

Beyond Technology Acceptance in Islamic Banking: A Systematic Literature Review of Digital Utility, Security, and Financial Literacy

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Abstract

Fifteen years of digital innovation have washed through Islamic banking, yet the research conversation still turns on whether customers intend to adopt a service, not on what they become once they have. We synthesise the evidence on three constructs that acceptance work tends to pool: digital utility, security, and financial literacy in Shariah-compliant digital banking. The review follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 protocol: 171 records were identified through database searching, citation chaining, and a targeted historical supplement, and 164 peer-reviewed studies published between 2011 and 2025 passed inclusion. Analysis ran in two layers, a keyword map of the whole corpus and a full-text thematic synthesis of the fifty most relevant studies. The layers converge on an asymmetry that acceptance models miss. Security behaves as a hygiene-type condition, building institution-based trust while educating nobody; platform utility works developmentally, its repeated use accumulating into financial literacy. We formalise the two routes as the Asymmetric Digital Engagement Framework, join institution-based trust theory with social cognitive theory, and convert the asymmetry into testable hypotheses for Shariah-compliant markets. Banks and regulators should treat security assurance and capability-building design as separate instruments rather than substitutes.

Keywords: Islamic Banking, Financial Technology, Financial Literacy, Digital Security, Technology Acceptance

Introduction

Islamic banking is living through its biggest technological upheaval since the industry reached commercial scale. Mobile apps, digital wallets, Shariah-compliant robo-services, branchless models: all of them have moved from the margins of Islamic financial institutions into the operational core. The scholarship followed, and fast, for of the 164 studies assembled for this review, 152 appeared between 2022 and 2025 (Alshater et al., 2022; Aysan & Unal, 2023;

Breidbach et al., 2019). Anyone who has watched the field grow will welcome that volume. Where it is heading is a harder question.

Direction matters, because the literature has by and large imported its questions wholesale from the technology acceptance tradition. The Technology Acceptance Model (TAM) (Davis, 1989), the Theory of Planned Behaviour (Ajzen, 1991), and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003) all pose one fairly narrow question: which perceived attributes of a technology make a user form an intention to adopt it? Islamic banking scholarship has pursued that question diligently, with religiosity, Shariah compliance perception, and trust each bolted onto the standard construct inventory in turn (Hassan et al., 2023; Mansour, 2019; Shaikh et al., 2020; Suhartanto et al., 2019). Somewhere along the way, though, the question itself became the field's ceiling. Intending to use a service and becoming competent with it are different things. A customer who trusts a digital platform enough to register has not thereby learned what a wakalah mandate does, how profit-sharing risk differs from a fixed deposit, or why a Shariah board exists at all. Acceptance research, at bottom, measures the doorway. What happens in the room behind it is somebody else's problem.

That framing leaves at least three blind spots. Security, for one, gets treated as just another antecedent of adoption, even though theory suggests it works through an entirely different mechanism, the production of institution-based trust (McKnight et al., 2002; Zucker, 1986). Financial literacy, for another, usually enters the models as a control variable or an external moderator, not as something the digital platform itself might produce. Most consequentially, no systematic account exists of whether security and utility play asymmetric roles in users' cognitive development, or whether, to put it plainly, security calms users while utility educates them. This is not academic hair-splitting. How Islamic banks allocate investment, how regulators sequence consumer protection against financial education policy, and how scholars model long-run engagement rather than first-use intention: all of it turns on the answer.

So this review pursues three questions. How has technology-acceptance research evolved, and saturated, within Islamic banking scholarship (RQ1)? What roles do security and trust play in digital Islamic banking engagement (RQ2)? And how does platform utility relate to users' financial literacy and capability development (RQ3)? To answer them, we synthesise 164 peer-reviewed studies published between 2011 and 2025, identified under the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 statement and analysed through a deliberately two-layered design: transparent, keyword-driven mapping of the full corpus first, then full-text thematic synthesis of the fifty studies ranked most relevant to the research questions.

Accordingly, the review pursues the following objectives:

- To map how technology-acceptance research has evolved and saturated within Islamic banking scholarship, establishing the corpus's publication, geographic, and methodological profile (RQ1).
- To examine the roles of security and trust in digital Islamic banking engagement, and to specify the functional form of the security–trust relationship (RQ2).

- To analyse how platform utility relates to users' financial and Shariah literacy, and to identify the mechanisms through which usage is converted into capability (RQ3).
- To synthesise the resulting evidence — through institution-based trust theory and social cognitive theory — into a testable framework and a prioritised research agenda.

