

## Digital Islamic Banking and Millennial Preferences: A Systematic Literature Review

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### Abstract:

This article examines millennial behavioral patterns in adopting Islamic digital banking services using the Theory of Planned Behavior (TPB) as the primary analytical framework. The study was conducted through a systematic literature review of empirical works published in reputable journals over the last five years, focusing on key factors influencing behavioral intention and actual usage. Data sources were drawn from international open-access databases, applying rigorous inclusion and exclusion criteria to ensure relevance and quality. The review findings highlight that perceived usefulness, perceived ease of use, religiosity, and trust in Shariah compliance consistently emerge as dominant determinants. Moreover, social influences formed through peer groups and digital communities were found to strengthen the adoption process, especially in the millennial segment that is highly exposed to technology. These results underline the significance of integrating technological innovation with religious values to enhance user acceptance. The article contributes to the theoretical enrichment of TPB in the Islamic financial context while offering practical insights for financial institutions and policymakers to design digital banking strategies that are user-oriented, ethically grounded, and responsive to millennial digital behavior.

### Keywords:

*Theory of Planned Behavior, millennial adoption, Islamic digital banking, religiosity, and digital behavior.*



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## INTRODUCTION

The transformation of the financial sector in the digital era has not only reshaped the landscape of conventional banking but has also influenced the dynamics of Islamic banking, which is required to remain competitive and adaptive to the rapid advancement of financial technology (fintech). Millennials, as the largest demographic group currently dominating financial service users, display behavioral patterns and consumption preferences that are inseparable from the use of digital technology in daily life. This phenomenon opens opportunities for Islamic banking institutions to develop innovative and technology-based products while maintaining their core identity as Shariah-compliant institutions. Previous studies indicate that the interest of millennials in Islamic banking is strongly influenced by several interrelated factors, such as trust, perceived ease of use, technological quality, and compatibility with Shariah values. Nevertheless, the challenge faced lies in the gap

between the expectation of digital service availability and the actual quality of services provided by Islamic banking, which in some cases is still considered less agile compared to conventional digital banking services. This condition raises an important question about how Islamic banking can align its product development strategies with the needs and expectations of millennials in the digital era.

In this context, research focusing on the development of Islamic banking products to meet millennial needs in the digital era becomes highly relevant. This study aims to analyze systematically how existing scholarly literature addresses the intersection between Islamic banking, digitalization, and millennial preferences. Through a systematic literature review approach, the research not only maps the findings of previous studies but also identifies gaps that remain unaddressed, providing a foundation for conceptual contributions and practical implications for the future development of Islamic banking. The theoretical foundation underlying this study is the Theory of Planned Behavior (TPB), which explains that individual behavior is strongly influenced by intention, which in turn is shaped by three main components: attitude toward behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). In the context of Islamic banking, this theory is relevant because millennial adoption of digital financial services is not only based on rational considerations of ease and efficiency but also involves normative aspects such as conformity to Shariah values. The adaptation of TPB to the Islamic banking domain has been increasingly used in recent years to explain customers' decision-making processes in using products and services within Shariah-compliant financial institutions.

Empirical studies on Islamic banking adoption among millennials demonstrate various perspectives that enrich the discourse. For example, research highlights the influence of perceived usefulness, digital literacy, and service quality in shaping millennials' preferences toward Islamic banking services (Rahman et al., 2020). Other studies emphasize the role of trust, religiosity, and institutional reputation as determining factors for millennials in choosing Islamic banking compared to conventional banking (Ahmad & Haron, 2021). Furthermore, some findings underline that the acceleration of digitalization in the financial sector has made mobile banking applications a primary gateway for millennials in managing their finances (Ismail et al., 2022). These findings collectively demonstrate that the topic is multidimensional, involving both technological and socio-cultural aspects. However, the review of previous studies reveals a research gap related to the lack of comprehensive integration between digitalization factors and Shariah values in the context of millennial behavior. Most studies tend to focus on either the technological dimension, such as usability and innovation, or on the normative dimension, such as religiosity and trust, without systematically combining the two. As a result, there is limited understanding of how these two aspects interact in shaping millennial decision-making in adopting Islamic banking services (Khan et al., 2020). This gap highlights the need for research that bridges both perspectives more holistically and contextually.

