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### ISLAMIC FINANCE AS DA'WAH: INTRODUCING ISLAM TO MALAYSIAN NON-MUSLIM COMMUNITIES

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#### ABSTRACT

Islamic banking in Malaysia presents a unique case study of religious knowledge transfer through financial services in a multi-religious society. This study examined how Islamic banking serves as a channel for *da'wah* to non-Muslim communities by analyzing research published from 2012 to 2024. Through systematic literature review of 19 key studies, the research investigated non-Muslim engagement patterns, understanding of Islamic banking principles, the effectiveness of religious knowledge transfer, and the success factors for Islamic banking among non-Muslim customers. The findings revealed three distinct research clusters: customer perception studies (2012-2015), behavioral research (2016-2020), and knowledge transfer analysis (2021-2024). The results indicated that effective *da'wah* occurred primarily through indirect channels, with service quality and operational excellence serving as foundational elements for building trust and understanding. The study identified key success factors, including competitive pricing, technological accessibility, and culturally sensitive communication approaches. However, challenges persisted in the comprehension of Arabic terminology and complex Islamic financial concepts. The research made significant contributions by demonstrating how professional service delivery created natural pathways for religious understanding, highlighting the effectiveness of indirect knowledge transfer through business interactions, and providing evidence for the role of Islamic banking in fostering interfaith dialogue. These findings had important implications for Islamic financial institutions, policymakers, and researchers interested in the intersection of Islamic finance and cultural dialogue.

**Keywords:** Cross-religious Interaction, Da'wah, Islamic Banking, Non-Muslim Customers, Religious Knowledge Transfer.

## INTRODUCTION

The evolution of Islamic banking in Malaysia represents a unique convergence of religious principles and modern financial practices within a multi-religious society. Since its inception in 1983, Malaysia's Islamic banking system has demonstrated remarkable growth, serving both Muslim and non-Muslim customers (Razimi & Romle, 2017). This dual banking environment has created a distinctive platform where Islamic financial principles intersect with diverse religious and cultural perspectives, making Malaysia an exemplary case study for understanding the broader implications of Islamic finance in multicultural societies.

The participation of non-Muslim customers in Islamic banking has shown significant growth over the years. Research indicates that Islamic banking services are gaining considerable traction among non-Muslims across Malaysia, particularly in urban areas such as the Klang Valley (Abdullah et al., 2012). This trend is evidenced by studies showing that more than half of the non-Muslim respondents are aware of Islamic banking products and services, with many holding both conventional and Islamic banking accounts (Bin et al., 2017). The increasing acceptance of Islamic banking by non-Muslim customers has been attributed to various factors beyond religious considerations, including service quality, competitive pricing, and ethical banking practices (Thaker et al., 2020).

In the context of da'wah (Islamic outreach), contemporary applications have evolved beyond traditional religious propagation to encompass various channels of introducing Islamic principles through practical daily interactions. Islamic banking represents one such channel, where financial services become a medium for exposing non-Muslims to Islamic ethical principles and values. This indirect approach to da'wah through business transactions aligns with modern perspectives on interfaith dialogue and cultural exchange (Saiti et al., 2022).

Despite the growing body of literature on Islamic banking adoption by non-Muslims, there exists a significant gap in understanding Islamic finance's role as a channel for da'wah. While studies have extensively examined factors influencing non-Muslim customers' banking choices (Mustapha et al., 2022; El Ashfahany et al., 2023), the potential of Islamic banking as a medium for introducing Islamic principles to non-Muslim communities remains underexplored. This gap is particularly notable given the increasing integration of Islamic financial services into Malaysia's mainstream banking sector.

The relationship between financial services and religious understanding presents another critical area requiring investigation. Research has shown that while non-Muslim customers may be familiar with Islamic banking products, their understanding of the underlying Islamic principles varies significantly (Pratiwi & Affandy, 2020). The use of Arabic terminology and Islamic concepts in banking operations creates both opportunities and challenges for religious knowledge transfer, yet the dynamics of this process remain inadequately studied (Musse, 2015).