In outline, the contribution is threefold. The review offers the first corpus-level systematic map of this literature, and the field that map discloses is young, thin on hard evidence, heavily concentrated in a handful of markets, and accelerating fast. The map is then read against two under-used theoretical lenses, institution-based trust theory and social cognitive theory, to advance an asymmetric account of digital engagement in which security builds trust and utility builds literacy. Finally, the Asymmetric Digital Engagement Framework distilled from that reading converts the asymmetry into falsifiable hypotheses, handing the field the empirical research programme it currently lacks. The argument runs from theoretical background through method to findings, discussion, and a prioritised research agenda.

Theoretical Background

The Acceptance Tradition and Its Islamic Extensions

Start with the acceptance tradition. Its founding claim is disarmingly simple: perceived usefulness and perceived ease of use jointly determine behavioural intention (Davis, 1989). Four decades of elaboration have since layered on subjective norms, facilitating conditions, and effort and performance expectancies (Ajzen, 1991; Venkatesh et al., 2003), along with, in e-commerce settings at least, trust as a parallel determinant of transacting online (Gefen et al., 2003). Measurement discipline has always been the tradition's strength. What it has never managed, and its own authors increasingly concede the point, is to explain much of the variance in sustained, sophisticated usage; behavioural intention, the workhorse criterion, tends to run out of steam shortly after registration. Reviewing the mobile banking adoption literature some years ago, Shaikh & Karjaluoto (2015) reached much the same verdict: acceptance models dominate the evidence base, and post-adoption behaviour remains thinly theorised.

Islamic banking scholarship, in fact, arrived early. Studies of Islamic financing intention in Malaysia were running attitude and norm models before fintech existed as a word (Amin et al., 2011; Echchabi & Olaniyi, 2012). When mobile and digital services appeared, the imported models arrived alongside them: TAM extended with religiosity (Suhartanto et al., 2019), TAM extended with trust and Shariah compliance perception (Hasyim et al., 2022; Rohmah et al., 2022; Shaikh et al., 2020), the DeLone and McLean information system success model (Mansour, 2019), innovation diffusion factors (Hayat & Hameed, 2024; Shaikh & Amin, 2024a), and UTAUT variants for Islamic mobile fintech (Hassan et al., 2023; Ibrahim et al., 2024; Rizqi Febriandika et al., 2023). The accumulation is impressive. The pattern inside it, less so. Each study adds a moderator, and very few ask whether the dependent variable itself, intention, is the right destination. The field's own reviewers have started saying so out loud, pointing to the dominance of cross-sectional intention studies and the scarcity of usage-intensity and capability outcomes (Albuainain & Ashby, 2025; Bahida et al., 2024; Maniam, 2024; Sari, 2025).

Trust as an Institutional Baseline

A second tradition explains something else: why people transact with institutions they cannot inspect. Institution-based trust is produced by signals of structural assurance, such as regulation, certification, and repeatable procedure, rather than by personal familiarity (McKnight et al., 2002; Zucker, 1986). E-commerce research absorbed the insight a generation ago, treating trust as a distinct belief system that can precede and condition judgements of usefulness (Gefen et al., 2003). Islamic banking adds a culturally specific layer on top, because trust in an Islamic institution has historically flowed through scholarly authority, Shariah boards, and fatwa governance (Arifin et al., 2025; Azhara et al., 2025; Sadek et al., 2025). Across the empirical literature on Islamic fintech, meanwhile, the same configuration keeps turning up: perceived risk, perceived security, and trust interlock as the gatekeeping triad of adoption (Ali et al., 2021; Alkhwaldi et al., 2022; Bouteraa et al., 2025; Irimia-Diéguez et al., 2023; Margie et al., 2024). The functional form of that relationship, however, has gone unexamined. Trust research outside the Islamic context hints at a threshold, in that deficiencies destroy trust abruptly while surpluses add rather little (McKnight et al., 2002). That behavioural signature, as the findings will show, is what separates security from every other construct in the acceptance inventory.

Financial Literacy as Capability, Not Covariate

Knowledge, in the financial literacy literature, is an economic capability with measurable welfare consequences, and on that score the evidence is substantial: literacy predicts wealth accumulation, debt avoidance, and retirement preparedness (Lusardi & Mitchell, 2014). Within Islamic finance the construct has been widened to include Shariah literacy, by which we mean knowledge of the contract forms, the prohibitions, and the governance structures that set Islamic products apart (Benjamin et al., 2024; Gumilar et al., 2024; Hijrah et al., 2025). The observation that matters for this review is directional. Acceptance-anchored studies treat literacy as an input, on the logic that literate users are more likely to adopt. An older psychological tradition reverses the arrow. Social cognitive theory tells a rather different story about how capability forms: people build it through mastery experience, through guided engagement with progressively demanding tasks, with self-efficacy and outcome expectations doing the carrying (Bandura, 1986; Bandura, 2001; Compeau & Higgins, 1995). If a digital banking platform is an environment for repeated, scaffolded financial action, and it is hard to see it as anything else, then platform utility is not merely a persuasion device. It is, quite literally, a learning technology. Curiously, the two literatures have rarely been made to speak to one another. In Islamic banking, where the literacy deficit spans both the financial and the Shariah dimensions, their conversation is unusually consequential (Hasanah et al., 2025; Napitupulu & Putri, 2025).