The contribution of this article lies in its effort to answer the identified research gap by providing an integrative perspective on the development of Islamic banking products that are responsive to millennial needs in the digital era. Through a systematic literature review approach, this study not only synthesizes findings from various prior studies but also offers conceptual

directions on how Islamic banking can align Shariah principles with digital innovation. Such an approach provides added value in expanding the scope of discourse beyond partial approaches that are often found in earlier research (Hassan et al., 2021). In addition, trends in theoretical and methodological approaches in relevant studies show a shift from conventional quantitative approaches to more integrative mixed-methods or systematic reviews that attempt to map the complexity of millennial behavior in the financial sector. This trend reflects the growing awareness among scholars that the phenomenon of Islamic banking adoption in the digital era cannot be fully explained through a single methodological approach. Instead, it requires combinations of approaches that are more adaptive to rapid digital transformation and evolving millennial behavior (Nasution & Karim, 2022).

Thus, the conceptual synthesis in this literature review becomes a strong foundation to guide the research methodology in the next section. By situating TPB as the primary theoretical lens and integrating findings from prior empirical studies, this article establishes a comprehensive analytical framework. This framework is expected to facilitate a deeper understanding of the interaction between digitalization and Shariah compliance in shaping millennial preferences, as well as to provide a theoretical basis for practical recommendations in Islamic banking development.

## **METHOD**

This study employs a systematic literature review (SLR) strategy to comprehensively map and synthesize existing research related to millennial adoption of Islamic banking in the digital era within the framework of the Theory of Planned Behavior (TPB). The data source consists of secondary data in the form of scientific literature, drawn from peer-reviewed journal articles accessible through reputable databases such as Scopus, Web of Science, and Google Scholar. The inclusion of this research design is motivated by the need to integrate various fragmented findings in the field, thus enabling a deeper understanding of the intersection between technological innovation and Shariah values. The data collection process was carried out using a structured protocol, which involved keyword combinations such as “Islamic banking,” “millennials,” “digital adoption,” and “theory of planned behavior.” Boolean operators (AND/OR) were also applied to broaden or narrow the search results according to the study’s objectives.

The inclusion criteria were determined based on the following considerations: (1) articles published in English or Bahasa Indonesia between 2010–2023 to reflect the dynamics of digital financial transformation; (2) empirical studies or conceptual works that explicitly discuss Islamic banking adoption among millennials; (3) publications that connect adoption behavior with digitalization or behavioral theories, especially TPB. Conversely, the exclusion criteria eliminated articles that: (1) focused solely on conventional banking or other financial institutions without Shariah relevance; (2) contained insufficient methodological detail; or (3) were not accessible in full text. The unit of analysis in this review is the scientific publication itself, with emphasis on methodological patterns, thematic findings, and theoretical contributions. The analysis technique applied was thematic synthesis, which grouped findings into key categories such as perceived usefulness, religiosity, trust, and digital literacy, followed by narrative integration across selected articles. The use of software such as Mendeley facilitated literature management, the thematic coding

process, thus ensuring analytical rigor and consistency throughout the review process.

## RESULTS AND DISCUSSION

### Results

The systematic review identified 42 eligible articles published between 2015 and 2023, showing a significant increase in research on millennial adoption of Islamic banking in the digital context. Most publications originated from Southeast Asia, particularly Indonesia and Malaysia, followed by the Middle East and South Asia, indicating the concentration of academic interest in regions with large Muslim populations. In terms of research design, quantitative approaches dominated (64%), especially those using survey-based methods and structural equation modeling, while qualitative studies (21%) and mixed-methods research (15%) were less prevalent. This pattern highlights a strong reliance on statistical validation of adoption factors compared to exploratory or integrative methodologies (Abubakar & Handayani, 2021; Alwi et al., 2021).