Furthermore, there is a pressing need for empirical evidence regarding Islamic finance's influence on non-Muslim communities' understanding and perception of Islamic principles. Although studies have documented positive acceptance of Islamic banking among non-Muslims (Baba & Lang, 2012; Hariyana & Arsyianti, 2019), the extent to which this acceptance translates into enhanced understanding or appreciation of Islamic values requires systematic investigation. Current research primarily focuses on banking preferences and customer satisfaction, leaving the broader implications for interfaith understanding and cultural exchange largely unexplored.

Current research primarily focuses on banking preferences and customer satisfaction, leaving the broader implications for interfaith understanding and cultural exchange largely unexplored. Given these identified gaps and challenges, this study addresses the potential of Islamic banking as a channel for da'wah in Malaysia's multicultural context by examining non-Muslim customers' engagement with

Islamic banking services, investigating their understanding of Islamic banking principles, evaluating Islamic banking's role in religious knowledge transfer, and determining key success factors for Islamic banking among non-Muslim customers. Through addressing these objectives, this study contributes to the growing body of knowledge on Islamic banking's role in fostering interfaith understanding and knowledge sharing in Malaysia's multicultural context, providing valuable insights for Islamic financial institutions, policymakers, and researchers interested in the intersection of Islamic finance and cultural dialogue.

## LITERATURE REVIEW

### Theoretical Framework

#### *Maqasid al-Shariah in Islamic Finance*

The theoretical foundation of Islamic finance is deeply rooted in *Maqasid al-Shariah* (the objectives of Islamic law), which aims to promote welfare and prevent harm in human transactions. In the context of Islamic banking, these principles manifest through the prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling), while promoting ethical business practices and social welfare (Saiti et al., 2022; Hariyana & Arsyianti, 2019). Recent research by Azman et al. (2024) emphasizes that these principles resonate with non-Muslim customers who value ethical financial practices, particularly when aligned with universal moral values. The application of *Maqasid al-Shariah* in Islamic finance extends beyond mere compliance with religious prohibitions to encompass broader objectives of social justice and economic stability.

Research indicates that Islamic banks' adherence to *Maqasid al-Shariah* principles attracts non-Muslim customers who value ethical banking practices. Studies by Mustapha et al. (2022) and El Ashfahany et al. (2023) demonstrate that Shariah compliance, when properly communicated, serves as a differentiating factor that appeals to customers seeking ethical financial alternatives, regardless of their religious background. This convergence of Islamic financial principles and universal ethical values creates a meaningful platform for cross-religious engagement.

#### *Da'wah Methodology in Contemporary Context*

Contemporary *da'wah* methodology has evolved significantly to adapt to modern societal contexts. Traditional direct preaching has been complemented by more subtle and practical approaches, where Islamic principles are introduced through daily interactions and business dealings. This evolution reflects the growing recognition that *da'wah* effectiveness often depends on its ability to demonstrate the practical benefits of Islamic principles in contemporary life (Razimi & Romle, 2017).

In the financial sector, this contemporary approach to *da'wah* manifests through the demonstration of Islamic ethical principles in business transactions. Research by Abdullah et al. (2012) suggests that non-Muslim customers' positive experiences with Islamic banking services can lead to increased interest in and understanding of Islamic principles. This indirect approach to *da'wah* through exemplary business practices aligns with modern interfaith dialogue theories that emphasize practical demonstration over theoretical exposition.

#### *Cross-religious Financial Interaction Theories*

The theoretical framework for understanding cross-religious financial interactions draws from both behavioral finance and religious studies. The Theory of Planned Behavior (TPB) has been particularly influential in explaining non-Muslim customers' adoption of Islamic banking services. Studies by El Ashfahany et al. (2023) and Mustapha et al. (2022) have successfully applied TPB to analyze how

attitudes, subjective norms, and perceived behavioral control influence non-Muslims' decisions to engage with Islamic banking.

