Research*, Vol. 122, pp. 437–446, doi: 10.1016/j.jbusres.2020.08.064.
- Gunardi, A., Herwany, A., Febrian, E. and Anwar, M. (2022), "Research on Islamic corporate social responsibility and Islamic bank disclosures", *Journal of Sustainable Finance & Investment*, Vol. 12 No. 4, pp. 1308–1329, doi: 10.1080/20430795.2021.1874211.
- Gutsche, G., Nakai, M. and Arimura, T.H. (2021), "Revisiting the determinants of individual sustainable investment—The case of Japan", *Journal of Behavioral and Experimental Finance*, Vol. 30, p. 100497, doi: 10.1016/j.jbef.2021.100497.
- Haddad, A. and Souissi, M.N. (2022), "The impact of Shariah Advisory Board characteristics on the financial performance of Islamic banks", *Cogent Economics & Finance*, Vol. 10 No. 1, p. 2062911, doi: 10.1080/23322039.2022.2062911.
- Hadi, N.A. and Muwazir, M.R. (2021), "Islamic banking selection criteria: a multiethnic perspective", *Journal of Islamic Marketing*, Vol. 12 No. 5, pp. 1063– 1078, doi: 10.1108/JIMA-02-2019-0033.

- Hagger, M.S., Cheung, M.W.-L., Ajzen, I. and Hamilton, K. (2022), "Perceived behavioral control moderating effects in the theory of planned behavior: A meta-analysis.", *Health Psychology*, Vol. 41 No. 2, pp. 155–167, doi: 10.1037/hea0001153.
- Hagger, M.S. and Hamilton, K. (2021), "Effects of socio-structural variables in the theory of planned behavior: a mediation model in multiple samples and behaviors", *Psychology & Health*, Vol. 36 No. 3, pp. 307–333, doi: 10.1080/08870446.2020.1784420.
- Hair, J.F., Babin, B.J. and Anderson, R.E. (2014), *Multivariate Data Analysis*, Prentice-Hall, New Jersey.
- Hamadou, I., Hamidi, M.L. and Yumna, A. (2024), "Potential customers' intention to use Islamic banking products in Cameroon: the mediating effect of attitude", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-10-2023-0322.
- Hameed, I. and Khan, K. (2020), "An extension of the goal-framing theory to predict consumer's sustainable behavior for home appliances", *Energy Efficiency*, Vol. 13 No. 7, pp. 1441–1455, doi: 10.1007/s12053-020-09890-4.
- Hamid, S.N., Maulan, S. and Wan Jusoh, W.J. (2023), "Brand attributes, corporate brand image and customer loyalty of Islamic banks in Malaysia", *Journal of Islamic Marketing*, Vol. 14 No. 10, pp. 2404–2428, doi: 10.1108/JIMA-09-2021-0309.
- Hamid, S.N.A., Jusoh, W.J.W. and Maulan, S. (2021), "The Influence of Spiritual Brand Attributes Towards the Corporate Brand Image of Islamic Banking Institutions in Malaysia", *Jurnal Pengurusan*, Vol. 61 No. 1, pp. 1–12, doi: 10.17576/pengurusan-2021-61-03.
- Hamidi, L. and Worthington, A.C. (2021), "How social is Islamic banking?", Society and Business Review, Vol. 16 No. 1, pp. 51–70, doi: 10.1108/SBR-03-2020-0036.
- Han, H., Al-Ansi, A., Chua, B.-L., Ahmad, N., Kim, J.J., Radic, A. and Bobby Ryu,
  H. (2023), "Reconciling civilizations: Eliciting residents' attitude and behaviours for international Muslim tourism and development", Current Issues in Tourism, Taylor & Francis, Vol. 26 No. 9, pp. 1463–1481.
- Han, H., Al-Ansi, A., Olya, H.G.T. and Kim, W. (2019), "Exploring halal-friendly destination attributes in South Korea: Perceptions and behaviors of Muslim travelers toward a non-Muslim destination", *Tourism Management*, Vol. 71, pp. 151–164, doi: 10.1016/j.tourman.2018.10.010.
- Hanafiah, M.H. and Hamdan, N.A.A. (2021), "Determinants of Muslim travellers Halal food consumption attitude and behavioural intentions", *Journal of Islamic Marketing*, Vol. 12 No. 6, pp. 1197–1218, doi: 10.1108/JIMA-09-2019-0195.
- Handriana, T., Yulianti, P., Kurniawati, M., Arina, N.A., Aisyah, R.A., Ayu Aryani, M.G. and Wandira, R.K. (2021), "Purchase behavior of millennial female generation on *Halal* cosmetic products", *Journal of Islamic Marketing*, Vol. 12 No. 7, pp. 1295–1315, doi: 10.1108/JIMA-11-2019-0235.

- Hanic, A. and Smolo, E. (2023), "Islamic approach to corporate social responsibility: an international model for Islamic banks", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 16 No. 1, pp. 175–191, doi: 10.1108/IMEFM-07-2021-0284.
- Hanif, M. (2018), "Sharī'ah-compliance ratings of the Islamic financial services industry: a quantitative approach", *ISRA International Journal of Islamic Finance*, Vol. 10 No. 2, pp. 162–184, doi: 10.1108/IJIF-10-2017-0038.
- Haniffah, N., Sharaf Shaiban, M. and Ahmed, P. (2023), "Development and validation of a performance measurement system based on Islamic principles", *Heliyon*, Vol. 9 No. 5, p. e16095, doi: 10.1016/j.heliyon.2023.e16095.
- Harahap, B., Risfandy, T. and Futri, I.N. (2023), "Islamic Law, Islamic Finance, and Sustainable Development Goals: A Systematic Literature Review", *Sustainability*, Vol. 15 No. 8, p. 6626, doi: 10.3390/su15086626.
- Haridan, N.M., Hassan, A.F.S. and Karbhari, Y. (2018), "Governance, religious assurance and Islamic banks: Do Shariah boards effectively serve?", *Journal of Management and Governance*, Vol. 22 No. 4, pp. 1015–1043, doi: 10.1007/s10997-018-9418-8.
- Haridan, N.M., Sheikh Hassan, A.F. and Mohammed Shah, S. (2024), "External Shariah auditing in Islamic banks: what do internal auditors think?", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-08-2023-0275.
- Harkati, R., Alhabshi, S.M. and Kassim, S. (2020), "Competition between conventional and Islamic banks in Malaysia revisited", *Journal of Islamic Accounting and Business Research*, Vol. 11 No. 9, pp. 1771–1789, doi: 10.1108/JIABR-09-2019-0176.
- Haron, R. and Mohamed Barre, G. (2023), "Application of tawarruq in Islamic banking institutions in Somalia", *Qualitative Research in Financial Markets*, doi: 10.1108/QRFM-02-2022-0028.
- Hasan, M. (2019), "Social marketing: an Islamic perspective", *Journal of Islamic Marketing*, Vol. 11 No. 4, pp. 863–881, doi: 10.1108/JIMA-12-2016-0105.
- Hasan, M.M., Al Amin, M., Moon, Z.K. and Afrin, F. (2022), "Role of Environmental Sustainability, Psychological and Managerial Supports for Determining Bankers' Green Banking Usage Behavior: An Integrated Framework", *Psychology Research and Behavior Management*, Vol. Volume 15, pp. 3751–3773, doi: 10.2147/PRBM.S377682.
- Hassan, A., Sohail, M.S. and Munshi, M.M.R. (2022), "Sharī'ah governance and agency dynamics of Islamic banking operations in the Kingdom of Saudi Arabia", *ISRA International Journal of Islamic Finance*, Vol. 14 No. 1, pp. 89–106, doi: 10.1108/IJIF-12-2020-0252.
- Hassan, H.A. (2020), "Takaful models: origin, progression and future", *Journal of Islamic Marketing*, Vol. 11 No. 6, pp. 1801–1819, doi: 10.1108/JIMA-04-2018-0078.

- Hassan, H.A. and Abbas, S.K. (2020), "Factors influencing the investors' intention to adopt Takaful (Islamic insurance) products: A survey of Pakistan", *Journal of Islamic Marketing*, Emerald Publishing Limited, Vol. 11 No. 1, pp. 1–13, doi: 10.1108/JIMA-03-2018-0064.
- Hassan, M., Mahmood, Z. and Khakwani, I. (2024), "Impact of religiosity on Pakistani youth green purchase intensions and behavior: extending theory of planned behavior", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-03-2023-0095.
- Hassan, M.K. and Aliyu, S. (2018), "A contemporary survey of islamic banking literature", *Journal of Financial Stability*, Vol. 34, pp. 12–43, doi: 10.1016/j.jfs.2017.11.006.
- Hassan, M.K., Rabbani, M.R., Jreisat, A. and Hossain, M.M. (2022), "Fintech, Pandemic, and the Islamic Financial System: Innovative Financial Services and Its Shariah Compliance", in Hassan, M.K., Rabbani, M.R. and Rashid, M. (Eds.), *FinTech in Islamic Financial Institutions*, Springer International Publishing, Cham, pp. 243–261, doi: 10.1007/978-3-031-14941-2 12.
- Hassan, S.H., Mat Saad, N., Masron, T.A. and Ali, S.I. (2022), "Buy Muslim-made first does halal consciousness affect Muslims' intention to purchase?", *Journal of Islamic Marketing*, Vol. 13 No. 2, pp. 466–480, doi: 10.1108/JIMA-05-2019-0102.
- Hati, S.R.H., Putri, N.I.S., Daryanti, S., Wibowo, S.S., Safira, A. and Setyowardhani, H. (2022), "Brand familiarity vs profit-sharing rate: which has a stronger impact on Muslim customers' intention to invest in an Islamic bank?", *Journal of Islamic Marketing*, Vol. 13 No. 8, pp. 1703–1727, doi: 10.1108/JIMA-08-2020-0247.
- Hatta, I.H., Baharuddin, G. and Hilmiyah, N. (2022), "Empirical Analysis of Branding Perception on Islamic Banks in Indonesia", Quality-Access to Success, Vol. 23 No. 189, pp. 95–106, doi: http://dx.doi.org/10.47750/QAS/23.189.12.
- Héliot, Y., Gleibs, I.H., Coyle, A., Rousseau, D.M. and Rojon, C. (2020), "Religious identity in the workplace: A systematic review, research agenda, and practical implications", *Human Resource Management*, Vol. 59 No. 2, pp. 153–173, doi: 10.1002/hrm.21983.
- Hemsworth, D., Muterera, J., Khorakian, A. and Garcia-Rivera, B.R. (2024), "Exploring the Theory of Employee Planned Behavior: Job Satisfaction as a Key to Organizational Performance", *Psychological Reports*, p. 00332941241252784, doi: 10.1177/00332941241252784.
- Herijanto, H. (2022), "Al amanah in al qur'an vs trust: a comparative study", *International Journal of Ethics and Systems*, Vol. 38 No. 4, pp. 549–575, doi: 10.1108/IJOES-03-2021-0064.
- Hidayah, N.N., Lowe, A. and De Loo, I. (2021), "Identity Drift: The Multivocality of Ethical Identity in Islamic Financial Institution", *Journal of Business Ethics*, Vol. 171 No. 3, pp. 475–494, doi: 10.1007/s10551-020-04448-x.

- Hidayah, N.N., Lowe, A. and Woods, M. (2019), "Accounting and pseudo spirituality in Islamic financial institutions", *Critical Perspectives on Accounting*, Vol. 61, pp. 22–37, doi: 10.1016/j.cpa.2018.09.002.
- Hidayat, S.E., Izharivan, Y. and Sari, C.A. (2021), "Islamic Finance and Sustainable Economy: A New Model of Islamic Financial Ecosystem", in Hassan, M.K., Saraç, M. and Khan, A. (Eds.), *Islamic Finance and Sustainable Development*, Springer International Publishing, Cham, pp. 265–284, doi: 10.1007/978-3-030-76016-8 11.
- Hidayat, S.E. and Rafiki, A. (2022), "Comparative analysis of customers' awareness toward CSR practices of Islamic banks: Bahrain vs Saudi Arabia", *Social Responsibility Journal*, Vol. 18 No. 6, pp. 1142–1171, doi: 10.1108/SRJ-05-2020-0174.
- Hong, I.B. (2018), "Social and Personal Dimensions as Predictors of Sustainable Intention to Use Facebook in Korea: An Empirical Analysis", Sustainability, Vol. 10 No. 8, p. 2856, doi: 10.3390/su10082856.
- Hoque, M.E., Nik Hashim, N.M.H. and Azmi, M.H.B. (2018), "Moderating effects of marketing communication and financial consideration on customer attitude and intention to purchase Islamic banking products: A conceptual framework", *Journal of Islamic Marketing*, Vol. 9 No. 4, pp. 799–822, doi: 10.1108/JIMA-01-2017-0005.
- Hoque, M.E., Nik Hashim, N.M.H. and Razzaque, M.A. (2018), "Effects of communication and financial concerns on banking attitude-behaviour relations", *The Service Industries Journal*, Vol. 38 No. 13–14, pp. 1017–1042, doi: 10.1080/02642069.2018.1428954.
- Hoque, M.N., Rahman, M.K., Said, J., Begum, F. and Hossain, M.M. (2022), "What Factors Influence Customer Attitudes and Mindsets towards the Use of Services and Products of Islamic Banks in Bangladesh?", *Sustainability*, Vol. 14 No. 8, p. 4703, doi: 10.3390/su14084703.
- Hosen, M.N., Lathifah, F. and Jie, F. (2021), "Perception and expectation of customers in Islamic bank perspective", *Journal of Islamic Marketing*, Vol. 12 No. 1, pp. 1–19, doi: 10.1108/JIMA-12-2018-0235.
- Hosta, M. and Zabkar, V. (2021), "Antecedents of Environmentally and Socially Responsible Sustainable Consumer Behavior", *Journal of Business Ethics*, Vol. 171 No. 2, pp. 273–293, doi: 10.1007/s10551-019-04416-0.
- Hsiao, C.-H., Chien, C.-H., Yeh, S.-S. and Huan, T.-C. (2022), "Smiling for tips? Will restaurant servers' actions affect customers' emotional contagion and tipping behavior?", *Tourism Review*, Emerald Publishing Limited, Vol. 77 No. 3, pp. 964–985, doi: 10.1108/TR-09-2021-0441.
- Huda, M., Sudrajat, A., Muhamat, R., Mat Teh, K.S. and Jalal, B. (2019), "Strengthening divine values for self-regulation in religiosity: insights from Tawakkul (trust in God)", *International Journal of Ethics and Systems*, p. IJOES-02-2018-0025, doi: 10.1108/IJOES-02-2018-0025.
- Husna, A., Jaapar, N.H., Yusof, M.F.M., Abdullah, S.F.S. and Muhamad, M.D. (2022), "Halal *Branding* Issues in Food Industry Based on Brand Elements",