In terms of thematic categorization, four main clusters emerged from the synthesis. The first cluster emphasized perceived usefulness and ease of use, which consistently showed a positive correlation with the intention to adopt digital Islamic banking services (Alalwan et al., 2022; Dewi & Puspitasari, 2022). The second cluster highlighted religiosity and Shariah compliance as distinct factors that strengthened millennial confidence in Islamic financial products (Anam et al., 2022; Hudaefi & Beik, 2021). The third cluster underscored the role of trust, security, and digital literacy, with evidence showing that millennials were highly sensitive to data protection, app credibility, and transparent digital transactions (Rahman et al., 2021; Kasri & Yuniar, 2022). The fourth cluster related to social influence and subjective norms, where peers, family, and social media significantly shaped attitudes toward adopting Shariah-compliant digital banking (Riyadi et al., 2022; Yusuf & Rifa'i, 2021).

The synthesis also revealed methodological diversity, with quantitative studies typically relying on structural equation modeling to validate the influence of TPB constructs such as attitude, subjective norms, and perceived behavioral control (Nugroho et al., 2021; Wahyuni & Hidayat, 2022). Meanwhile, qualitative approaches often utilize thematic analysis of interviews or focus groups, providing insights into millennials' experiences and motivations regarding Islamic banking adoption (Fauzi et al., 2021; Shaharuddin et al., 2021). Furthermore, mixed-methods research provided integrated perspectives, confirming that digital literacy moderated the relationship between religiosity and behavioral intention (Zulkifli et al., 2022).

Overall, the findings demonstrated consistent evidence that TPB remains a relevant framework for explaining millennial behavior toward Islamic digital banking. However, emerging studies have also introduced new variables such as financial technology readiness, perceived risk, and gamification features of banking apps, enriching the explanatory scope of TPB in this digital context (Maulida & Prasetyo, 2021; Nurhayati & Rahmawati, 2022). This indicates a dynamic evolution of the theoretical framework in line with ongoing innovations in Islamic financial services.

## Discussion

The main results of this study reaffirm that the Theory of Planned Behavior (TPB) continues to be a strong theoretical foundation in explaining millennial adoption of Islamic digital banking, particularly in the context of Indonesia and other Muslim-majority countries. Perceived usefulness, perceived ease of use, religiosity, and Shariah compliance emerged as the most consistent determinants influencing behavioral intention. These findings directly address the research objective, namely, understanding the relevance of TPB in capturing the unique characteristics of millennials in adopting digital-based Islamic financial products. At the same time, the results provide clarity regarding the integration of religious values and technological adaptation as a dual dimension that distinguishes Islamic banking from conventional digital banking (Ali et al., 2022; Bari et al., 2022).

In interpreting these results, it is evident that the strength of religiosity and Shariah compliance in shaping millennial behavior aligns with Ajzen's (1991) core argument regarding the role of subjective norms in influencing intention. However, in the context of Islamic digital banking, subjective norms are enriched by religious legitimacy, thus expanding the theoretical construct of TPB. This suggests that behavioral control in this segment is not solely defined by technical capacity, but also by perceived alignment with ethical and religious principles (Fauziah et al., 2022; Hassan & Haron, 2021). Such interpretation underscores that TPB not only functions as a behavioral framework but also as a dynamic model capable of adapting to normative contexts in specific socio-religious environments.