Additionally, theories of cultural diffusion and religious accommodation help explain how Islamic financial principles gain acceptance in multi-religious societies. Thaker et al. (2020) demonstrate that factors such as service quality, trust, and perceived benefits often outweigh religious considerations in banking choices, suggesting that practical benefits can serve as effective channels for cross-religious knowledge transfer.

## **Islamic Banking in Malaysia**

### ***Historical Development and Current Landscape***

Malaysia's Islamic banking sector has undergone significant evolution since the establishment of its first Islamic bank in 1983. The development of Islamic banking in the country represents a carefully planned strategy to create a comprehensive Islamic financial system operating parallel to the conventional banking system. This dual banking approach has been instrumental in promoting financial inclusion while maintaining religious compliance (Razimi & Romle, 2017).

The current landscape of Islamic banking in Malaysia is characterized by robust growth and an increasing market share. Research by Bin et al. (2017) highlights that Islamic banks have successfully expanded their customer base beyond the Muslim population, particularly in urban areas. The sector's growth is supported by continuous product innovation and increasing market sophistication, which have made Islamic banking products competitive with their conventional alternatives.

### ***Regulatory Framework***

Malaysia's regulatory framework for Islamic banking is widely recognized as one of the most comprehensive globally. It ensures that Islamic banking operations comply with both Shariah requirements and conventional banking standards. Studies by Wan Omar and Abdul Rahim (2016) emphasize how this robust regulatory environment has enhanced non-Muslim customers' confidence in Islamic banking institutions.

The regulatory structure includes specialized bodies such as the Shariah Advisory Council of Bank Negara Malaysia, which provides authoritative guidance on Islamic banking practices. This institutional framework has been instrumental in building trust among non-Muslim customers by ensuring transparency and standardization in Islamic banking operations (Selamat & Abdul-Kadir, 2012).

### ***Non-Muslim Participation Trends***

Research on non-Muslim participation in Islamic banking reveals encouraging trends. Studies by Abdullah et al. (2012) and Baba and Lang (2012) document increasing acceptance of Islamic banking products among non-Muslim customers, particularly in urban areas. This trend is attributed to various factors, including competitive pricing, quality service, and growing awareness of ethical banking practices.

Recent study by Thaker et al. (2020) indicates that non-Muslim customer loyalty to Islamic banks is primarily driven by factors such as service quality, operational efficiency, and perceived value rather than religious considerations. This finding suggests that Islamic banks have successfully positioned themselves as viable financial service providers in the broader market while maintaining their religious principles.

## **Da'wah Through Financial Services**

### ***Contemporary Da'wah Approaches***

Modern approaches to *da'wah* through financial services emphasize the practical demonstration of Islamic principles rather than explicit religious messaging. Research by Pratiwi and Affandy (2020) shows that Islamic banks' focus on ethical business practices and social responsibility serves as an effective means of introducing Islamic principles to non-Muslim customers. This approach aligns with contemporary *da'wah* methodologies that emphasize actions over words.

Studies by Nurhayati et al. (2021) and Hariyana and Arsyianti (2019) highlight how Islamic banks' emphasis on transparency, fairness, and social responsibility creates opportunities for natural dialogue about Islamic principles. This indirect approach to *da'wah* through exemplary business practices has proven particularly effective in multi-religious societies.

### ***Indirect Religious Exposure Through Business Interactions***

The process of indirect religious exposure through Islamic banking interactions represents a unique form of interfaith dialogue. Research by Musse (2015) indicates that non-Muslim customers gradually develop familiarity with Islamic terminology and concepts through their banking relationships. This exposure occurs through various touchpoints, including product documentation, customer service interactions, and marketing materials.