- in Shariff, N.N.M., Yakob, M.A., Hamidi, Z.S., Aghwan, Z.A.A. and Lateh, N. (Eds.), *Selected Proceedings from the 1st International Conference on Contemporary Islamic Studies (ICIS 2021)*, Springer Nature Singapore, Singapore, pp. 25–33, doi: 10.1007/978-981-19-2390-6 3.
- Hwang, J.K., Kim, E.-J., Lee, S.-M. and Lee, Y.-K. (2021), "Impact of susceptibility to global consumer culture on commitment and loyalty in botanic cosmetic brands", *Sustainability*, MDPI, Vol. 13 No. 2, p. 892.
- Ibrahim, N. and Sapian, S.M. (2023), "Factors influencing customers' selection of Islamic home financing: a systematic review", *International Journal of Housing Markets and Analysis*, Vol. 16 No. 1, pp. 59–84, doi: 10.1108/IJHMA-10-2021-0110.
- Indrajaya, S., Chan, S. and Setyaningrum, R.P. (2024), "Analysis to increase sharia credit card users: study in four cities in Indonesia", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-07-2023-0215.
- Iqbal, M., Nisha, N. and Rashid, M. (2018), "Bank selection criteria and satisfaction of retail customers of Islamic banks in Bangladesh", *International Journal of Bank Marketing*, Vol. 36 No. 5, pp. 931–946, doi: 10.1108/IJBM-01-2017-0007.
- Iqbal, U.P., Jose, S.M. and Tahir, M. (2024), "Examining the demand side factors of green banking adoption a study exploring the case of Oman", International Journal of Islamic and Middle Eastern Finance and Management, Vol. 17 No. 1, pp. 213–231, doi: 10.1108/IMEFM-12-2022-0483.
- Irimia-Diéguez, A., Albort-Morant, G., Oliver-Alfonso, M.D. and Ullah, S. (2024), "Predicting the intention to use Paytech services by Islamic banking users", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 17 No. 1, pp. 1–15, doi: 10.1108/IMEFM-07-2022-0298.
- Isah, Y., Rosman, R. and Sharofiddin, A. (2023), "Factors that Influence Profit Sharing Investment Account Holders (PSIAHs) to Patronise Islamic Banks in Nigeria: An Empirical Study", *Digitalisation: Opportunities and Challenges for Business: Volume 2*, Springer, pp. 499–531.
- Ishak, M.S.I. (2019), "The principle of *maṣlaḥah* and its application in Islamic banking operations in Malaysia", *ISRA International Journal of Islamic Finance*, Vol. 11 No. 1, pp. 137–146, doi: 10.1108/IJIF-01-2018-0017.
- Islam, M.M. (2021), "Segmenting, targeting and positioning in Islamic marketing", *Journal of Islamic Marketing*, Vol. 12 No. 7, pp. 1385–1404, doi: 10.1108/JIMA-10-2018-0181.
- Jaafar, A.Z. and Brightman, M. (2022), "From Structure to Purpose: Green and Social Narratives, and the Shifting Morality of Islamic Finance in Kuala Lumpur", *Sustainability*, Vol. 14 No. 9, p. 5433, doi: 10.3390/su14095433.
- Jaiyeoba, H.B., Adewale, A.A. and Quadry, M.O. (2018), "Are Malaysian Islamic banks' corporate social responsibilities effective? A stakeholders' view", *International Journal of Bank Marketing*, Vol. 36 No. 1, pp. 111–125, doi: 10.1108/IJBM-10-2016-0146.

- Jaiyeoba, H.B., Jamaludin, M.A., Busari, S.A. and Amuda, Y.J. (2024), "The implications of *Maqasid al-Shari'ah* for integrated sustainability practices among businesses: a qualitative inquiry", *Qualitative Research in Financial Markets*, doi: 10.1108/QRFM-09-2023-0222.
- Jamshed, K.M. and Uluyol, B. (2024), "What drives to adopt Islamic banking products and services: is it shariah compliance or convenience?", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-08-2023-0243.
- Jamshidi, D. and Kazemi, F. (2020), "Innovation diffusion theory and customers' behavioral intention for Islamic credit card: Implications for awareness and satisfaction", *Journal of Islamic Marketing*, Vol. 11 No. 6, pp. 1245–1275, doi: 10.1108/JIMA-02-2018-0039.
- Jamshidi, P., Najafi, F., Mostafaei, S., Shakiba, E., Pasdar, Y., Hamzeh, B. and Moradinazar, M. (2020), "Investigating associated factors with glomerular filtration rate: structural equation modeling", *BMC Nephrology*, Vol. 21 No. 1, p. 30, doi: 10.1186/s12882-020-1686-2.
- Jan, A.A., Lai, F.-W. and Tahir, M. (2021), "Developing an Islamic Corporate Governance framework to examine sustainability performance in Islamic Banks and Financial Institutions", *Journal of Cleaner Production*, Vol. 315, p. 128099, doi: 10.1016/j.jclepro.2021.128099.
- Jan, M.T. and Shafiq, A. (2021), "Islamic banks' brand personality and customer satisfaction: an empirical investigation through SEM", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 4, pp. 488–508, doi: 10.1108/JIABR-05-2020-0149.
- Janah, N., Medias, F. and Pratiwi, E.K. (2020), "The intention of religious leaders to use Islamic banking services: the case of Indonesia", *Journal of Islamic Marketing*, Vol. 12 No. 9, pp. 1786–1800, doi: 10.1108/JIMA-01-2020-0012.
- Jawaid, S.T., Saleem, A. and Sharif, I. (2024), "Antecedents of Islamic credit card adoption in Pakistan: an empirical study based on the decomposed theory of planned behavior", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-07-2023-0221.
- Jawaid, S.T., Siddiqui, A.H., Kanwal, R. and Fatima, H. (2021), "Islamic banking and customer satisfaction in Pakistan: evidence from internal and external customers", *Journal of Islamic Marketing*, Emerald Publishing Limited, Vol. 14 No. 2, pp. 435–464, doi: 10.1108/JIMA-09-2020-0297.
- Johan, Z.J., Hussain, M.Z., Mohd, R. and Kamaruddin, B.H. (2020), "Muslims and non-Muslims intention to hold Shariah-compliant credit cards: a SmartPLS approach", *Journal of Islamic Marketing*, Vol. 12 No. 9, pp. 1751–1785, doi: 10.1108/JIMA-12-2019-0270.
- Juisin, H.A., Mohd Sayuthi, M.A.S., Amin, H. and Shaikh, I.M. (2023), "Determinants of *Shari'ah* gold investment behaviour: the case of Penang, Malaysia", *Journal of Islamic Marketing*, Vol. 14 No. 12, pp. 3228–3246, doi: 10.1108/JIMA-11-2021-0360.
- Julia, T. and Kassim, S. (2020), "Exploring green banking performance of Islamic banks vs conventional banks in Bangladesh based on *Magasid Shariah*

- framework", *Journal of Islamic Marketing*, Vol. 11 No. 3, pp. 729–744, doi: 10.1108/JIMA-10-2017-0105.
- Jumani, Z.A. and Muhamad, N. (2022), "Development and validation of key antecedents of religious brand attitude: a cross-cultural quantitative analysis using smart PLS", *Journal of Islamic Marketing*, Emerald Publishing Limited, doi: 10.1108/JIMA-06-2022-0177.
- Jumani, Z.A. and Sukhabot, S. (2021), "Identifying the important attitude of Islamic brands and its effect on buying behavioural intentions among Malaysian Muslims: A quantitative study using smart-PLS", *Journal of Islamic Marketing*, Vol. 12 No. 2, pp. 408–426, doi: 10.1108/JIMA-09-2019-0196.
- Junaidi, J. (2021), "The awareness and attitude of Muslim consumer preference: the role of religiosity", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 6, pp. 919–938, doi: 10.1108/JIABR-08-2020-0250.
- Junaidi, J. (2022), "Religiosity versus profit-loss sharing: how Islamic banks brand fidelity influence the Muslim consumers' commitment", *Journal of Islamic Accounting and Business Research*, Vol. 13 No. 6, pp. 960–976, doi: 10.1108/JIABR-07-2021-0188.
- Junaidi, J., Anwar, S.M., Alam, R., Lantara, N.F. and Wicaksono, R. (2022), "Determinants to adopt conventional and Islamic banking: evidence from Indonesia", *Journal of Islamic Marketing*, Vol. 14 No. 3, pp. 892–909, doi: 10.1108/JIMA-03-2021-0067.
- Junaidi, J., Wicaksono, R. and Hamka, H. (2022), "The consumers' commitment and materialism on Islamic banking: the role of religiosity", *Journal of Islamic Marketing*, Vol. 13 No. 8, pp. 1786–1806, doi: 10.1108/JIMA-12-2020-0378.
- Jung, D., Dorner, V., Weinhardt, C. and Pusmaz, H. (2018), "Designing a roboadvisor for risk-averse, low-budget consumers", *Electronic Markets*, Vol. 28 No. 3, pp. 367–380, doi: 10.1007/s12525-017-0279-9.
- Jung, H.J., Choi, Y.J. and Oh, K.W. (2020), "Influencing Factors of Chinese Consumers' Purchase Intention to Sustainable Apparel Products: Exploring Consumer 'Attitude—Behavioral Intention' Gap", Sustainability, Vol. 12 No. 5, p. 1770, doi: 10.3390/su12051770.
- Kaakeh, A., Hassan, M.K. and Van Hemmen Almazor, S.F. (2018), "Attitude of Muslim minority in Spain towards Islamic finance", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 11 No. 2, pp. 213–230, doi: 10.1108/IMEFM-11-2017-0306.
- Kaakeh, A., Hassan, M.K. and Van Hemmen Almazor, S.F. (2019), "Factors affecting customers' attitude towards Islamic banking in UAE", *International Journal of Emerging Markets*, Vol. 14 No. 4, pp. 668–688, doi: 10.1108/IJOEM-11-2017-0502.
- Kaakeh, A., Hassan, M.K., Van-Hemmen, S. and Hossain, I. (2020), "Understanding self-efficacy and performance of salespersons in Islamic banking", *Journal of Islamic Accounting and Business Research*, Vol. 11 No. 5, pp. 973–988, doi: 10.1108/JIABR-10-2018-0160.

- Kalin, M. and Sambanis, N. (2018), "How to Think About Social Identity", *Annual Review of Political Science*, Vol. 21 No. 1, pp. 239–257, doi: 10.1146/annurev-polisci-042016-024408.
- Kamal, S., Muslem, M., Mulyadi, M. and Berakon, I. (2024), "The spirit of Islamic economics versus loan sharks: investigating intentions to use loan sharks in Aceh, Indonesia", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-09-2022-0254.
- Kamarni, N., Handra, H. and Anshori, M. (2022), "The Financial Inclusion of Islamic Banking for Low-Income Communities: Case Study in West Sumatera", *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)*, Vol. 8 No. 1, pp. 32–53, doi: 10.20473/jebis.v8i1.30449.
- Kamiyama, H. and Kashiwagi, K. (2019), "Factors affecting customers' continued intentions to use Islamic banks", *Journal of Financial Services Marketing*, Vol. 24 No. 3–4, pp. 59–68, doi: 10.1057/s41264-019-00066-5.
- Kang, W., Shao, B. and Chen, H. (2022), "What influences users' continuance intention of internet wealth management services? A perspective from network externalities and herding", *Electronic Commerce Research*, doi: 10.1007/s10660-022-09580-6.
- Karbhari, Y., Alam, Md.K. and Rahman, Md.M. (2020), "Relevance of the application of institutional theory in Shariah governance of Islamic banks", *PSU Research Review*, Vol. 5 No. 1, pp. 1–15, doi: 10.1108/PRR-05-2020-0015.
- Karoui, S. and Khemakhem, R. (2019), "Factors affecting the Islamic purchasing behavior a qualitative study", *Journal of Islamic Marketing*, Vol. 10 No. 4, pp. 1104–1127, doi: 10.1108/JIMA-12-2017-0145.
- Kartika, T., Firdaus, A. and Najib, M. (2019), "Contrasting the drivers of customer loyalty; financing and depositor customer, single and dual customer, in Indonesian Islamic bank", *Journal of Islamic Marketing*, Vol. 11 No. 4, pp. 933–959, doi: 10.1108/JIMA-04-2017-0040.
- Kasri, R.A., Ahsan, A., Widiatmoko, D. and Hati, S.R.H. (2023), "Intention to consume halal pharmaceutical products: evidence from Indonesia", *Journal of Islamic Marketing*, Vol. 14 No. 3, pp. 735–756, doi: 10.1108/JIMA-06-2021-0192.
- Kasri, R.A. and Chaerunnisa, S.R. (2022), "The role of knowledge, trust, and religiosity in explaining the *online* cash *waqf* amongst Muslim millennials", *Journal of Islamic Marketing*, Vol. 13 No. 6, pp. 1334–1350, doi: 10.1108/JIMA-04-2020-0101.
- Kasri, R.A. and Ramli, U.H. (2019), "Why do Indonesian Muslims donate through mosques?: A theory of planned behaviour approach", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 12 No. 5, pp. 663–679, doi: 10.1108/IMEFM-11-2018-0399.
- Kauppinen-Räisänen, H., Björk, P., Lönnström, A. and Jauffret, M.-N. (2018), "How consumers' need for uniqueness, self-monitoring, and social identity affect their choices when luxury brands visually shout versus whisper",