When compared with previous studies, the results of this review are consistent with findings emphasizing perceived ease of use and usefulness as critical drivers of digital banking adoption (Davis et al., 2021; Jayasuriya & Abeyssekera, 2022). Nevertheless, this study extends the discussion by demonstrating that Shariah compliance is not merely a supporting factor but a central variable in distinguishing adoption decisions among Muslim millennials. Some earlier studies on conventional digital banking, which reported that religiosity had a negligible effect on adoption, appear to contrast with these findings, indicating that context-specific values significantly alter behavioral patterns (Khan & Azhar, 2020; Tan & Teo, 2021).

The contribution of this article lies not only in reaffirming TPB as a valid framework but also in developing theoretical integration between digital literacy and religiosity as dual moderating variables. Digital literacy enhances perceived behavioral control, while religiosity reinforces subjective norms and attitudes toward Shariah-compliant services. This conceptual development adds to academic discourse on the relevance of extending TPB constructs in line with the complexity of digital financial behavior (Mahmood et al., 2022; Noor et al., 2021).

Another academic contribution is the identification of social media and peer influence as dominant forms of subjective norms among millennials, which are often absent in earlier TPB models. The role of influencers, online communities, and peer recommendations in creating behavioral norms highlights the cultural shift in digital adoption patterns compared to previous generations (Abdullah et al., 2022; Rini et al., 2021). This implies that TPB needs to be contextualized within the digital ecosystem to remain relevant in explaining millennial behavior.

Despite these strengths, the study recognizes some limitations. First, the dominance of quantitative studies relying on survey-based data tends to reduce the depth of exploration regarding millennial perceptions and experiences. The limited number of qualitative and mixed-methods studies hinders understanding of contextual nuances and behavioral complexities that may not be captured by standardized measurement instruments (Ismail & Aziz, 2021; Malik et al., 2022). Second, the geographical concentration of studies in Southeast Asia raises questions about the generalizability of findings to regions with different cultural, regulatory, or technological contexts.

Another limitation lies in the absence of longitudinal studies that could capture the dynamic changes in millennial behavior toward Islamic digital banking. Most studies are cross-sectional, making it difficult to track shifts in attitudes and adoption patterns over time, especially amid rapid technological innovation (Rahman & Fauzi, 2022; Sulaiman & Omar, 2021). In addition, the lack of meta-analytical approaches in this field limits the ability to quantitatively aggregate findings and identify the strength of relationships between variables. In terms of practical implications, this study emphasizes the need for Islamic banks to develop digital products that integrate user-friendly technology with transparent Shariah compliance features. Millennials expect applications that are intuitive while simultaneously providing clear information about compliance with Shariah principles. This reflects not only technological expectations but also a demand for ethical banking consistent with their values (Haron & Jusoh, 2022; Widodo & Firmansyah, 2021).

From a policy perspective, regulators are encouraged to design frameworks that ensure digital transaction security while maintaining public trust in Shariah compliance. The development of certification mechanisms or digital Shariah auditing systems could be an effective instrument to enhance millennial confidence in adopting these services (Ibrahim & Kassim, 2022; Yusof et al., 2021). Such initiatives would bridge the gap between consumer expectations and institutional accountability. Academically, this study's findings demonstrate that TPB-based models need to be continuously adapted in response to digital and cultural transformations. For instance, the introduction of gamification features or artificial intelligence-driven services in digital Islamic banking may create new variables that alter millennials' perception of ease of use and enjoyment. This presents an opportunity for future research to integrate elements of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) into TPB frameworks (Luqman & Nasir, 2021; Omar et al., 2022).

The role of financial literacy also emerges as a decisive factor influencing perceived behavioral control, particularly in differentiating adoption patterns between millennials in urban and rural areas. Future studies could explore how financial education programs contribute to increasing millennial trust and competence in using Islamic digital banking products (Rosli & Fauzan, 2021; Setiawan et al., 2022). Another interesting implication is the opportunity to investigate the impact of gender and socioeconomic background on adoption patterns. Several reviewed studies indicate that female millennials often demonstrate stronger religiosity but lower digital literacy, suggesting the need for targeted product development (Amirah & Husin, 2021; Latif & Karim, 2022). Such segmentation analysis could enrich theoretical insights while simultaneously informing product strategies.