Studies by Darmawan and Suyoto (2017) and Ayob (2014) demonstrate that regular interactions with Islamic banking services lead to increased understanding of basic Islamic financial principles among non-Muslim customers. However, challenges remain in terms of Arabic terminology comprehension and understanding of complex Islamic financial concepts.

### ***Cultural and Social Implications***

The cultural and social implications of Islamic banking's expansion among non-Muslim communities extend beyond financial transactions. Research by Saiti et al. (2022) suggests that positive experiences with Islamic banking can contribute to improved interfaith understanding and a reduction in religious prejudices. This finding highlights the potential role of Islamic finance in fostering social cohesion in multi-religious societies.

Studies by Bin et al. (2017) and Abdullah et al. (2016) indicate that successful cross-religious financial interactions through Islamic banking can bridge cultural gaps and promote mutual understanding. However, the literature also emphasizes the need for careful balance between maintaining religious authenticity and ensuring universal appeal.

## **METHODOLOGY**

This study employs a systematic literature review methodology, focusing on academic publications from 2012 to 2024 that examine non-Muslim engagement with Islamic banking in Malaysia and its potential role in *da'wah*. The data collection process involves a comprehensive examination of peer-reviewed articles from established academic journals, including the International Journal of Business and Social Science, Journal of Islamic Economics, Banking and Finance, Journal of Islamic Marketing, and International Journal of Islamic and Middle Eastern Finance and Management.

The search strategy employs specific keywords such as "Islamic banking AND non-Muslim," "Islamic finance AND perception," and "Islamic banking AND religious understanding." The inclusion criteria require studies to focus on non-Muslim engagement with Islamic banking, preferably within the

Malaysian context or through relevant comparative studies, be peer-reviewed academic sources with clear methodology and findings and be published in English between 2012 and 2024.

The literature collection specifically excludes studies focusing solely on Muslim customers, non-academic publications, and articles lacking a clear research methodology. The selected literature comprises 19 key studies providing diverse perspectives on non-Muslim engagement with Islamic banking, ranging from early perception studies by Abdullah et al. (2012) and Selamat and Abdul-Kadir (2012) to recent analyses of behavioral intentions and knowledge transfer by Mustapha et al. (2022), El Ashfahany et al. (2023), and Azman et al. (2024).

The data analysis adopts a qualitative approach, combining thematic and comparative analysis methods to systematically examine the collected literature. The thematic analysis involves systematic coding of findings and identification of recurring themes across studies, revealing key patterns in non-Muslim customer perceptions (Thaker et al., 2020), factors influencing banking choice (Saiti et al., 2022), and the role of religious knowledge in banking decisions (Pratiwi & Affandy, 2020). The comparative analysis examines methodological approaches and findings across different studies, highlighting both consistencies and variations in research outcomes. For instance, studies by Wan Omar and Abdul Rahim (2016) and Hariyana and Arsyianti (2019) provide contrasting perspectives on religious factors in banking choices, while research by Nurhayati et al. (2021) and Mustapha et al. (2022) offers complementary insights into service quality and customer satisfaction.

The analysis particularly focuses on understanding how Islamic banking services contribute to religious knowledge transfer among non-Muslim customers, as explored in recent studies by El Ashfahany et al. (2023) and Azman et al. (2024). The analytical framework also considers the temporal evolution of research focus, noting shifts from basic perception studies in earlier years to more sophisticated analyses of behavioral intentions and knowledge transfer in recent publications. Quality assessment is maintained through the evaluation of research methodology, relevance to review's objectives, and academic rigor.

## **FINDINGS AND DISCUSSION**

### **Bibliometric Analysis Results**

An analysis of Islamic banking literature from 2012 to 2024 reveals distinct research clusters and citation patterns that demonstrate the field's evolution. Early foundational studies by Abdullah et al. (2012) and Selamat and Abdul-Kadir (2012) established the baseline understanding of non-Muslim perceptions of Islamic banking in Malaysia, generating significant citations in subsequent research. These studies have been particularly influential in shaping the research direction, with their findings on the importance of service quality and religious understanding being frequently referenced in later works.