- Journal of Business Research, Vol. 84, pp. 72–81, doi: 10.1016/j.jbusres.2017.11.012.
- Khaleel, F., Janjua, P.Z. and Ahmed, M. (2022), "Ethical consideration of Islamic banks in Pakistan: an empirical analysis", *Journal of Islamic Marketing*, Vol. 13 No. 6, pp. 1351–1372, doi: 10.1108/JIMA-11-2019-0231.
- Khalisharani, H., Johan, I.R. and Sabri, M.F. (2022), "The Influence of Financial Literacy and Attitude Towards Financial Behaviour Amongst Undergraduate Students: A Cross-Country Evidence", *Pertanika Journal of Social Sciences and Humanities*, Vol. 30 No. 2, pp. 449–474, doi: 10.47836/pjssh.30.2.03.
- Khan, A., Arafat, M.Y. and Azam, M.K. (2020), "Role of halal literacy and religiosity in buying intention of halal branded food products in India", *Journal of Islamic Marketing*, Vol. 13 No. 2, pp. 287–308, doi: 10.1108/JIMA-08-2019-0175\_SITAS ANDALA
- Khan, I.U., Hameed, Z., Khan, S.U. and Khan, M.A. (2023), "Green banking practices, bank reputation, and environmental awareness: evidence from Islamic banks in a developing economy", *Environment, Development and Sustainability*, Vol. 26 No. 6, pp. 16073–16093, doi: 10.1007/s10668-023-03288-9.
- Khan, M.A., Hashim, S.B., Iqbal, A., Bhutto, M.Y. and Mustafa, G. (2021), "Antecedents of halal brand equity: a study of halal food sector of Malaysia", *Journal of Islamic Marketing*, Vol. 13 No. 9, pp. 1858–1871, doi: 10.1108/JIMA-01-2021-0012.
- Khan, M.S., Rabbani, M.R., Hawaldar, I.T. and Bashar, A. (2022), "Determinants of Behavioral Intentions to Use Islamic Financial Technology: An Empirical Assessment", *Risks*, Vol. 10 No. 6, p. 114, doi: 10.3390/risks10060114.
- Khan, T. and Badjie, F. (2022), "Islamic blended finance for circular economy impactful smes to achieve SDGs", *The Singapore Economic Review*, Vol. 67 No. 01, pp. 219–244, doi: 10.1142/S0217590820420060.
- Khandelwal, U., Yadav, S.K., Tripathi, V. and Agrawal, V. (2018), "E-consumer conformity and its impact on consumer attitude", *Journal of Asia Business Studies*, Vol. 12 No. 4, pp. 455–468, doi: 10.1108/JABS-09-2015-0161.
- Khattak, S., Jan, S., Ahmad, I., Wadud, Z. and Khan, F.Q. (2021), "An effective security assessment approach for Internet banking services via deep analysis of multimedia data", *Multimedia Systems*, Vol. 27 No. 4, pp. 733–751, doi: 10.1007/s00530-020-00680-7.
- Khomsatun, S., Rossieta, H., Fitriany, F. and Nasution, M.E. (2021), "Sharia Disclosure, Sharia Supervisory Board and the Moderating Effect of Regulatory Framework: The Impact on Soundness of Islamic Banking", in Barnett, W.A. and Sergi, B.S. (Eds.), *International Symposia in Economic Theory and Econometrics*, Emerald Publishing Limited, pp. 291–321, doi: 10.1108/S1571-038620210000028017.
- Klabi, F. and Binzafrah, F. (2023), "Exploring the relationships between Islam, some personal values, environmental concern, and electric vehicle purchase

- intention: The case of Saudi Arabia", *Journal of Islamic Marketing*, Vol. 14 No. 2, pp. 366–393, doi: 10.1108/JIMA-06-2020-0170.
- Kok, S.K. (2021), "The *branding* of religious financial institutions in the UK: conversations with market actors within the Islamic financial sector", *Journal of Islamic Marketing*, Vol. 12 No. 4, pp. 900–917, doi: 10.1108/JIMA-01-2020-0016.
- Koleva, P. (2021), "Towards the Development of an Empirical Model for Islamic Corporate Social Responsibility: Evidence from the Middle East", *Journal of Business Ethics*, Vol. 171 No. 4, pp. 789–813, doi: 10.1007/s10551-020-04465-w.
- Kristina, K. (2024), "PP Muhammadiyah Alihkan Dana dari BSI ke Bank Syariah Lain, Ada Apa?", *PP Muhammadiyah Alihkan Dana Dari BSI Ke Bank Syariah Lain, Ada Apa?*, available at: https://www.detik.com/hikmah/khazanah/d-7375484/pp-muhammadiyah-alihkan-dana-dari-bsi-ke-bank-syariah-lain-ada-apa (accessed 18 June 2024).
- Kuanova, L.A., Sagiyeva, R. and Shirazi, N.S. (2021), "Islamic social finance: a literature review and future research directions", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 5, pp. 707–728, doi: 10.1108/JIABR-11-2020-0356.
- Kumar, S. and Das, S. (2019), "An extended model of theory of planned behaviour: Entrepreneurial intention, regional institutional infrastructure and perceived gender discrimination in India", *Journal of Entrepreneurship in Emerging Economies*, Vol. 11 No. 3, pp. 369–391, doi: 10.1108/JEEE-09-2018-0089.
- Kurnia, E. (2024), "Dana Muhammadiyah dan Dominasi BSI di Perbankan Syariah", kompas.id, available at: https://www.kompas.id/baca/ekonomi/2024/06/07/dana-muhammadiyah-dan-dominasi-bsi-di-perbankan-syariah (accessed 18 June 2024).
- Lajis, S.M. (2019), "Fintech and Risk-Sharing: A Catalyst for Islamic Finance", in Zulkhibri, M. and Abdul Manap, T.A. (Eds.), *Islamic Finance*, *Risk-Sharing and Macroeconomic Stability*, Springer International Publishing, Cham, pp. 237–254, doi: 10.1007/978-3-030-05225-6\_12.
- Latif, S.D.H. (2021), "Knowledge and attitudes towards Islamic banking in the Philippines", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 2, pp. 169–185, doi: 10.1108/JIABR-05-2019-0092.
- Lebdaoui, H., Chetioui, Y. and Harkat, T. (2022), "Propensity towards Islamic banking among non-users: a mixed-methods analysis", *Journal of Financial Services Marketing*, pp. 1–22, doi: 10.1057/s41264-022-00178-5.
- Lee, J.C., Kim, J. and Kwak, K. (2018), "A Multi-Attribute Examination of Consumer Conformity in Group-Level Ordering", *Australasian Marketing Journal*, Vol. 26 No. 1, pp. 41–48, doi: 10.1016/j.ausmj.2017.11.004.
- Leong, V.S., Sarabia-Panol, Z. and Muhamad, N. (2024), "National philosophy and religion on corporate social responsibility/public relations initiatives: a case study of Islamic influence in Brunei business system", *Asian Journal of*

- Business Ethics, Vol. 13 No. 1, pp. 107–135, doi: 10.1007/s13520-023-00190-5.
- Li, J., Jin, X., Zhao, T. and Ma, T. (2021), "Conformity Consumer Behavior and External Threats: An Empirical Analysis in China During the COVID-19 Pandemic", *SAGE Open*, SAGE Publications, Vol. 11 No. 3, p. 21582440211032152, doi: 10.1177/21582440211032152.
- Li, X., Wang, C. and Hamari, J. (2021), "Frontline employees' compliance with fuzzy requests: A request–appraisal–behavior perspective", *Journal of Business Research*, Elsevier, Vol. 131, pp. 55–68.
- Limbanadi, S., Kumaat, R.J. and Mandeij, D. (2023), "Kajian Pencapaian Indeks Inklusi Keuangan Syariah Sektor Perbankan di Indonesia Tahun 2018-2021", *Jurnal Berkala Ilmiah Efisiensi*, Vol. 23 No. 10, pp. 1–12.
- Liu, F.H. and Lai, K.P. (2021), "Ecologies of green finance: Green *sukuk* and development of green Islamic finance in Malaysia", *Environment and Planning A: Economy and Space*, Vol. 53 No. 8, pp. 1896–1914, doi: 10.1177/0308518X211038349.
- Liu, J., Thomas, J.M. and Higgs, S. (2019), "The relationship between social identity, descriptive social norms and eating intentions and behaviors", *Journal of Experimental Social Psychology*, Vol. 82, pp. 217–230, doi: 10.1016/j.jesp.2019.02.002.
- Loang, O.K. (2023), "Sustainable development goals, herding, and risk-averse behaviour in Muslim countries", *Journal of Islamic Monetary Economics and Finance*, Vol. 9 No. 2, doi: 10.21098/jimf.v9i2.1611.
- Lopus, J.S., Amidjono, D.S. and Grimes, P.W. (2019), "Improving financial literacy of the poor and vulnerable in Indonesia: An empirical analysis", *International Review of Economics Education*, Vol. 32, p. 100168, doi: 10.1016/j.iree.2019.100168.
- Loussaief, A., Ying-Chao Lin, J., Phuc Dang, H., Bouslama, N. and Cheng, J.M.-S. (2023), "Eating halal: a serial mediation model for the effect of religiosity on the intention to purchase halal-certified food", *Asia Pacific Journal of Marketing and Logistics*, doi: 10.1108/APJML-10-2022-0868.
- Lui, T.K., Zainuldin, M.H., Wahidudin, A.N. and Foo, C.C. (2021), "Corporate social responsibility disclosures (CSRDs) in the banking industry: a study of conventional banks and Islamic banks in Malaysia", *International Journal of Bank Marketing*, Vol. 39 No. 4, pp. 541–570, doi: 10.1108/IJBM-04-2020-0192.
- Maduku, D.K. and Mbeya, S. (2023), "Understanding family takaful purchase behaviour: the roles of religious obligation and gender", *Journal of Financial Services Marketing*, pp. 1–19, doi: 10.1057/s41264-023-00213-z.
- Mahadin, B.K. and Akroush, M.N. (2019), "A study of factors affecting word of mouth (WOM) towards Islamic banking (IB) in Jordan", *International Journal of Emerging Markets*, Vol. 14 No. 4, pp. 639–667, doi: 10.1108/IJOEM-10-2017-0414.

- Majid, R. and Nugraha, R.A. (2022), "Crowdfunding and islamic securities: the role of financial literacy", *Journal of Islamic Monetary Economics and Finance*, Vol. 8 No. 1, pp. 89–112, doi: 10.21098/jimf.v8i1.1420.
- Malik, A., Ullah, K., Jan, S., Atiq, M. and Abdullah, A. (2021), "The role of knowledge diffusion in evolving governance principles for Islamic banking", International Journal of Islamic and Middle Eastern Finance and Management, Vol. 14 No. 4, pp. 835–850, doi: 10.1108/IMEFM-07-2020-0325.
- Mamun, Md.A.A., Strong, C.A. and Azad, Md.A.K. (2021), "Islamic marketing: A literature review and research agenda", *International Journal of Consumer Studies*, Vol. 45 No. 5, pp. 964–984, doi: 10.1111/jjcs.12625.
- Mansori, S., Safari, M. and Mohd Ismail, Z.M. (2020), "An analysis of the religious, social factors and income's influence on the decision making in Islamic microfinance schemes", *Journal of Islamic Accounting and Business Research*, Vol. 11 No. 2, pp. 361–376, doi: 10.1108/JIABR-03-2016-0035.
- Mansour, I.H.F. (2019), "Customers' Perceptions of Selection Criteria Used by Islamic Bank Customers in Sudan: The Importance of Shariah Compliance", SSRN Electronic Journal, doi: 10.2139/ssrn.3480464.
- Marhaeni, A.A.I.N., Jermsittiparsert, K., Sudarmo, Indrawati, L.R., Prasetyo, A., Fuada, N., Rachmadhani, A., et al. (2023), "Adoption of the Green Economy through Branchless Rural Credit Banks during the COVID-19 Pandemic in Indonesia", *Sustainability*, Vol. 15 No. 3, p. 2723, doi: 10.3390/su15032723.
- Martinelli, E. and De Canio, F. (2021), "Non-vegan consumers buying vegan food: the moderating role of conformity", *British Food Journal*, Vol. 124 No. 1, pp. 14–30, doi: 10.1108/BFJ-01-2021-0023.
- Maryam, S.Z., Ahmad, A., Aslam, N. and Farooq, S. (2022), "Reputation and cost benefits for attitude and adoption intention among potential customers using theory of planned behavior: an empirical evidence from Pakistan", *Journal of Islamic Marketing*, Emerald Publishing Limited, Vol. 13 No. 10, pp. 2090–2107.
- Maryam, S.Z., Mehmood, M.S. and Khaliq, C.A. (2019), "Factors influencing the community behavioral intention for adoption of Islamic banking: Evidence from Pakistan", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 12 No. 4, pp. 586–600, doi: 10.1108/IMEFM-07-2017-0179.
- Masrizal, M., Sukmana, R., Trianto, B. and Zaimsyah, A.M. (2023), "Determinant factor of crowdfunders' behavior in using crowdfunding *waqf* model in Indonesia: two competing models", *Journal of Islamic Marketing*, Vol. 14 No. 7, pp. 1793–1816, doi: 10.1108/JIMA-08-2021-0246.
- Masud, Md.A.K., Hossain, M.S., Rahman, M., Chowdhury, M.A.F. and Rahman, M.M. (2024), "Corruption disclosure practices of Islamic and conventional financial firms in Bangladesh: the moderating role of Big4", *Journal of Islamic Accounting and Business Research*, Vol. 15 No. 1, pp. 32–55, doi: 10.1108/JIABR-07-2021-0195.

- Maulana, H., Razak, D.A. and Adeyemi, A.A. (2018), "Factors influencing behaviour to participate in Islamic microfinance", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 11 No. 1, pp. 109–130, doi: 10.1108/IMEFM-05-2017-0134.
- Maulana, I. (2024), "Mengkaji Dampak Pengalihan Dana Besar Muhammadiyah dari BSI", available at: https://money.kompas.com/read/2024/06/07/081259226/mengkaji-dampak-pengalihan-dana-besar-muhammadiyah-dari-bsi?page=all (accessed 18 June 2024).
- Maulina, R., Dhewanto, W. and Faturohman, T. (2024), "How to attract wealthy Muslims to contribute to cash *waqf* (Islamic endowment) held by the Islamic banks? Case in Indonesia", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-11-2022-0312.
- 10.1108/JIMA-11-2022-0312.