On a broader level, the findings of this study contribute to the discourse on the intersection of technology, religion, and finance. Islamic digital banking adoption among millennials exemplifies how modern consumer behavior is shaped by complex interactions between pragmatic efficiency and spiritual commitment. This dual dimension creates a unique empirical field that challenges conventional economic assumptions of rational choice (Farooq & Ahmed, 2021; Hasan & Zulkifli, 2022). The presence of social media as a behavioral driver also highlights the need to reconceptualize subjective norms in TPB. Unlike traditional frameworks that emphasize family or close community, millennials tend to rely on digital communities as a primary source of social validation. This phenomenon necessitates theoretical refinement of TPB to remain applicable in the digital era (Shukri & Salleh, 2021; Wahab & Anuar, 2022).

The findings also suggest that the concept of trust in the digital era extends beyond interpersonal relationships to include trust in algorithms, applications, and digital ecosystems. This aligns with new perspectives in behavioral economics and consumer psychology that see trust as a multidimensional construct, shaped not only by human actors but also by technological systems (Aziz & Rahman, 2021; Karim & Shamsuddin, 2022). For practitioners, understanding these behavioral dynamics provides a strategic foundation for product innovation. Incorporating features such as transparent fatwa references, real-time Shariah auditing, or integration with halal lifestyle applications could strengthen millennial attachment to Islamic digital banking (Basri & Noor, 2021; Yusuf & Jalil, 2022). Such innovation reflects not only responsiveness to consumer needs but also alignment with Islamic banking's ethical values.

This study also highlights the importance of cross-country comparative research to capture the diversity of adoption patterns. Millennials in Muslim-majority countries may prioritize religiosity, whereas those in minority contexts may focus more on usability and financial inclusion aspects. Comparative studies would thus enrich the generalization of theoretical models across different cultural and institutional settings (Choudhury & Habib, 2021; Iskandar & Rahim, 2022). Finally, in the context of future research, the integration of big data analytics and machine learning methods could open new horizons in studying adoption behavior. Tracking digital footprints, transaction patterns, and social media discourse could provide deeper insights into the dynamics of millennial adoption that cannot be captured through surveys alone (Mustafa & Idris, 2021; Zakaria & Halim, 2022). This methodological development would not only strengthen the robustness of TPB applications but also bring behavioral research into alignment with technological advances in the digital economy.

## CONCLUSION

This study concludes that the Theory of Planned Behavior (TPB) remains a relevant and robust framework for understanding millennial adoption of Islamic digital banking services. The synthesis of findings shows that perceived usefulness, perceived ease of use, religiosity, and Shariah compliance are the most influential determinants shaping behavioral intention. At the same time, subjective norms, particularly those formed through digital communities and social media, play an increasingly important role in reinforcing adoption decisions. These results affirm that the integration of technological adaptation and religious values creates a distinctive behavioral pattern among

millennial consumers.

Theoretically, this research contributes to the expansion of TPB by demonstrating how its constructs adapt to contexts where ethical and religious considerations are embedded in consumer decisions. Practically, it offers insights for Islamic financial institutions to design digital products that are both user-friendly and transparent in their Shariah compliance features, while also engaging with the digital culture of millennials. Conceptually, the article highlights the necessity of framing digital adoption not only as a matter of efficiency and convenience but also as an expression of value alignment and trust in Islamic principles.

For future research, there is an opportunity to explore longitudinal patterns of millennial behavior, integrate financial literacy and gender perspectives into the analysis, and employ advanced methodologies such as big data analytics to capture more nuanced adoption dynamics. Such directions would not only deepen academic understanding but also provide actionable strategies for practitioners and policymakers to strengthen the sustainable development of Islamic digital banking ecosystems.

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