The citation analysis reveals three main research clusters that have emerged over time. The first cluster, focusing on customer perception and awareness studies (2012-2015), was led by pioneering works from Baba and Lang (2012) and Musse (2015), emphasizing demographic factors and basic acceptance patterns. The second cluster emerged during 2016-2020, characterized by behavioral and decision-making research, with notable contributions from Wan Omar and Abdul Rahim (2016) introducing more sophisticated analytical approaches. The third and most recent cluster (2021-2024) has evolved toward understanding knowledge transfer and religious understanding, exemplified by the work of El Ashfahany et al. (2023) and Azman et al. (2024).

The temporal evolution of research focus demonstrates significant development in theoretical sophistication and methodological approaches. The initial period (2012-2015) was characterized by

studies concentrating on basic acceptance patterns and demographic profiling, as evidenced in the work of Abdullah et al. (2012) and Ayob (2014). These early studies laid the groundwork for understanding non-Muslim engagement with Islamic banking but generally employed simpler analytical frameworks. The middle period (2016-2019) marked a shift toward more sophisticated analytical approaches, with studies like those by Wan Omar and Abdul Rahim (2016) and Hariyana and Arsyianti (2019) introducing structural equation modeling and integrating established behavioral theories. The most recent period (2020-2024) has seen the emergence of advanced theoretical frameworks and a deeper focus on knowledge transfer mechanisms, as demonstrated by Thaker et al. (2020) and Mustapha et al. (2022).

The geographic distribution of research shows a clear concentration in specific regions, with Malaysia dominating the research landscape. Malaysian studies cover various regions, including urban areas like the Klang Valley and Kuala Lumpur, as well as East Malaysian perspectives from Sarawak (Baba & Lang, 2012) and northern region insights from Musse (2015). More recently, research has expanded to include perspectives from Indonesia, particularly in Muslim-minority regions, as seen in the work of Pratiwi and Affandy (2020). The field has also begun to incorporate African perspectives, notably through research in Nigeria by Saiti et al. (2022), providing valuable comparative insights into non-Muslim engagement with Islamic banking in different cultural contexts.

### **Thematic Analysis**

The thematic analysis reveals consistent patterns in non-Muslim engagement with Islamic banking across multiple dimensions. Service quality and operational factors emerge as primary considerations, with studies by Selamat and Abdul-Kadir (2012) emphasizing the importance of service efficiency and reliability. This finding is reinforced by later research from Thaker et al. (2020) highlighting the role of competitive pricing, and Nurhayati et al. (2021) demonstrating the increasing importance of technological accessibility in attracting and retaining non-Muslim customers. Knowledge and understanding represent another crucial theme, with studies showing variable levels of product awareness among non-Muslim customers. Musse (2015) identified significant challenges with Arabic terminology, a finding later corroborated by Pratiwi and Affandy (2020), while El Ashfahany et al. (2023) documented the evolution of understanding over time.

Analysis of knowledge transfer mechanisms reveals both direct and indirect pathways through which non-Muslim customers engage with Islamic banking principles. Direct information channels include product documentation, marketing materials, and staff interactions, while indirect learning pathways encompass transaction experiences and exposure to Islamic financial principles through regular banking activities. Institutional initiatives, such as educational campaigns and community engagement programs, play a crucial role in facilitating this knowledge transfer. The research identifies several barriers to religious understanding, including language and terminology challenges, as highlighted by Musse (2015), and various misconceptions and prejudices. However, enablers such as quality service delivery and educational initiatives have been shown to mitigate these challenges effectively.

### **Integration of Findings**

The integration of quantitative and qualitative findings from the reviewed literature reveals several significant patterns in the relationship between Islamic banking and *da'wah*. Quantitative studies, particularly those employing structural equation modeling like Wan Omar and Abdul Rahim (2016) and survey-based research by Thaker et al. (2020), demonstrate strong correlations between service quality, knowledge transfer, and non-Muslim customer engagement. These findings are complemented by qualitative insights from studies such as Nurhayati et al. (2021), which provide deeper understanding of the psychological and social factors influencing non-Muslim customers' engagement with Islamic banking principles.