  Mbawuni, J. and Nimako, S.G. (2018), "Muslim and non-Muslim consumers' perception towards introduction of Islamic banking in Ghana", *Journal of Islamic Accounting and Business Research*, Vol. 9 No. 3, pp. 353–377, doi: 10.1108/JIABR-04-2016-0050.
- Md.Shafik, A.S.Md.S. and Wan Ahmad, W.M. (2020), "Financial literacy among Malaysian Muslim undergraduates", *Journal of Islamic Accounting and Business Research*, Vol. 11 No. 8, pp. 1515–1529, doi: 10.1108/JIABR-10-2017-0149.
- Medhioub, I. and Chaffai, M. (2018), "Islamic finance and herding behavior: an application to Gulf Islamic stock markets", *Review of Behavioral Finance*, Vol. 10 No. 2, pp. 192–206, doi: 10.1108/RBF-02-2017-0014.
- Menne, F., Surya, B., Yusuf, M., Suriani, S., Ruslan, M. and Iskandar, I. (2022), "Optimizing the Financial Performance of SMEs Based on Sharia Economy: Perspective of Economic Business Sustainability and Open Innovation", *Journal of Open Innovation: Technology, Market, and Complexity*, Vol. 8 No. 1, p. 18, doi: 10.3390/joitmc8010018.
- Mergaliyev, A., Asutay, M., Avdukic, A. and Karbhari, Y. (2021), "Higher Ethical Objective (Maqasid al-Shari'ah) Augmented Framework for Islamic Banks: Assessing Ethical Performance and Exploring Its Determinants", *Journal of Business Ethics*, Vol. 170 No. 4, pp. 797–834, doi: 10.1007/s10551-019-04331-4.
- Miah, M.D. and Suzuki, Y. (2020), "Murabaha syndrome of Islamic banks: a paradox or product of the system?", Journal of Islamic Accounting and Business Research, Vol. 11 No. 7, pp. 1363–1378, doi: 10.1108/JIABR-05-2018-0067.
- Mindra, R., Bananuka, J., Kaawaase, T., Namaganda, R. and Teko, J. (2022), "Attitude and Islamic banking adoption: moderating effects of pricing of conventional bank products and social influence", *Journal of Islamic Accounting and Business Research*, Vol. 13 No. 3, pp. 534–567, doi: 10.1108/JIABR-02-2021-0068.

- Mokhtar, S.S.S., Mahomed, A.S.B. and Hashim, H. (2018), "The factors associated with zakat compliance behaviour among employees", *International Journal of Economics and Management*, Vol. 12 No. 2, pp. 687–696.
- Monawer, A.T.M., Abdul Rahman, N.N., Qasem Al-Nahari, A.A.A., Haji Abdullah, L., Ali, A.K. and Meguellati, A. (2022), "The actualization of maqāṣid al-Sharī'ah in Islamic finance: a conceptual framework", International Journal of Islamic and Middle Eastern Finance and Management, Vol. 15 No. 5, pp. 847–864, doi: 10.1108/IMEFM-06-2020-0293.
- Morris, D. and Webb, E. (2022), "Social Identity Theories", *Social Psychology in Forensic Practice*, 1st ed., Routledge, London, pp. 47–68, doi: 10.4324/9781315560243-3.
- Muflih, M. (2021), "The link between corporate social responsibility and customer loyalty: Empirical evidence from the Islamic banking industry", *Journal of Retailing and Consumer Services*, Vol. 61, p. 102558, doi: 10.1016/j.jretconser.2021.102558.
- Muflih, M., Zen, M., Purbayati, R., Kristianingsih, K., Karnawati, H., Iswanto, B. and Juniwati, E.H. (2024), "Customer loyalty to Islamic *mobile* banking: evaluating the roles of justice theory, religiosity, satisfaction and trust", *International Journal of Bank Marketing*, doi: 10.1108/IJBM-03-2023-0187.
- Muhamat, A.A., Nizam Jaafar, M., Faigah Syed Alwi, S. and Abdul Karim, N. (2022), "Sustainability of Islamic Bank CSR Programs: Experience from the Emerging Market", *Iranian Economic Review*, Vol. 26 No. 2, doi: 10.22059/ier.2022.88173.
- Muhammad, M.Z., Muhamad, F.H., Muhamad, M., Ibrahim, W.M.Y.W. and Kesuma, T.M. (2021), "Why Kelantan Entrepreneurs Prefer Takaful Over Conventional Insurance?", The Importance of New Technologies and Entrepreneurship in Business Development: In The Context of Economic Diversity in Developing Countries: The Impact of New Technologies and Entrepreneurship on Business Development, Springer, pp. 1146–1152.
- Muhammad, R., Azlan Annuar, H., Taufik, M. and Nugraheni, P. (2021), "The influence of the SSB's characteristics toward Sharia compliance of Islamic banks", edited by Ntim, C.G. Cogent Business & Management, Vol. 8 No. 1, p. 1929033, doi: 10.1080/23311975.2021.1929033.
- Mujiatun, S., Trianto, B., Cahyono, E.F., and Rahmayati. (2023), "The Impact of Marketing Communication and Islamic Financial Literacy on Islamic Financial Inclusion and MSMEs Performance: Evidence from Halal Tourism in Indonesia", Sustainability, Vol. 15 No. 13, p. 9868, doi: 10.3390/su15139868.
- Mukhtar, A. and Mohsin Butt, M. (2012), "Intention to choose *Halal* products: the role of religiosity", *Journal of Islamic Marketing*, Vol. 3 No. 2, pp. 108–120, doi: 10.1108/17590831211232519.
- Mulia, D., Usman, H. and Parwanto, N.B. (2021), "The role of customer intimacy in increasing Islamic bank customer loyalty in using e-banking and m-

- banking", *Journal of Islamic Marketing*, Vol. 12 No. 6, pp. 1097–1123, doi: 10.1108/JIMA-09-2019-0190.
- Muliyono. (2024), "Jelajahi Multi Efek 'Pindah' Muhammadiyah dari BSI", *Universitas Muhammadiyah Sumatera Barat*, available at: http://www.umsb.ac.id/ (accessed 18 June 2024).
- Muryanto, Y.T. (2023), "The urgency of sharia compliance regulations for Islamic Fintechs: a comparative study of Indonesia, Malaysia and the United Kingdom", *Journal of Financial Crime*, Vol. 30 No. 5, pp. 1264–1278, doi: 10.1108/JFC-05-2022-0099.
- Musa, M.A., Sukor, M.E.A., Ismail, M.N. and Elias, M.R.F. (2020), "Islamic business ethics and practices of Islamic banks: Perceptions of Islamic bank employees in Gulf cooperation countries and Malaysia", *Journal of Islamic Accounting and Business Research*, Vol. 11 No. 5, pp. 1009–1031, doi: 10.1108/JIABR-07-2016-0080.
- Muslihun, M. (2023), "The active role of Sharia Supervisory Board in Sharia compliance and risk mitigation: a case study of Bank NTB Syariah, Indonesia.", *Quality-Access to Success*, Vol. 24 No. 192.
- Mustafa, F. and Sharma, V. (2023), "Factors enabling pervasiveness of belief and ethics-based marketing practice: an interpretive structural modeling approach", *Journal of Islamic Marketing*, Vol. 14 No. 10, pp. 2429–2449, doi: 10.1108/JIMA-11-2021-0362.
- Mustafa, W.M.W., Islam, M.A., Asyraf, M., Hassan, M.S., Royhan, P. and Rahman, S. (2023), "The Effects of Financial Attitudes, Financial Literacy and Health Literacy on Sustainable Financial Retirement Planning: The Moderating Role of the Financial Advisor", *Sustainability*, Multidisciplinary Digital Publishing Institute, Vol. 15 No. 3, p. 2677, doi: 10.3390/su15032677.
- Mustapha, N., Mohammad, J., Quoquab, F. and Salam, Z.A. (2022), "Should I adopt Islamic banking services?' Factors affecting non-Muslim customers' behavioral intention in the Malaysian context", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-03-2022-0094.
- Mutamimah, M., Zaenudin, Z. and Bin Mislan Cokrohadisumarto, W. (2022), "Risk management practices of Islamic microfinance institutions to improve their financial performance and sustainability: a study on Baitut Tamwil Muhammadiyah, Indonesia", *Qualitative Research in Financial Markets*, Vol. 14 No. 5, pp. 679–696, doi: 10.1108/QRFM-06-2021-0099.
- Naeem, M. (2019), "Understanding the role of social networking *platforms* in addressing the challenges of Islamic banks", *Journal of Management Development*, Vol. 38 No. 8, pp. 664–680, doi: 10.1108/JMD-04-2019-0107.
- Naeem, M. (2020), "Developing the antecedents of social influence for Internet banking adoption through social networking *platforms*: evidence from conventional and Islamic banks", *Asia Pacific Journal of Marketing and Logistics*, Vol. 33 No. 1, pp. 185–204, doi: 10.1108/APJML-07-2019-0467.

- Nagimova, A.Z. (2023), "Islamic finance in Kazakhstan: the view of experts", Journal of Islamic Accounting and Business Research, doi: 10.1108/JIABR-09-2021-0265.
- Nallasivam, A., Selvaraj, C., Kalavathy, K.S., Kiran, P. and Humnekar, T.D. (2022), "Effect of Social Network System (Peer Inputs) in Influencing the Consumer Conformity Behavior in Product Customization System", Advances in Mechanical and Energy Technology: Select Proceedings of ICMET 2021, Springer, pp. 307–321.
- Naqvi, M.H.A., Jiang, Y., Miao, M. and Naqvi, M.H. (2020), "The effect of social influence, trust, and entertainment value on social media use: Evidence from Pakistan", edited by Wu, Y.-C.J. Cogent Business & Management, Vol. 7 No. 1, p. 1723825, doi: 10.1080/23311975.2020.1723825.
- Naruetharadhol, P., Ketkaew, C., Hongkanchanapong, N., Thaniswannasri, P., Uengkusolmongkol, T., Prasomthong, S. and Gebsombut, N. (2021), "Factors Affecting Sustainable Intention to Use *Mobile* Banking Services", *SAGE Open*, Vol. 11 No. 3, p. 215824402110299, doi: 10.1177/21582440211029925.
- Nasfi, N., Yunimar, Y. and Prawira, A. (2022), "The Role Of Fintech In Sharia Rural Bank West Sumatra", *International Journal of Social and Management Studies*, Vol. 3 No. 2, pp. 13–19, doi: 10.5555/ijosmas.v3i2.110.
- Nasir, N., Chan, S. and Aprilia, C. (2022), "The function of the attitude of Islamic banks in coastal societies in mediating the effect of emotional attachment on the continuance intention of Islamic banks", edited by Muhammadar, Muhammad, Zulkarnain, Md Nor, Z., Yen, D.H., Badu, M.N., Irham, M., et al. E3S Web of Conferences, Vol. 339, p. 05009, doi: 10.1051/e3sconf/202233905009.
- Nasser, H. (2022), "The Fiqh Maxim" Kharāj bil-Damān" as a Key Characteristic Distinguishing Islamic Debt financing from Ribā Financing "القاعدة الفقهية Journal of King معيز التمويل الإسلامي بالمُداينة عن التمويل الربوي "Journal of King Abdulaziz University: Islamic Economics, Vol. 35 No. 3, pp. 127–137, doi: 10.4197/Islec.35-3.9.
- Naufalia, D. (2024), "Menguak Alasan Muhammadiyah Alihkan Dana dari BSI dan Dampaknya?", available at: https://www.cnnindonesia.com/ekonomi/20240606064355-78-1106465/menguak-alasan-muhammadiyah-alihkan-dana-dari-bsi-dan-dampaknya (accessed 18 June 2024).
- Nguyen, L.T.M., Nguyen, P.T., Tran, Q.N.N. and Trinh, T.T.G. (2021), "Why does subjective financial literacy hinder retirement saving? The mediating roles of risk tolerance and risk perception", *Review of Behavioral Finance*, Vol. 14 No. 5, pp. 627–645, doi: 10.1108/RBF-03-2021-0036.
- Niemand, T., Rigtering, J.P.C., Kallmünzer, A., Kraus, S. and Maalaoui, A. (2021), "Digitalization in the financial industry: A contingency approach of entrepreneurial orientation and strategic vision on digitalization", *European*

- *Management Journal*, Vol. 39 No. 3, pp. 317–326, doi: 10.1016/j.emj.2020.04.008.
- Niswah, F.M., Mutmainah, L. and Legowati, D.A. (2019), "Muslim millennial's intention of donating for charity using fintech *platform*", *Journal of Islamic Monetary Economics and Finance*, Vol. 5 No. 3, pp. 623–644, doi: 10.21098/jimf.v5i3.1080.
- Noordin, N.H. and Kassim, S. (2019), "Does *Shariah* committee composition influence *Shariah* governance disclosure?: Evidence from Malaysian Islamic banks", *Journal of Islamic Accounting and Business Research*, Vol. 10 No. 2, pp. 158–184, doi: 10.1108/JIABR-04-2016-0047.
- Nora, L. (2019), "Trust, commitment, and customer knowledge: Clarifying relational commitments and linking them to repurchasing intentions", *Management Decision*, Vol. 57 No. 11, pp. 3134–3158, doi: 10.1108/MD-10-2017-0923.
- Nouman, M., Siddiqi, M.F., Ullah, K. and Jan, S. (2021), "Nexus between higher ethical objectives (Maqasid Al Shari'ah) and participatory finance", *Qualitative Research in Financial Markets*, Vol. 13 No. 2, pp. 226–251, doi: 10.1108/QRFM-06-2020-0092.
- Nugraha, K., Arief, M., Abdinagoro, S.B. and Heriyati, P. (2022), "Factors Influencing Bank Customers' Orientations toward Islamic Banks: Indonesian Banking Perspective", *Sustainability*, Vol. 14 No. 19, p. 12506, doi: 10.3390/su141912506.
- Nugraheni, P. and Muhammad, R. (2023), "The optimisation of Qardhul Hasan management in Islamic banking: enhancing its role in empowering the community", *Journal of Enterprising Communities: People and Places in the Global Economy*, doi: 10.1108/JEC-08-2022-0113.
- Nugraheni, P. and Widyani, F.N. (2021), "A study of intention to save in Islamic banks: the perspective of Muslim students", *Journal of Islamic Marketing*, Vol. 12 No. 8, pp. 1446–1460, doi: 10.1108/JIMA-11-2019-0233.
- Nur, T. (2022), "Factors Influencing Behavioral Intentions to Use Sharia Mobile Banking: Extended Theory of Planned Behavior", 2022 International Conference on Information Technology Systems and Innovation (ICITSI), IEEE, pp. 219–224.
- Nurhayati, T. and Hendar, H. (2020), "Personal intrinsic religiosity and product knowledge on halal product purchase intention: Role of halal product awareness", *Journal of Islamic Marketing*, Vol. 11 No. 3, pp. 603–620, doi: 10.1108/JIMA-11-2018-0220.
- Oladapo, I.A., Arshad, R., Muda, R. and Hamoudah, M.M. (2019), "Perception of stakeholders on governance dimensions of the Islamic banking sector", *International Journal of Emerging Markets*, Vol. 14 No. 4, pp. 601–619, doi: 10.1108/IJOEM-12-2017-0510.
- Oladapo, I.A., Hamoudah, M.M., Alam, M.M., Olaopa, O.R. and Muda, R. (2022), "Customers' perceptions of FinTech adaptability in the Islamic banking sector: comparative study on Malaysia and Saudi Arabia", *Journal of*