A Two-Factor Reading of Digital Banking Attributes

Classical motivation research drew a distinction long ago between hygiene factors, whose absence produces dissatisfaction but whose presence does not itself generate growth, and motivators, whose presence does drive development (Herzberg et al., 1959). Mapped onto digital banking attributes, the distinction is direct, and so far as we can establish it has gone unexploited in the Islamic finance literature. Perceived security, privacy protection, and compliance assurance plausibly operate as hygiene-type conditions: fail, and engagement dies; succeed, and the user learns nothing. Perceived usefulness and functional depth behave as growth conditions instead, each meaningful use episode compounding into knowledge and

self-efficacy. Read this way, the acceptance tradition has been pooling two constructs with opposite behavioural signatures into a single linear prediction model. Separating them is the theoretical task this review takes on.

Methodology

How the Review Was Designed and Reported

We ran this as a systematic literature review and report it in line with the PRISMA 2020 statement (Page et al., 2021). Why systematic rather than narrative? Two reasons. The corpus is large, recent, and dispersed across regional journals that narrative reviews habitually miss, and only an exhaustive, reproducible search can map it. Beyond that, the review's central claim, that security and utility play asymmetric roles, needs an account of the weight and quality of evidence on each side of the comparison, and that demands structured extraction rather than selective illustration. The review was not externally preregistered, and we say so plainly. The search log, the screening decisions, and the extraction rules are documented in this article and in the supplementary appendix, so the whole process can be audited and repeated.

Search Strategy

Three identification routes were combined. Database searching in Scopus, Web of Science, and Google Scholar applied the string: ("Islamic banking" OR "Islamic finance" OR shariah bank*) AND (fintech OR "digital banking" OR "mobile banking" OR "digital financial service") AND ("financial literacy" OR literacy OR trust OR security OR risk OR acceptance OR adoption OR TAM OR UTAUT), restricted to the 2010 to 2026 window; this route returned 117 records. Backward and forward citation chaining from the anchor studies, tracing the reference lists of core papers and then following citing works forward, added another 52. Finally, we ran a targeted supplementary search of the pre-2019 literature to test whether the field's apparent recent vintage was an artefact of the query design, and this route contributed the two historical anchors in the corpus (Amin et al., 2011; Echchabi & Olaniyi, 2012). Between them, the three routes identified 171 records. Full search strings, filters, and per-route counts are reported in the results and in the PRISMA flow diagram (Figure 1).

Eligibility Criteria

Criteria were fixed before screening and applied uniformly (Table 1). The unit of inclusion was the peer-reviewed journal article or scholarly book chapter addressing Islamic banking or Islamic finance in digital or technological settings, with substantive content on at least one of the three focal constructs: acceptance and use, security and trust, or financial literacy. No language restriction was imposed at screening. What the search architecture returned was predominantly English-language and Bahasa Indonesia scholarship, plus two records in other languages, one in Urdu and one in Russian; both were retained on the strength of verifiable bibliographic metadata, with their contribution to the synthesis limited accordingly. Records that could not be verified, preprints, editorials, and working papers were excluded on verifiability grounds, a rule consistent with the review's requirement that every included study carry a resolvable digital object identifier.