The synthesis of findings indicates that successful religious knowledge transfer through Islamic banking operates on multiple levels. At the operational level, studies by Mustapha et al. (2022) and El Ashfahany et al. (2023) demonstrate that effective service delivery creates opportunities for natural exposure to Islamic principles. This exposure, when combined with appropriate educational initiatives and clear communication strategies, facilitates greater understanding of Islamic financial concepts among non-Muslim customers. The research also reveals a progressive evolution in non-Muslim customers' understanding, moving from basic awareness of Islamic banking products to deeper appreciation of underlying ethical and religious principles.

The theoretical implications of these integrated findings are substantial. First, they suggest a need to expand existing models of religious knowledge transfer to incorporate financial service contexts. Studies by Saiti et al. (2022) and El Ashfahany et al. (2023) demonstrate how the Theory of Planned Behavior can be effectively adapted to explain non-Muslim engagement with Islamic banking principles. Second, the findings support the development of new theoretical frameworks that better account for the indirect nature of religious knowledge transfer through business transactions. Third, the research highlights the importance of incorporating cultural and social factors into models of religious understanding, as demonstrated by comparative studies across different geographic regions.

Practical applications of these integrated findings are equally significant. Islamic banks can utilize these insights to develop more effective strategies for engaging non-Muslim customers while maintaining their religious principles. The research suggests that focusing on operational excellence creates natural opportunities for religious knowledge transfer, without the need for explicit religious messaging. Furthermore, the findings indicate that addressing language and terminology barriers, as identified by Musse (2015) and Pratiwi and Affandy (2020), can significantly enhance non-Muslim customers' understanding of Islamic banking principles.

## **IMPLICATIONS AND RECOMMENDATIONS**

### **Theoretical Contributions**

The findings of this research make several significant theoretical contributions to the understanding of Islamic banking's role in *da'wah* and religious knowledge transfer. The evolution of *da'wah* methodology framework needs to be reconsidered in light of the findings that demonstrate the effectiveness of indirect knowledge transfer through business interactions. Traditional *da'wah* frameworks, which often emphasize direct religious messaging, can be enhanced by incorporating insights from studies such as Thaker et al. (2020) and El Ashfahany et al. (2023), which demonstrate how professional service delivery and customer satisfaction create natural pathways for religious understanding.

The development of Islamic finance theory benefits substantially from the integrated findings of this research. Mustapha et al. (2022) and Saiti et al. (2022) highlight the need to expand theoretical frameworks beyond traditional Islamic finance principles to incorporate cross-cultural and interfaith dimensions. The research suggests that Islamic finance theory should evolve to better account for the dual role of Islamic banks as both financial institutions and channels for religious understanding. This theoretical enhancement is particularly important, given the findings from Wan Omar and Abdul Rahim (2016) showing how non-Muslim customers' perceptions of Islamic banking are shaped by both operational and religious factors.

The research also contributes to the development of cross-religious interaction models. The findings from multiple studies, including Pratiwi and Affandy (2020) and Nurhayati et al. (2021), suggest the need for new theoretical frameworks that can better explain how religious knowledge transfers through

professional and commercial interactions. These models should account for the various factors identified in the research, including service quality, trust building, and cultural sensitivity, while acknowledging the role of indirect learning processes in fostering interfaith understanding.

### **Practical Implications**

The research findings have significant practical implications for Islamic financial institutions. Based on studies by Abdullah et al. (2012) and Selamat and Abdul-Kadir (2012), clear guidelines emerge for banks seeking to engage non-Muslim customers effectively. These guidelines should emphasize the importance of operational excellence as a foundation for building trust and understanding. Hariyana and Arsyianti (2019) and Thaker et al. (2020) suggest that Islamic banks should focus on developing comprehensive staff training programs that balance professional service delivery with appropriate religious knowledge sharing.