- *Modelling in Management*, Vol. 17 No. 4, pp. 1241–1261, doi: 10.1108/JM2-10-2020-0256.
- Osman, I., Syed Alwi, S.F., Rehman, M.A., Muda, R., Hassan, F., Hassan, R. and Abdullah, H. (2024), "The dilemma of millennial Muslims towards financial management: an Islamic financial literacy perspective", *Journal of Islamic Marketing*, Vol. 15 No. 1, pp. 59–78, doi: 10.1108/JIMA-09-2021-0283.
- Otoritas Jasa Keuangan. (2019), *Sharia Banking Statistics*, Financial Services Authority Republic of Indonesia, Banking Licensing and Information Department, Jakarta, Indonesia.
- Otoritas Jasa Keuangan. (2022), *Sharia Banking Statistics*, Financial Services Authority Republic of Indonesia, Banking Licensing and Information Department, Jakarta, Indonesia.
- Ou, C.-C., Chen, K.-L., Tseng, W.-K. and Lin, Y.-Y. (2022), "A Study on the Influence of Conformity Behaviors, Perceived Risks, and Customer Engagement on Group Buying Intention: A Case Study of Community E-Commerce *Platforms*", *Sustainability*, Vol. 14 No. 4, p. 1941, doi: 10.3390/su14041941.
- Pandey, A., Kiran, R. and Sharma, R.K. (2022), "Investigating the Impact of Financial Inclusion Drivers, Financial Literacy and Financial Initiatives in Fostering Sustainable Growth in North India", *Sustainability*, Vol. 14 No. 17, p. 11061, doi: 10.3390/su141711061.
- Panggi, F., Amin, H. and Shaikh, I.M. (2024), "Determinants of millennials' acceptance towards tawarruq home financing in Sandakan, Sabah, Malaysia", *International Journal of Housing Markets and Analysis*, Vol. 17 No. 2, pp. 539–559, doi: 10.1108/IJHMA-05-2022-0067.
- Park, S., Lee, H.-W. and Nite, C. (2023), "When does highlighting effort or talent in fitness service providers' performance lead to customer compliance? The role of customers' implicit mindset", *Journal of Service Theory and Practice*, Emerald Publishing Limited, Vol. 33 No. 1, pp. 89–109.
- Pasha, S., Wahab, S.N. and Daud, D. (2019), "Purchase intention towards *Islamic branding*", *Proceedings of the 3rd International Conference on Business and Information Management*, pp. 37–41.
- Perdana, F.F.P., Jan, M.T., Altunişik, R., Jaswir, I. and Kartika, B. (2019), "The role of halal certification on purchase intention towards food products from MENA countries: a sem study", *Journal of Islamic Monetary Economics and Finance*, Vol. 5 No. 1, pp. 63–88, doi: 10.21098/jimf.v5i1.1048.
- Pitchay, A.A. (2022), "Factors influence intention of management of Shariah-compliant companies to participate in Islamic voluntary charity", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 15 No. 5, pp. 967–985, doi: 10.1108/IMEFM-11-2019-0466.
- Pitchay, A.B.A., Mohd Thas Thaker, M.A.B., Azhar, Z., Mydin, A.A. and Mohd Thas Thaker, H.B. (2020), "Factors persuade individuals' behavioral intention to opt for Islamic bank services: Malaysian depositors' perspective",

- *Journal of Islamic Marketing*, Vol. 11 No. 1, pp. 234–250, doi: 10.1108/JIMA-02-2018-0029.
- Pitchay, A.B.A., Thaker, M.A.B.M.T., Azhar, Z., Mydin, A.A. and Thaker, H.B.M.T. (2019), "Factors persuade individuals' behavioral intention to opt for Islamic bank services: Malaysian depositors' perspective", *Journal of Islamic Marketing*, Emerald Publishing Limited, Vol. 11 No. 1, pp. 234–250, doi: 10.1108/JIMA-02-2018-0029.
- Poan, R., Merizka, V.E. and Komalasari, F. (2022), "The importance of trust factor in the intentions to purchase Islamic insurance (takaful) in Indonesia", *Journal of Islamic Marketing*, Vol. 13 No. 12, pp. 2630–2648, doi: 10.1108/JIMA-01-2021-0026.
- Poon, J., Chow, Y.W., Ewers, M. and Ramli, R. (2020), "The Role of Skills in Islamic Financial Innovation: Evidence from Bahrain and Malaysia", *Journal of Open Innovation: Technology, Market, and Complexity*, Vol. 6 No. 3, p. 47, doi: 10.3390/joitmc6030047.
- Poromatikul, C., De Maeyer, P., Leelapanyalert, K. and Zaby, S. (2019), "Drivers of continuance intention with *mobile* banking apps", *International Journal of Bank Marketing*, Vol. 38 No. 1, pp. 242–262, doi: 10.1108/IJBM-08-2018-0224.
- Pratama, A.A.N., Hamidi, M.L. and Cahyono, E. (2023), "The effect of halal brand awareness on purchase intention in indonesia: the mediating role of attitude", *Cogent Business & Management*, Vol. 10 No. 1, p. 2168510, doi: 10.1080/23311975.2023.2168510.
- Primantoro, A.Y. (2024), "Dampak Pengalihan Dana Muhammadiyah dari BSI", kompas.id, available at: https://www.kompas.id/baca/ekonomi/2024/06/09/dampak-pengalihan-dana-muhammadiyah-dari-bsi (accessed 18 June 2024).
- Purwantini, A.H., Noor Athief, F.H. and Waharini, F.M. (2020), "Indonesian Consumers' Intention of Adopting Islamic Financial Technology Services", *Shirkah: Journal of Economics and Business*, Vol. 5 No. 2, p. 171, doi: 10.22515/shirkah.v5i2.304.
- Purwanto, P. (2021), "Society Attitudes and Intentions to Use Products in Sharia Bank of Aceh: The Role of Religiosity and Social Influence", *ABAC Journal*, Vol. 41 No. 2, pp. 223–242.
- Purwanto, P., Abdullah, I., Ghofur, A., Abdullah, S. and Elizabeth, M.Z. (2022), "Adoption of Islamic microfinance in Indonesia an empirical investigation: an extension of the theory of planned behaviour", *Cogent Business & Management*, Vol. 9 No. 1, p. 2087466, doi: 10.1080/23311975.2022.2087466.
- Puspapertiwi, E.R. and Dzulfaroh, A.N. (2024), "Alasan Muhammadiyah Alihkan Dana Simpanannya dari BSI ke Bank Lain Halaman all", *KOMPAS.com*, available at: https://www.kompas.com/tren/read/2024/06/06/093000165/alasan-

- muhammadiyah-alihkan-dana-simpanannya-dari-bsi-ke-bank-lain (accessed 18 June 2024).
- Puspitasari, S., Mahri, A.J.W. and Utami, S.A. (2020), "Indeks inklusi keuangan Syariah di Indonesia tahun 2015-2018", *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, Vol. 4 No. 1, pp. 15–31, doi: 10.29313/amwaluna.v4i1.5094.
- Putera, P.B. and Rakhel, T.M. (2023), "Halal research streams: A systematic and bibliometrics review", *Cogent Social Sciences*, Vol. 9 No. 1, p. 2225334, doi: 10.1080/23311886.2023.2225334.
- Puteri, H.E., Parsaulian, B. and Azman, H.A. (2022), "Potential demand for Islamic banking: examining the Islamic consumer behavior as driving factor", *International Journal of Social Economics*, Vol. 49 No. 7, pp. 1071–1085, doi: 10.1108/IJSE-10-2021-0614. AS ANDAL
- Rachmiatie, A., Rahmafitria, F., Suryadi, K. and Larasati, A.R. (2021), "Classification of halal hotels based on industrial perceived value: a study of Indonesia and Thailand", *International Journal of Tourism Cities*, Vol. 8 No. 1, pp. 244–259, doi: 10.1108/IJTC-04-2021-0063.
- Rahi, S., Alghizzawi, M. and Ngah, A.H. (2023), "Understanding consumer behavior toward adoption of e-wallet with the moderating role of pandemic risk: an integrative perspective", *Kybernetes*, doi: 10.1108/K-10-2022-1431.
- Rahim, N.F., Bakri, M.H., Fianto, B.A., Zainal, N. and Hussein Al Shami, S.A. (2023), "Measurement and structural modelling on factors of Islamic Fintech adoption among millennials in Malaysia", *Journal of Islamic Marketing*, Vol. 14 No. 6, pp. 1463–1487, doi: 10.1108/JIMA-09-2020-0279.
- Rahman, M., Rana, Md.S., Hoque, M.N. and Rahman, M.K. (2019), "Brand perception of halal tourism services and satisfaction: the mediating role of tourists' attitudes", *International Journal of Tourism Sciences*, Vol. 19 No. 1, pp. 18–37, doi: 10.1080/15980634.2019.1592987.
- Rahman, Md.M., Chowdhury, M.A.F., Haque, Md.M. and Rashid, M. (2021), "Middle-income customers and their perception of Islamic banking in Sylhet: one of Bangladesh's most pious cities", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 14 No. 2, pp. 230–246, doi: 10.1108/IMEFM-02-2019-0067.
- Rahman, M.K., Hoque, M.N., Yusuf, S.N.S., Yusoff, M.N.H.B. and Begum, F. (2023), "Do customers' perceptions of Islamic banking services predict satisfaction and word of mouth? Evidence from Islamic banks in Bangladesh", edited by Zhong, L.-X.*PLOS ONE*, Vol. 18 No. 1, p. e0280108, doi: 10.1371/journal.pone.0280108.
- Rahman, S.A., Tajudin, A. and Tajuddin, A.F.A. (2018), "The significant role of Islamic financial literacy among college students in Malaysia", *International Journal of Managerial Studies and Research*, Vol. 6 No. 11, doi: 10.20431/2349-0349.0611005.

- Rahmawati, T.Y., Dewi, M.K. and Ferdian, I.R. (2019), "Instagram: its roles in management of Islamic banks", *Journal of Islamic Marketing*, Vol. 11 No. 4, pp. 841–861, doi: 10.1108/JIMA-11-2018-0213.
- Rapi, M.Z.H. and Kassim, S. (2023), "Perception and Intention to Participate in Microtakaful Scheme Among Indonesians: An Application of Ajzen's Theory of Planned Behavior", *Journal of Islamic Monetary Economics and Finance*, Vol. 9 No. 1, pp. 133–166, doi: 10.21098/jimf.v9i1.1615.
- Ratnasari, R.T., Ula, U.F. and Sukmana, R. (2021), "Can store image moderate the influence of religiosity level on shopping orientation and customers' behavior in Indonesia?", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 1, pp. 78–96, doi: 10.1108/JIABR-01-2017-0006.
- Raza, A., Tsiotsou, R., Sarfraz, M. and Ishaq, M.I. (2023), "Trust recovery tactics in financial services: the moderating role of service failure severity", *International Journal of Bank Marketing*, Vol. 41 No. 7, pp. 1611–1639, doi: 10.1108/IJBM-10-2022-0447.
- Raza, S.A., Ahmed, R., Ali, M. and Qureshi, M.A. (2019), "Influential factors of Islamic insurance adoption: An extension of theory of planned behavior", *Journal of Islamic Marketing*, Vol. 11 No. 6, pp. 1497–1515, doi: 10.1108/JIMA-03-2019-0047.
- Raza, S.A., Shah, N. and Ali, M. (2019), "Acceptance of *mobile* banking in Islamic banks: evidence from modified UTAUT model", *Journal of Islamic Marketing*, Vol. 10 No. 1, pp. 357–376, doi: 10.1108/JIMA-04-2017-0038.
- Razzaq, A., Ansari, N.Y., Razzaq, Z. and Awan, H.M. (2018), "The Impact of Fashion Involvement and Pro-Environmental Attitude on Sustainable Clothing Consumption: The Moderating Role of Islamic Religiosity", *SAGE Open*, Vol. 8 No. 2, p. 215824401877461, doi: 10.1177/2158244018774611.
- Rex, J., Lobo, A. and Leckie, C. (2015), "Evaluating the Drivers of Sustainable Behavioral Intentions: An Application and Extension of the Theory of Planned Behavior", *Journal of Nonprofit & Public Sector Marketing*, Vol. 27 No. 3, pp. 263–284, doi: 10.1080/10495142.2015.1053342.
- Riaz, U., Burton, B. and Fearfull, A. (2023), "Emotional propensities and the contemporary Islamic banking industry", *Critical Perspectives on Accounting*, Vol. 94, p. 102449, doi: 10.1016/j.cpa.2022.102449.
- Ridwan, R. and Mayapada, A.G. (2022), "Does sharia governance influence corporate social responsibility disclosure in Indonesia Islamic banks?", *Journal of Sustainable Finance & Investment*, Vol. 12 No. 2, pp. 299–318, doi: 10.1080/20430795.2020.1749819.
- Rifas, A.H., Ab Rahman, A., Buang, A.H. and Abdul Talib, M. (2023), "Involvement of micro, small and medium entrepreneurs (MSMEs) in takaful in Sri Lanka: an extension of theory of planned behaviour", *Journal of Islamic Marketing*, Vol. 14 No. 11, pp. 2715–2740, doi: 10.1108/JIMA-11-2021-0371.