Table 1

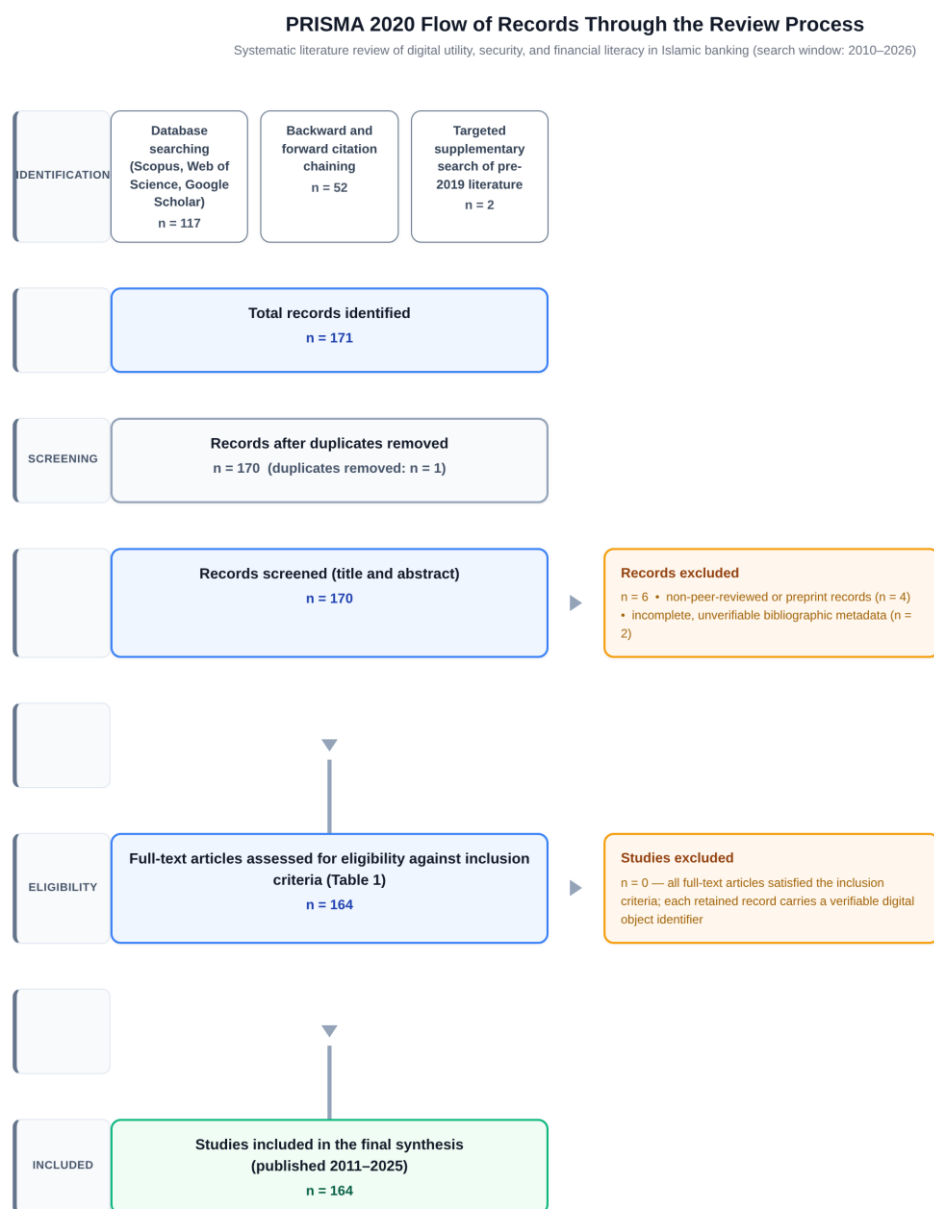
Inclusion and exclusion criteria

Dimension	Inclusion criteria	Exclusion criteria
Context	Islamic banking, Islamic finance, or Shariah-compliant fintech settings, including Islamic windows of conventional banks	Conventional banking or fintech settings with no Islamic dimension
Phenomenon	Digital or technological service delivery (fintech, digital or mobile banking, digital payments, blockchain, AI-based services) intersecting with at least one focal construct: acceptance and use, security and trust, or financial literacy	Purely theological or jurisprudence treatments without a banking practice dimension; purely technical infrastructure papers without behavioural content
Publication type	Peer-reviewed journal articles and scholarly book chapters, together with verifiable scholarly records carrying resolvable digital object identifiers, including registered review protocols and author-version records that constitute the current version of record	Editorials, conference abstracts, working papers, and records without verifiable bibliographic metadata
Time window	Published 2010 to 2026	Records outside the window (none occurred)
Language	No restriction at screening; synthesis drawing primarily on English and Bahasa Indonesia full texts	Full texts whose contribution could not be verified beyond metadata (two records retained with limited synthesis value)
Method	Empirical (quantitative or qualitative), review, bibliometric, or conceptual studies	None excluded on method; the distribution itself is reported as a finding

Note. The table reports review-generated classifications; n denotes the number of studies, and percentages are of the full corpus (N = 164) unless stated otherwise.