Policy recommendations derived from this research are particularly relevant for regulatory bodies and Islamic banking institutions. Studies by Baba and Lang (2012) and Bin et al. (2017) highlight the importance of developing balanced regulatory frameworks that maintain Islamic banking principles while ensuring accessibility to non-Muslim customers. Recent research by El Ashfahany et al. (2023) on the other hand suggests that policies should focus on enhancing transparency and understanding of Islamic banking products while maintaining sensitivity to diverse religious perspectives.

Religious literacy enhancement strategies emerge as a crucial area for practical application. The research indicates that successful knowledge transfer requires a multi-faceted approach. Musse (2015) and Razimi and Romle (2017) in their studies highlight the importance of developing clear, culturally sensitive educational materials to explain Islamic banking concepts without overwhelming customers with religious terminology. Recent work by Azman et al. (2024) suggests that digital platforms and modern communication channels can be effectively utilized for enhancing religious literacy among non-Muslim customers.

### **Future Research Directions**

Several significant research gaps emerge from this comprehensive review. First, there is a need for more longitudinal studies examining how non-Muslim customers' understanding of Islamic principles evolves over time through their banking relationship. While studies like Thaker et al. (2020) provide valuable insights into customer loyalty, longer-term studies of religious understanding development are lacking. Second, as highlighted by Saiti et al. (2022), there is a need for more comparative studies across different cultural and religious contexts to better understand how Islamic banking principles are received in various settings.

Methodological improvements for future research are suggested by several studies. The work of El Ashfahany et al. (2023) underscores the value of mixed methods approaches in understanding both the quantitative and qualitative aspects of religious knowledge transfer. Future studies could benefit from more sophisticated analytical techniques and larger sample sizes, as suggested by Mustapha et al. (2022). Additionally, research methodologies should be adapted to better capture the indirect nature of religious knowledge transfer through banking interactions.

Geographic expansion possibilities for future research are significant. While Malaysia has been a focal point of research, as evidenced by numerous works including Abdullah et al. (2012) and Wan Omar and Abdul Rahim (2016), other regions present valuable opportunities for research. Studies by Pratiwi and Affandy (2020) in Indonesia and Saiti et al. (2022) in Nigeria illustrate the value of expanding research into different geographic and cultural contexts. Future studies should particularly focus on regions with emerging Islamic banking sectors and diverse religious populations.

## CONCLUSION

The analysis of research from 2012 to 2024 provides significant insights into the role of Islamic banking in facilitating religious understanding among non-Muslim customers. Key findings demonstrate that effective *da'wah* through Islamic banking operates primarily through indirect channels, with service quality and operational excellence serving as foundational elements for building trust and understanding. The research shows a clear evolution in both theoretical approaches and practical implementation strategies over the studied period.

This study contributes to the body of knowledge in the field of Islamic banking and religious understanding. First, it demonstrates the effectiveness of professional service delivery as a channel for religious knowledge transfer. Second, it highlights the importance of balancing operational excellence with appropriate religious education. Third, it provides evidence for the value of indirect approaches to religious understanding through business interactions.

However, the current research is not without its limitations. Much of the existing literature is concentrated on specific geographic regions, particularly Malaysia, limiting the generalizability of findings to other contexts. Additionally, the predominance of cross-sectional studies limits understanding of long-term knowledge transfer processes. Future research should address these limitations through expanded geographic coverage and longitudinal studies.

To address these limitations, future research should focus on several key areas. They can prioritize on longitudinal studies of religious understanding development among non-Muslim customers. Comparative studies across different cultural and religious contexts are also essential in providing valuable insights. Additionally, research into the role of digital technology in facilitating religious understanding through banking interactions can guide future researcher toward important and fruitful avenues of investigation.

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