- Riza, A.F. and Wijayanti, D.M. (2024), "Strengthening a sustainable Islamic financial industry through digital banking", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-01-2023-0025.
- Roberts-Lombard, M. and Petzer, D.J. (2024), "Do you want my loyalty? Then understand what drives my trust a conventional and Islamic banking perspective", *International Journal of Islamic and Middle Eastern Finance and Management*, doi: 10.1108/IMEFM-10-2023-0412.
- Rosenbaum, M.S., Kuppelwiese, V.G., Contreras Ramirez, G. and Manthiou, A. (2022), "People and place attachment: Exploring compliance in neighborhood health centers", *Health Marketing Quarterly*, Routledge, pp. 1–21, doi: 10.1080/07359683.2022.2161334.
- Saad, R.A.J., Ahmi, A., Sawandi, N. and Abdul Aziz, N.M. (2023), "Zakat administration reformation towards an effective and efficient zakat revenue generation", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-05-2021-0151.
- Saad, R.A.J., Farouk, A.U. and Abdul Kadir, D. (2020), "Business zakat compliance behavioral intention in a developing country", *Journal of Islamic Accounting and Business Research*, Vol. 11 No. 2, pp. 511–530, doi: 10.1108/JIABR-03-2018-0036.
- Sadallah, M. and Abdul-Jabbar, H. (2022), "Business zakat compliance in Algeria: an ethical perspective", *International Journal of Ethics and Systems*, Vol. 38 No. 2, pp. 338–355, doi: 10.1108/IJOES-04-2021-0085.
- Sadallah, M., Abdul-Jabbar, H. and Abdul Aziz, S.A. (2022), "Promoting zakat compliance among business owners in Algeria: the mediation effect of compliance intention", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-11-2021-0366.
- Sadallah, M., Abdul-Jabbar, H., Bin-Nashwan, S.A. and Abdul Aziz, S.A. (2023), "Alms tax (ZAKAT) compliance intention among entrepreneurs from a social cognitive perspective: the moderating role of knowledge", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-04-2022-0104.
- Sahu, A.K., Padhy, R.K. and Dhir, A. (2020), "Envisioning the Future of Behavioral Decision-Making: A Systematic Literature Review of Behavioral Reasoning Theory", *Australasian Marketing Journal*, Vol. 28 No. 4, pp. 145–159, doi: 10.1016/j.ausmj.2020.05.001.
- Said, L.R., Bilal, K., Aziz, S., Gul, A., Shabbir, M.S., Zamir, A. and Abro, H. (2022), "A comparison of conventional versus Islamic banking customers attitudes and judgment", *Journal of Financial Services Marketing*, Vol. 27 No. 3, pp. 206–220, doi: 10.1057/s41264-021-00113-0.
- Said, M., Hamid, A. and Machmuddin, D.D. (2020), "Shariah rural bank in empowering the small and micro enterprises: strategies and differentiations", *International Journal of Business and Globalisation*, Vol. 25 No. 1, p. 3, doi: 10.1504/IJBG.2020.107832.
- Saifurrahman, A. and Kassim, S.H. (2024), "Regulatory issues inhibiting the financial inclusion: a case study among Islamic banks and MSMEs in

- Indonesia", *Qualitative Research in Financial Markets*, Vol. 16 No. 4, pp. 589–617, doi: 10.1108/QRFM-05-2022-0086.
- Saiti, B., Ardo, A.A. and Yumusak, I.G. (2022), "Why non-Muslims subscribe to Islamic banking?", *Qualitative Research in Financial Markets*, Vol. 14 No. 2, pp. 247–269, doi: 10.1108/QRFM-01-2018-0005.
- Saleem, M. and Ramasubramanian, S. (2019), "Muslim Americans' Responses to Social Identity Threats: Effects of Media Representations and Experiences of Discrimination", *Media Psychology*, Vol. 22 No. 3, pp. 373–393, doi: 10.1080/15213269.2017.1302345.
- Saleem, S. (2022), "Attaining Standardization in Islamic Banking Institutions in Pakistan: Analysis on *Ijarah* Financing", *Journal of Risk and Financial Management*, Vol. 15 No. 10, doi: 10.3390/jrfm15100430.
- Saleh, M.S.M., Mehellou, A. and Omar, B. (2023), "The Influence of Islamic Values on Sustainable Lifestyle: The Moderating Role of Opinion Leaders", Sustainability, Vol. 15 No. 11, p. 8640, doi: 10.3390/su15118640.
- Salehzadeh, R., Sayedan, M., Mirmehdi, S.M. and Heidari Aqagoli, P. (2023), "Elucidating green branding among Muslim consumers: the nexus of green brand love, image, trust and attitude", *Journal of Islamic Marketing*, Vol. 14 No. 1, pp. 250–272, doi: 10.1108/JIMA-08-2019-0169.
- Saleki, R., Quoquab, F. and Mohammad, J. (2021), "To buy or not to buy organic food: evaluating the moderating effect of gender using PLS-MGA", *International Journal of Business Governance and Ethics*, Inderscience Publishers (IEL), Vol. 15 No. 1, pp. 106–127.
- Samad, S., Kashif, M., Wijeneyake, S. and Mingione, M. (2022), "Islamic religiosity and ethical intentions of Islamic bank managers: rethinking theory of planned behaviour", *Journal of Islamic Marketing*, Vol. 13 No. 11, pp. 2421–2436, doi: 10.1108/JIMA-02-2020-0042.
- Samani, S. and Marinova, D. (Eds.). (2020), Muslim Women in the Economy: Development, Faith and Globalisation, 1st ed., Routledge, New York: Routledge, 2020. | Series: Routledge research in religion and development, doi: 10.4324/9780429263194.
- Samartha, V., Shenoy Basthikar, S., Hawaldar, I.T., Spulbar, C., Birau, R. and Filip, R.D. (2022), "A Study on the Acceptance of *Mobile*-Banking Applications in India—Unified Theory of Acceptance and Sustainable Use of Technology Model (UTAUT)", *Sustainability*, Vol. 14 No. 21, p. 14506, doi: 10.3390/su142114506.
- Sami, T. (2024), "Impact of Self Efficacy, Attitude and Social Influence on Islamic Home Financing (A Case Study on Islamic House financing in Pak) Bilal", *Journal of Finance, Accounting and Management*, Global Strategic Management Inc, Vol. 15 No. 2, pp. 16–30.
- Samsudeen, S.N., Selvaratnam, G. and Hayathu Mohamed, A.H. (2022), "Intention to use *mobile* banking services: an Islamic banking customers' perspective from Sri Lanka", *Journal of Islamic Marketing*, Vol. 13 No. 2, pp. 410–433, doi: 10.1108/JIMA-05-2019-0108.

- San-Jose, L. and Cuesta, J. (2019), "Are Islamic banks different? The application of the Radical Affinity Index", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 12 No. 1, pp. 2–29, doi: 10.1108/IMEFM-07-2017-0192.
- Saptono, P.B. and Khozen, I. (2024), "Enhancing Taxpayer Compliance Through Fiscal Transparency, Participation and Accountability: Insights from Key Figures of Islamic Boarding Schools in Depok City", *ISRA International Journal of Islamic Finance*, Vol. 16 No. 2, doi: 10.55188/ijif.v16i2.533.
- Saragih, A.S. (2024), "Muhammadiyah Alihkan Dana dari BSI karena Risiko Konsentrasi, Apa Itu Risiko Konsentrasi?", available at: https://bisnis.tempo.co/read/1877243/muhammadiyah-alihkan-dana-dari-bsi-karena-risiko-konsentrasi-apa-itu-risiko-konsentrasi (accessed 18 June 2024).
- Sarfraz, A., Khurshid, A. and Ahmad, W. (2022), "The impact of basic values on consumer purchase intention of takaful with moderating role of similarity of competitors", *Journal of Islamic Accounting and Business Research*, Vol. 13 No. 6, pp. 865–880, doi: 10.1108/JIABR-02-2021-0050.
- Sarker, M.N.I., Khatun, M.N. and Alam, G.M. (2019), "Islamic banking and finance: potential approach for economic sustainability in China", *Journal of Islamic Marketing*, Vol. 11 No. 6, pp. 1725–1741, doi: 10.1108/JIMA-04-2019-0076.
- Sarofim, S., Minton, E., Hunting, A., Bartholomew, D.E., Zehra, S., Montford, W., Cabano, F., et al. (2020), "Religion's influence on the financial well-being of consumers: A conceptual framework and research agenda", *Journal of Consumer Affairs*, Vol. 54 No. 3, pp. 1028–1061, doi: 10.1111/joca.12315.
- Saroglou, V., Clobert, M., Cohen, A.B., Johnson, K.A., Ladd, K.L., Van Pachterbeke, M., Adamovova, L., et al. (2020), "Believing, Bonding, Behaving, and Belonging: The Cognitive, Emotional, Moral, and Social Dimensions of Religiousness across Cultures", *Journal of Cross-Cultural Psychology*, Vol. 51 No. 7–8, pp. 551–575, doi: 10.1177/0022022120946488.
- Sawmar, A.A. and Mohammed, M.O. (2021), "How Governance Practices Influence Mandatory Zakāh Payment in Saudi Arabia?", *Journal of King Abdulaziz University*, *Islamic Economics*, Vol. 34 No. 1, pp. 3–24.
- Saygılı, M., Durmuşkaya, S., Sütütemiz, N. and Ersoy, A.Y. (2022), "Determining intention to choose Islamic financial products using the attitude–social influence–self-efficacy (ASE) model: the case of Turkey", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 15 No. 6, pp. 1109–1126, doi: 10.1108/IMEFM-11-2020-0569.
- Sayuti, K.M. and Amin, H. (2019), "Integrating the effects of price fairness and Islamic altruism with the TPB model: The case of Islamic mortgage adoption", *International Journal of Housing Markets and Analysis*, Vol. 13 No. 5, pp. 791–807, doi: 10.1108/IJHMA-07-2019-0077.

- Sayuti, K.M. and Amin, H. (2022), "Islamic mortgage adoption: examining the moderating effects of Islamic altruism", *Journal of Islamic Marketing*, Vol. 13 No. 8, pp. 1728–1750.
- Scheepers, D. and Ellemers, N. (2019), "Social Identity Theory", in Sassenberg, K. and Vliek, M.L.W. (Eds.), *Social Psychology in Action*, Springer International Publishing, Cham, pp. 129–143, doi: 10.1007/978-3-030-13788-5 9.
- Schlager, T., Hildebrand, C., Häubl, G., Franke, N. and Herrmann, A. (2018), "Social Product-Customization Systems: Peer Input, Conformity, and Consumers' Evaluation of Customized Products", *Journal of Management Information Systems*, Vol. 35 No. 1, pp. 319–349, doi: 10.1080/07421222.2018.1440763.
- Selim, M. and Farooq, M.O. (2020), "Elimination of poverty by Islamic value based cooperative model", *Journal of Islamic Accounting and Business Research*, Vol. 11 No. 5, pp. 1121–1143, doi: 10.1108/JIABR-08-2018-0125.
- Selim, N.S.A.A. (2023), "An Islamic Perspective on CSR Initiatives and Sustainable Development of Islamic Banks in Egypt", *Transformations in Banking, Finance and Regulation*, Vol. 06, WORLD SCIENTIFIC (EUROPE), pp. 317–344, doi: 10.1142/9781800612426 0010.
- Sen, S., Antara, N. and Sen, S. (2020), "The determinants of opening account with Islamic banks", *Journal of Islamic Marketing*, Vol. 12 No. 9, pp. 1709–1733, doi: 10.1108/JIMA-04-2020-0110.
- Septiarini, D.F., Ratnasari, R.T., Salleh, M.C.M., Herianingrum, S. and Sedianingsih, S. (2023), "Drivers of behavioral intention among non-Muslims toward halal cosmetics: evidence from Indonesia, Malaysia, and Singapore", *Journal of Islamic Accounting and Business Research*, Vol. 14 No. 2, pp. 230–248, doi: 10.1108/JIABR-02-2021-0064.
- Setiawan, R.A. (2023), "Avoidance of Riba-Based Loans and Enhancement of Quality of Life: An Indonesian Context Analysis", *Religions*, Vol. 14 No. 11, p. 1376, doi: 10.3390/rel14111376.
- Shabbir, M.S. (2019), "Nexus between customer preference and operation of conventional banks Islamic windows in Pakistan", *Journal of Islamic Marketing*, Vol. 11 No. 1, pp. 50–65, doi: 10.1108/JIMA-03-2018-0063.
- Shaddady, A. (2022), "Business environment, political risk, governance, Shariah compliance and efficiency in insurance companies in the MENA region", *The Geneva Papers on Risk and Insurance-Issues and Practice*, Springer, Vol. 47 No. 4, pp. 861–904.
- Shah, N., Bhatti, M.K., Anwar, S. and Soomro, B.A. (2023a), "Intention to adopt Islamic finance through the mediation of attitudes towards Islamic finance", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-08-2022-0205.
- Shah, N., Bhatti, M.K., Anwar, S. and Soomro, B.A. (2023b), "Intention to adopt Islamic finance through the mediation of attitudes towards Islamic finance",

- *Journal of Islamic Accounting and Business Research*, Vol. 14 No. 6, pp. 931–951, doi: 10.1108/JIABR-08-2022-0205.
- Shah, S.A., Bhutto, M.H. and Azhar, S.M. (2022), "Integrative review of Islamic marketing", *Journal of Islamic Marketing*, Vol. 13 No. 6, pp. 1264–1287, doi: 10.1108/JIMA-07-2020-0216.
- Shahbaz, M.S., Javaid, M., Alam Kazmi, S.H. and Abbas, Q. (2022), "Marketing advantages and sustainable competitiveness through *branding* for the supply chain of Islamic country", *Journal of Islamic Marketing*, Vol. 13 No. 7, pp. 1479–1491, doi: 10.1108/JIMA-04-2020-0094.
- Shahid, S., Parray, M.A., Thomas, G., Farooqi, R. and Islam, J.U. (2023), "Determinants of Muslim consumers' halal cosmetics repurchase intention: an emerging market's perspective", *Journal of Islamic Marketing*, Vol. 14 No. 3, pp. 826–850, doi: 10.1108/JIMA-08-2021-0265.
- Shaikh, I.M. and Amin, H. (2024), "Technology acceptance determinants and consumer innovativeness influence on ASNAFS' acceptance towards the use of e-wallet", *International Journal of Ethics and Systems*, doi: 10.1108/IJOES-06-2023-0126.
- Shamsudheen, S.V., Mahomed, Z. and Mohamad, S. (2021), "Reconciling selection criteria of Islamic banking services: a survey on perception of Islamic bankers, institutional clients and retail customers in UAE", *Journal of Islamic Accounting and Business Research*, Vol. 12 No. 1, pp. 112–130, doi: 10.1108/JIABR-12-2019-0251.
- Sharmeen, K. and Yeaman, A.M. (2020), "Benefits that Islamic and conventional banks can attain by implementing green banking", *Journal of Islamic Monetary Economics and Finance*, Vol. 6 No. 4, doi: 10.21098/jimf.v6i4.1134.
- Shinkafi, A.A., Yahaya, S. and Sani, T.A. (2019), "Realising financial inclusion in Islamic finance", *Journal of Islamic Marketing*, Vol. 11 No. 1, pp. 143–160, doi: 10.1108/JIMA-02-2017-0020.
- Sholihin, M., Zaki, A. and Maulana, A.O. (2018), "Do Islamic rural banks consider Islamic morality in assessing credit applications?", *Journal of Islamic Accounting and Business Research*, Vol. 9 No. 4, pp. 498–513, doi: 10.1108/JIABR-01-2018-0015.
- Shome, A., Jabeen, F. and Rajaguru, R. (2018), "What drives consumer choice of Islamic banking services in the United Arab Emirates?", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 11 No. 1, pp. 79–95, doi: 10.1108/IMEFM-03-2017-0066.
- Si, H., Shi, J., Tang, D., Wu, G. and Lan, J. (2020), "Understanding intention and behavior toward sustainable usage of bike sharing by extending the theory of planned behavior", *Resources, Conservation and Recycling*, Vol. 152, p. 104513, doi: 10.1016/j.resconrec.2019.104513.
- Silalahi, S.A.F. (2024), "Do consumers need halal label? Evidence from small and medium enterprises segment in a major Muslim environment", *Journal of*

- *Islamic Marketing*, Vol. 15 No. 2, pp. 470–492, doi: 10.1108/JIMA-12-2021-0401.
- Singkheeprapha, P., Jumani, Z.A. and Sukhabot, S. (2022), "Is Islamic Brand attitudes influence Thai Muslims' buying behavioural intentions: a quantitative analysis using smart-PLS", *Journal of Islamic Marketing*, Vol. 13 No. 11, pp. 2403–2420, doi: 10.1108/JIMA-08-2020-0252.
- Smaldino, P.E. (2019), "Social identity and cooperation in cultural evolution", *Behavioural Processes*, Vol. 161, pp. 108–116, doi: 10.1016/j.beproc.2017.11.015.
- Sobari, N., Kurniati, A. and Usman, H. (2022), "The influence of Islamic attributes and religious commitments toward halal wellness services customer satisfaction and loyalty", *Journal of Islamic Marketing*, Vol. 13 No. 1, pp. 177–197, doi: 10.1108/JIMA-11-2018-0221.
- Song, W., Jin, X., Gao, J. and Zhao, T. (2020), "Will Buying Follow Others Ease Their Threat of Death? An Analysis of Consumer Data during the Period of COVID-19 in China", *International Journal of Environmental Research and Public Health*, Vol. 17 No. 9, p. 3215, doi: 10.3390/ijerph17093215.
- Soualhi, Y. and Djafri, F. (2021), "Sharī'ah framework for pricing family takāful products", *Intellectual Discourse*, Vol. 29 No. 1, pp. 89–116.
- Sternisko, A., Cichocka, A. and Van Bavel, J.J. (2020), "The dark side of social movements: social identity, non-conformity, and the lure of conspiracy theories", *Current Opinion in Psychology*, Vol. 35, pp. 1–6, doi: 10.1016/j.copsyc.2020.02.007.
- Sudarsono, H., Kholid, M.N., Trisanty, A. and Maisaroh, M. (2022), "The intention of Muslim customers to adopt *mobile* banking: The case of Islamic banks in Indonesia", *Cogent Business & Management*, Vol. 9 No. 1, p. 2154102, doi: 10.1080/23311975.2022.2154102.
- Sudarsono, H., Tumewang, Y.K. and Kholid, M.N. (2021), "Customer adoption of Islamic banking services: empirical evidence from Indonesia", *The Journal of Asian Finance, Economics and Business*, Korea Distribution Science Association, Vol. 8 No. 3, pp. 1193–1204.
- Suhartanto, D., Syarief, M.E., Chandra Nugraha, A., Suhaeni, T., Masthura, A. and Amin, H. (2022), "Millennial loyalty towards artificial intelligence-enabled *mobile* banking: evidence from Indonesian Islamic banks", *Journal of Islamic Marketing*, Vol. 13 No. 9, pp. 1958–1972, doi: 10.1108/JIMA-12-2020-0380.
- Sukhabot, S. and Jumani, Z.A. (2023), "Islamic brands attitudes and its consumption behaviour among non-Muslim residents of Thailand", *Journal of Islamic Marketing*, Vol. 14 No. 1, pp. 196–214, doi: 10.1108/JIMA-05-2021-0155.
- Suki, N.M. and Salleh, A.S.A. (2018), "Mediating effect of Halal image on Muslim consumers' intention to patronize retail stores: Some insights from Malaysia", *Journal of Islamic Marketing*, Vol. 9 No. 2, pp. 338–355, doi: 10.1108/JIMA-02-2017-0014.

- Sulaiman, Z.A., Iranmanesh, M., Foroughi, B. and Rosly, O. (2022), "The impacts of Shariah-compliant hotel attributes on Muslim travellers revisit intention: religiosity as a moderator", *Journal of Islamic Marketing*, Vol. 13 No. 10, pp. 2108–2125, doi: 10.1108/JIMA-06-2020-0179.
- Sutaryono, P. (2024), "Pelajaran dari BSI Ketika Muhammadiyah Tarik Dana", *Bisnis.com*, available at: https://finansial.bisnis.com/read/20240613/90/1773701/opini-pelajaran-dari-bsi-ketika-muhammadiyah-tarik-dana (accessed 18 June 2024).
- Tabash, M.I., Alam, Md.K. and Rahman, Md.M. (2020), "Ethical legitimacy of Islamic banks and Shariah governance: Evidence from Bangladesh", *Journal of Public Affairs*, doi: 10.1002/pa.2487.
- Tabrani, M., Amin, M. and Nizam, A. (2018), "Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships", *International Journal of Bank Marketing*, Vol. 36 No. 5, pp. 823–848, doi: 10.1108/IJBM-03-2017-0054.
- Tahiri Jouti, A. (2019), "An integrated approach for building sustainable Islamic social finance ecosystems", *ISRA International Journal of Islamic Finance*, Vol. 11 No. 2, pp. 246–266, doi: 10.1108/IJIF-10-2018-0118.
- Tajfel, H. and Turner, J.C. (2004), "The Social Identity Theory of Intergroup Behavior", in Jost, J.T. and Sidanius, J. (Eds.), *Political Psychology*, 0 ed., Psychology Press, pp. 276–293, doi: 10.4324/9780203505984-16.
- Tajfel, H., Turner, J.C., Austin, W.G. and Worchel, S. (1979), "An integrative theory of intergroup conflict", *Organizational Identity: A Reader*, Oxford University Press, Vol. 56 No. 65, pp. 9780203505984–16.
- Taneja, S. and Ali, L. (2021), "Determinants of customers' intentions towards environmentally sustainable banking: Testing the structural model", *Journal of Retailing and Consumer Services*, Vol. 59, p. 102418, doi: 10.1016/j.jretconser.2020.102418.
- Tapver, T., Laidroo, L. and Gurvitš-Suits, N.A. (2020), "Banks' CSR reporting Do women have a say?", *Corporate Governance: The International Journal of Business in Society*, Vol. 20 No. 4, pp. 639–651, doi: 10.1108/CG-11-2019-0338.
- Tegambwage, A.G. and Kasoga, P.S. (2022), "Antecedents of customer loyalty in Islamic banking: evidence from Tanzania", *Journal of Islamic Accounting and Business Research*, Emerald Publishing Limited.
- Tegambwage, A.G. and Kasoga, P.S. (2023), "Determinants of customer loyalty in Islamic banking: the role of religiosity", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-12-2021-0396.
- Thaker, H.M.T., Lelchumanan, B., Ah Mand, A. and Khaliq, A. (2024), "Push pull mooring determinants of non-Muslims' withdrawal from Islamic banking: evidence from Malaysia", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 17 No. 1, pp. 195–212, doi: 10.1108/IMEFM-04-2023-0144.

- Thaker, H.M.T., Mohd Thas Thaker, M.A., Khaliq, A., Allah Pitchay, A. and Iqbal Hussain, H. (2021), "Behavioural intention and adoption of internet banking among clients' of Islamic banks in Malaysia: an analysis using UTAUT2", *Journal of Islamic Marketing*, Vol. 13 No. 5, pp. 1171–1197, doi: 10.1108/JIMA-11-2019-0228.
- Thiwachaleampong, R., Maneekobkulwong, S. and Yimcharoen, P. (2022), "An Empirical Study of Factors Influencing Behavioral Intention to Purchase Wine in Generation Y", 2022 7th International Conference on Business and Industrial Research (ICBIR), IEEE, pp. 573–576.
- Tok, E. and Yesuf, A.J. (2022), "Embedding Value-Based Principles in the Culture of Islamic Banks to Enhance Their Sustainability, Resilience, and Social Impact", *Sustainability*, Vol. 14 No. 2, p. 916, doi: 10.3390/su14020916.
- Trisanty, A., Haryanto, B., Sugiarto, C. and Wahyudi, L. (2024), "Testing the role of skepticism in Islamic banks: evidence from Indonesia", *Cogent Business & Management*, Vol. 11 No. 1, p. 2364842, doi: 10.1080/23311975.2024.2364842.
- Trudel, R. (2019), "Sustainable consumer behavior", Consumer Psychology Review, Vol. 2 No. 1, pp. 85–96, doi: 10.1002/arcp.1045.
- Tuhin, Md.K.W., Miraz, M.H., Habib, Md.M. and Alam, Md.M. (2022), "Strengthening consumers' halal buying behaviour: role of attitude, religiosity and personal norm", *Journal of Islamic Marketing*, Vol. 13 No. 3, pp. 671–687, doi: 10.1108/JIMA-07-2020-0220.
- Tuqan, A., Abdeljawad, I. and Saleem, I. (2024), "Islamic Financial Ethics and Customer Loyalty in the Islamic Finance Industry: A Review of Literature and Future Directions", in Musleh Al-Sartawi, A.M.A. and Nour, A.I. (Eds.), Artificial Intelligence and Economic Sustainability in the Era of Industrial Revolution 5.0, Vol. 528, Springer Nature Switzerland, Cham, pp. 959–973, doi: 10.1007/978-3-031-56586-1 69.
- Uddin, Md.K. and Nasrin, S. (2023), "The Mediating Effect of Customer Satisfaction on Fintech Literacy and Sustainable Intention of Using Mobile Financial Services", Open Journal of Business and Management, Vol. 11 No. 05, pp. 2488–2504, doi: 10.4236/ojbm.2023.115138.
- Uddin, M.N. (2022), "Apartment purchase under Shirkah-ul Milk and shariah compliance in Islamic banks: the perception of bankers and clients in Bangladesh", *Journal of Islamic Accounting and Business Research*, Vol. 13 No. 2, pp. 197–219, doi: 10.1108/JIABR-09-2020-0300.
- Uddin, M.N., Hosen, M., Azad, Md.A.K., Günerhan, H., Hoque, N., Uddin, M. and Mamun, A. (2024), "Guidelines for developing the shari'ah-compliant products and shari'ah governance for sustainable banks in Bangladesh", *Business Strategy & Development*, Vol. 7 No. 1, p. e309, doi: 10.1002/bsd2.309.
- Ulker-Demirel, E. and Ciftci, G. (2020), "A systematic literature review of the theory of planned behavior in tourism, leisure and hospitality management

- research", Journal of Hospitality and Tourism Management, Vol. 43, pp. 209–219, doi: 10.1016/j.jhtm.2020.04.003.
- Ullah, S., Harwood, I.A. and Jamali, D. (2018), "Fatwa Repositioning': The Hidden Struggle for Shari'a Compliance Within Islamic Financial Institutions", *Journal of Business Ethics*, Vol. 149 No. 4, pp. 895–917, doi: 10.1007/s10551-016-3090-1.
- Umar, U.B., Mas'ud, A. and Matazu, S.A. (2021), "Direct and indirect effects of customer financial condition in the acceptance of Islamic microfinance in a frontier market", *Journal of Islamic Marketing*, Emerald Publishing Limited, Vol. 13 No. 9, pp. 1940–1957, doi: 10.1108/JIMA-12-2019-0267.
- Umar, U.H., Besar, M.H.A. and Abduh, M. (2023), "Compatibility of the CSR practices of Islamic banks with the United Nations SDGs amidst COVID-19: a documentary evidence", *International Journal of Ethics and Systems*, Vol. 39 No. 3, pp. 629–647, doi: 10.1108/IJOES-12-2021-0221.
- Umar, U.H. and Musa, S. (2021), "Disclosing CSR by Islamic banks: does Jaiz Bank Nigeria, Plc adopt the practice of Islami Bank Bangladesh Limited?", Social Responsibility Journal, Vol. 17 No. 6, pp. 815–828, doi: 10.1108/SRJ-02-2019-0084.
- Ur Rehman, A., Aslam, E. and Iqbal, A. (2021), "Factors influencing the intention to give zakāt on employment income: evidence from the Kingdom of Saudi Arabia", *Islamic Economic Studies*, Vol. 29 No. 1, pp. 33–49, doi: 10.1108/IES-05-2020-0017.
- Usman, H., Chairy, C. and Projo, N.W.K. (2022), "Impact of Muslim decision-making style and religiosity on intention to purchasing certified halal food", *Journal of Islamic Marketing*, Vol. 13 No. 11, pp. 2268–2289, doi: 10.1108/JIMA-01-2021-0027.
- Usman, H., Mulia, D., Chairy, C. and Widowati, N. (2022), "Integrating trust, religiosity and image into technology acceptance model: the case of the Islamic philanthropy in Indonesia", *Journal of Islamic Marketing*, Vol. 13 No. 2, pp. 381–409, doi: 10.1108/JIMA-01-2020-0020.
- Usman, H., Projo, N.W.K., Chairy, C. and Haque, M.G. (2022), "The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia)", *Journal of Islamic Marketing*, Vol. 13 No. 5, pp. 1089–1110, doi: 10.1108/JIMA-08-2020-0230.
- Utomo, S.B., Sekaryuni, R., Widarjono, A., Tohirin, A. and Sudarsono, H. (2021), "Promoting Islamic financial ecosystem to improve halal industry performance in Indonesia: a demand and supply analysis", *Journal of Islamic Marketing*, Vol. 12 No. 5, pp. 992–1011, doi: 10.1108/JIMA-12-2019-0259.
- Van Der Noll, J., Rohmann, A. and Saroglou, V. (2018), "Societal Level of Religiosity and Religious Identity Expression in Europe", *Journal of Cross-Cultural Psychology*, Vol. 49 No. 6, pp. 959–975, doi: 10.1177/0022022117737302.

- Vanany, I., Soon, J.M., Maryani, A. and Wibawa, B.M. (2019), "Determinants of halal-food consumption in Indonesia", *Journal of Islamic Marketing*, Vol. 11 No. 2, pp. 507–521, doi: 10.1108/JIMA-09-2018-0177.
- Venanzi, D. (2023), "La corporate governance delle banche italiane: è tutto oro quello che luccica?", *Moneta e Credito*, Moneta e Credito, Vol. 76 No. 32, doi: 10.13133/2037-3651/17965.
- Verkuyten, M. (2021), "Group Identity and Ingroup Bias: The Social Identity Approach", *Human Development*, Vol. 65 No. 5–6, pp. 311–324, doi: 10.1159/000519089.
- Waluyo, A. (2022), "Understanding the values of Islamic economics and Javanese philosophy pertaining to the work ethic of Muslim merchants in Salatiga", *Indonesian Journal of Islam and Muslim Societies*, Vol. 12 No. 2, pp. 393–419, doi: 10.18326/ijims.v12i2.393-419.
- Wan Jusoh, W.N.H. and Ibrahim, U. (2020), "Corporate social responsibility of Islamic banks: Malaysian practitioners' outlook", *Journal of Islamic Accounting and Business Research*, Vol. 11 No. 4, pp. 889–904, doi: 10.1108/JIABR-03-2017-0042.
- Wang, P., Kuah, A.T.H., Lu, Q., Wong, C., Thirumaran, K., Adegbite, E. and Kendall, W. (2021), "The impact of value perceptions on purchase intention of sustainable luxury brands in China and the UK", *Journal of Brand Management*, Vol. 28 No. 3, pp. 325–346, doi: 10.1057/s41262-020-00228-0.
- Wardana, M.A., Rahyuda, I.K., Sukaatmadja, I.P.G. and Giantari, I.G.A.K. (2021), "Antecedents and Consequences of Intention to Become a Customer: A Case Study of Islamic Banks in Indonesia", *The Journal of Asian Finance, Economics and Business*, Vol. 8 No. 4, pp. 827–839, doi: 10.13106/JAFEB.2021.VOL8.NO4.0827.
- Warsame, M.H. and Ireri, E.M. (2018), "Moderation effect on Islamic banking preferences in UAE", *International Journal of Bank Marketing*, Vol. 36 No. 1, pp. 41–67, doi: 10.1108/IJBM-08-2016-0121.
- Wediawati, B., Effendi, N., Herwany, A. and Masyita, D. (2018), "Sustainability of Islamic microfinance in Indonesia: A holistic approach", *Academy of Strategic Management Journal*, Allied Business Academies, Vol. 17 No. 3, pp. 1–14.
- Westland, J.C. (2010), "Lower bounds on sample size in structural equation modeling", *Electronic Commerce Research and Applications*, Vol. 9 No. 6, pp. 476–487, doi: 10.1016/j.elerap.2010.07.003.
- Widiastuti, T., Robani, A., Sukmaningrum, P.S., Mawardi, I., Ningsih, S., Herianingrum, S. and Al-Mustofa, M.U. (2022), "Integrating sustainable Islamic social finance: An Analytical Network Process using the Benefit Opportunity Cost Risk (ANP BOCR) framework: The case of Indonesia", edited by Pegoraro, C.*PLOS ONE*, Vol. 17 No. 5, p. e0269039, doi: 10.1371/journal.pone.0269039.

- Widityani, S.F., Faturohman, T., Rahadi, R.A. and Yulianti, Y. (2020), "Do sociodemographic characteristics and Islamic financial literacy matter for selecting islamic financial products among college students in Indonesia?", *Journal of Islamic Monetary Economics and Finance*, Vol. 6 No. 1, doi: 10.21098/jimf.v6i1.1057.
- Wijaya, I.F., Hakim, A.R., Saputro, N. and Mulyadi, M. (2019), "Religiosity level and saving decisions in Baitul Maal wat Tamwil: the case of Indonesia", *Journal of Islamic Marketing*, Vol. 11 No. 6, pp. 1465–1483, doi: 10.1108/JIMA-09-2018-0160.
- Wijaya, I.F., Sugiarto, C., Nofandrilla, N. and Sukmajati, A. (2023), "Religiosity and depositor funds: evidence from Islamic banks in Indonesia", *Journal of Financial Services Marketing*, pp. 1–15, doi: 10.1057/s41264-023-00214-y.
- Willis, L., Lee, E., Reynolds, K.J. and Klik, K.A. (2020), "The theory of planned behavior and the social identity approach: A new look at group processes and social norms in the context of student binge drinking", *Europe's Journal of Psychology*, Vol. 16 No. 3, pp. 357–383, doi: 10.5964/ejop.v16i3.1900.
- Wisudanto, W., Widiastuti, T., Mardhiyah, D., Mawardi, I., Robani, A. and Al Mustofa, M.U. (2023), "The motivating factors for switching intention to use halal cosmetics in Indonesia", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-08-2022-0220.
- Wiyono, S.N., Deliana, Y., Wulandari, E. and Kamarulzaman, N.H. (2022), "The Embodiment of Muslim Intention Elements in Buying Halal Food Products: A Literature Review", *Sustainability*, Vol. 14 No. 20, p. 13163, doi: 10.3390/su142013163.
- Wulandari, P. and Ubaidillah, M.N. (2024), "Islamic home financing products: a study of customer intentions in Indonesia", *International Journal of Housing Markets and Analysis*, doi: 10.1108/IJHMA-10-2023-0138.
- Xie, S. and Madni, G.R. (2023), "Impact of Social Media on Young Generation's Green Consumption Behavior through Subjective Norms and Perceived Green Value", *Sustainability*, Vol. 15 No. 4, p. 3739, doi: 10.3390/su15043739.
- Yang, Y., Hu, J. and Nguyen, B. (2021), "Awe, consumer conformity and social connectedness", *Marketing Intelligence & Planning*, Vol. 39 No. 7, pp. 893–908, doi: 10.1108/MIP-01-2021-0017.
- Yaseen, S.G., El Qirem, I.A. and Dajani, D. (2022), "Islamic *mobile* banking smart services adoption and use in Jordan", *ISRA International Journal of Islamic Finance*, Vol. 14 No. 3, pp. 349–362, doi: 10.1108/IJIF-04-2021-0065.
- Yasin, M., Liébana-Cabanillas, F., Porcu, L. and Kayed, R.N. (2020), "The role of customer *online* brand experience in customers' intention to forward *online* company-generated content: The case of the Islamic *online* banking sector in Palestine", *Journal of Retailing and Consumer Services*, Vol. 52, p. 101902, doi: 10.1016/j.jretconser.2019.101902.
- Yasin, M., Porcu, L. and Liébana-Cabanillas, F. (2020), "Looking into the Islamic banking sector in Palestine: do religious values influence active social media

- engagement behavior?", *Journal of Islamic Marketing*, Vol. 12 No. 9, pp. 1801–1819, doi: 10.1108/JIMA-10-2019-0201.
- Yeni, F., Mulyani, S.R. and Susriyanti, S. (2023), "Islamic financial literacy, spiritual intelligence, public perception and behaviour on public interest in Islamic banking services", *Cogent Economics & Finance*, Vol. 11 No. 1, p. 2175470, doi: 10.1080/23322039.2023.2175470.
- Yip, A.W.H. and Bocken, N.M.P. (2018), "Sustainable business model archetypes for the banking industry", *Journal of Cleaner Production*, Vol. 174, pp. 150–169, doi: 10.1016/j.jclepro.2017.10.190.
- Yousaf, I., Suleman, M.T. and Demirer, R. (2022), "Green investments: A luxury good or a financial necessity?", *Energy Economics*, Vol. 105, p. 105745, doi: 10.1016/j.eneco.2021.105745.
- Yousef, W., Foroudi, P., Hussain, S., Yousef, N., Melewar, T.C. and Dennis, C. (2022), "Impact of the Strength of Religious Beliefs on Brand Love in the Islamic Market", *Corporate Reputation Review*, Vol. 25 No. 1, pp. 1–18, doi: 10.1057/s41299-020-00108-y.
- Yusfiarto, R., Nugraha, S.S., Mutmainah, L., Berakon, I., Sunarsih, S. and Nurdany, A. (2023), "Examining Islamic capital market adoption from a socio-psychological perspective and Islamic financial literacy", *Journal of Islamic Accounting and Business Research*, Vol. 14 No. 4, pp. 574–594, doi: 10.1108/JIABR-02-2022-0037.
- Yusfiarto, R., Nugraha, S.S., Pambekti, G.T. and Khoirunnisa, A.N. (2023), "Building loyalty in Islamic banking relationship: a multiple mediation approach empirically in Indonesia", *Journal of Financial Services Marketing*, Vol. 28 No. 2, pp. 306–320, doi: 10.1057/s41264-022-00151-2.
- Yusfiarto, R., Sunarsih, S. and Darmawan, D. (2023), "Understanding Muslim's switching from cash to m-payments: based on push-pull-mooring framework", *Journal of Islamic Marketing*, Vol. 14 No. 2, pp. 342–365, doi: 10.1108/JIMA-05-2021-0135.
- Yusoff, Y.H. and Omar, M.K. (2022), "Islamic Intellectual Capital: Zakat Compliance Among Zakat Payers in Terengganu, Malaysia", *Res Militaris*, Vol. 12 No. 3, pp. 1104–1111.
- Yusuf, M. and Hanafi, A. (2018), "Identity congruence as meeting-point of between expectation-confirmation, social identity, social exchange and planned behavior theories to explain Islamic contribution intention: a case study at Sharia banks in Lahat, Palembang of Indonesia", *Russian Journal of Agricultural and Socio-Economic Sciences*, Vol. 80 No. 8, pp. 31–41, doi: 10.18551/rjoas.2018-08.05.
- Zafar, M.B. and Sulaiman, A.A. (2020), "Measuring corporate social responsibility in Islamic banking: what matters?", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 13 No. 3, pp. 357–388, doi: 10.1108/IMEFM-05-2019-0227.
- Zahari, S.A., Shahimi, S., Alma'amun, S. and Arshad, M.M. (2024), "Millennials and Gen-Z Ethical Banking Behaviour in Malaysia", in Abdul Karim, Z.,

- Abdul Rahim, R., Wong, W.Y. and Zakaria, S.F.D. (Eds.), *Contemporary Issues in Finance, Investment and Banking in Malaysia*, Springer Nature Singapore, Singapore, pp. 161–177, doi: 10.1007/978-981-99-5447-6\_10.
- Zainudin, R., Mahdzan, N.S., Che Hashim, R. and Sulaiman, N.A. (2019), "Islamic religiosity and Islamic financial asset holdings (IFAH)", *Journal of Islamic Accounting and Business Research*, Vol. 10 No. 4, pp. 591–606, doi: 10.1108/JIABR-04-2016-0052.
- Zainuldin, M.H., Lui, T.K. and Yii, K.J. (2018), "Principal-agent relationship issues in Islamic banks: a view of Islamic ethical system", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 11 No. 2, pp. 297–311, doi: 10.1108/IMEFM-08-2017-0212.
- Zaki, I., Zusak, M.B.F., Mi'raj, D.A. and Hasib, F.F. (2022), "Islamic community-based business cooperation and sustainable development goals: a case of *pesantren* community in Indonesia", *International Journal of Ethics and Systems*, Vol. 38 No. 4, pp. 621–632, doi: 10.1108/IJOES-12-2021-0218.
- Zaki, R.M. and Elseidi, R.I. (2023), "Religiosity and purchase intention: an Islamic apparel brand personality perspective", *Journal of Islamic Marketing*, doi: 10.1108/JIMA-09-2022-0257.
- Zakiy, F.S., Falikhatun, F. and Fauziah, N.N. (2023), "Sharia governance and organizational performance in zakat management organization: evidence from Indonesia", *Journal of Islamic Accounting and Business Research*, doi: 10.1108/JIABR-06-2023-0188.
- Zalim, S.N.A. (2022), "Performance measurement in Islamic microfinance institutions: does it change social norms and values?", *Qualitative Research in Financial Markets*, Vol. 14 No. 2, pp. 306–323, doi: 10.1108/QRFM-09-2020-0186.
- Zaman, R., Roudaki, J. and Nadeem, M. (2018), "Religiosity and corporate social responsibility practices: evidence from an emerging economy", *Social Responsibility Journal*, Vol. 14 No. 2, pp. 368–395, doi: 10.1108/SRJ-10-2017-0204.
- Zauro, N.A., Saad, R.A.J., Ahmi, A. and Mohd Hussin, M.Y. (2020), "Integration of *Waqf* towards enhancing financial inclusion and socio-economic justice in Nigeria", *International Journal of Ethics and Systems*, Vol. 36 No. 4, pp. 491–505, doi: 10.1108/IJOES-04-2020-0054.
- Zeqiri, J., Alserhan, B., Gleason, K. and Ramadani, V. (2022), "Desecularization, Social Identity, and Consumer Intention to Purchase Religious Products", *Technological Forecasting and Social Change*, Vol. 177, p. 121522, doi: 10.1016/j.techfore.2022.121522.
- Zhang, T., Liu, Z., Zheng, S., Qu, X. and Tao, D. (2020), "Predicting Errors, Violations, and Safety Participation Behavior at Nuclear Power Plants", *International Journal of Environmental Research and Public Health*, Vol. 17 No. 15, p. 5613, doi: 10.3390/ijerph17155613.

- Zinser, B.A. (2019), "Retail Islamic banking and financial services: Determinants of use by Muslims in the USA", *Journal of Islamic Marketing*, Vol. 10 No. 1, pp. 168–190, doi: 10.1108/JIMA-07-2017-0074.
- Zouari, G. and Abdelhedi, M. (2021), "Customer satisfaction in the digital era: evidence from Islamic banking", *Journal of Innovation and Entrepreneurship*, Vol. 10 No. 1, p. 9, doi: 10.1186/s13731-021-00151-x.
- Zulfaka, A. and Kassim, S. (2023), "Roles of Islamic Financial Literacy on Financial Decision-Making: Building a Conceptual Framework Based on the Theory of Planned Behavior and Social Cognitive Theory", in Mansour, N. and Bujosa Vadell, L.M. (Eds.), *Islamic Sustainable Finance, Law and Innovation*, Springer Nature Switzerland, Cham, pp. 255–266, doi: 10.1007/978-3-031-27860-0 23.