Screening and Selection

We screened on titles first, then abstracts, then full texts. The combined pool of 171 records contained one duplicate, which left 170 unique records entering title and abstract screening. Six records fell out at that stage, four of them non-peer-reviewed or preprint items and two with bibliographic records that could not be verified. The remaining 164 records proceeded to full-text eligibility assessment, and all 164 satisfied the criteria of Table 1; the screening funnel is reported in Figure 1. One point deserves plain statement. The absence of full-text exclusions reflects the fact that relevance filtering occurred earlier, at the identification stage, through tightly scoped queries and relevance-ranked citation chaining, not any permissiveness in the eligibility rule. Within the included corpus, the fifty studies ranked highest on relevance to the three research questions, identified through relevance scoring of the assembled pool, were carried forward to full-text deep reading (Figure 1, note).



Note: Within the 2010–2026 search window, no study published before 2011 and no study dated 2026 satisfied the inclusion criteria; the corpus-level synthesis therefore spans 2011–2025. Of the 164 included studies, 50 highest-relevance studies were subjected to full-text thematic deep reading (2018–2025 publication window).

Figure 1 PRISMA 2020 flow diagram: how the 171 identified records became the 164 studies included in the synthesis.

Data Extraction and Analytical Strategy

Analytically, the review worked in two layers, a design chosen to hold descriptive breadth and interpretive depth inside a single accountable frame. Layer one mapped the full corpus of 164 studies through structured extraction of bibliographic fields and transparent keyword-based thematic coding of titles: each title was classified against a fixed keyword dictionary spanning seven themes (digital innovation context; acceptance and behavioural modelling; financial inclusion and micro, small, and medium enterprise (MSME) empowerment; security, privacy, and regulatory governance; digital and Shariah financial literacy; Maqasid al-Shariah and ethical integration; ESG and sustainable finance). The rules are mechanical; they are also

reproducible, and the supplementary appendix states them in full, listing every study with its classification. Layer two then applied the six-phase thematic analysis procedure of Braun & Clarke (2006) to the fifty deep-reading studies, moving from familiarisation through coding, theme construction, review, definition, and reporting, with the themes refined against the three research questions. Extraction fields are summarised in Table 2. Because the corpus mixes empirical, review, and conceptual designs, meta-analytic pooling was neither appropriate nor attempted; the synthesis is thematic, with the distributional evidence of layer one disciplining the interpretive claims of layer two.

Table 2

Data extraction fields

Field group	Fields extracted
Study identity	Authors, year, title, source journal or book series, DOI, publication type, language of title
Context	Market or country focus where reported in title or metadata; institutional setting (Islamic bank, Islamic window, Shariah fintech)
Method family	Empirical quantitative; review, bibliometric, or content analysis; conceptual or qualitative descriptive
Content markers	Presence of acceptance or behavioural modelling content; security, privacy, or trust content; literacy content; inclusion or MSME content; Maqasid or ethical content; ESG content
Synthesis fields (deep-reading subset only)	Theoretical framework, construct roles (antecedent, mediator, moderator, outcome), evidence direction, stated limitations, stated future research directions

Note. The table reports review-generated classifications; n denotes the number of studies, and percentages are of the full corpus (N = 164) unless stated otherwise.

Appraising the Included Studies

Standard appraisal kits, the Mixed Methods Appraisal Tool among them, presuppose a corpus of primary empirical studies. This corpus is not that. Roughly three quarters of it is conceptual, descriptive, or review material, so any single instrument would misfire. Appraisal was therefore adapted to the material at hand. Each study was assessed for reporting transparency, methodological clarity, and metadata verifiability, and the method-family distribution itself was treated as an appraisal finding, reported in the results as evidence of the field's empirical thinness. The adaptation is a limitation as much as a choice, and we return to it below.

Results*Corpus Profile*

Once screening closed, the corpus stood at 164 studies: 157 journal articles (95.7 per cent) and 7 book chapters (4.3 per cent), spread across 89 distinct journals and book series named in the compiled database, with journal, volume, and page metadata for the remaining records recovered through Crossref registry lookup during reference verification. Publication is heavily concentrated in time (Figure 2, Table 3). Two historical anchors appear in 2011 and 2012 (Amin et al., 2011; Echchabi & Olaniyi, 2012); then the record falls silent, with no study published between 2013 and 2018 satisfying the inclusion criteria. The intersection of Islamic

banking, digital technology, and the three focal constructs was, as a research space, effectively unpopulated until fintech discourse matured. Publication resumes at a trickle across 2019 to 2021 (ten studies), picks up in 2022 (fifteen), and then compounds: 28 studies in 2023, 45 in 2024, and 64 in 2025. In all, 137 studies, or 83.5 per cent, appeared within 2023 to 2025. A field this young and this steep in its growth curve is a field whose foundational claims are still being set, which is exactly why a systematic account is timely.

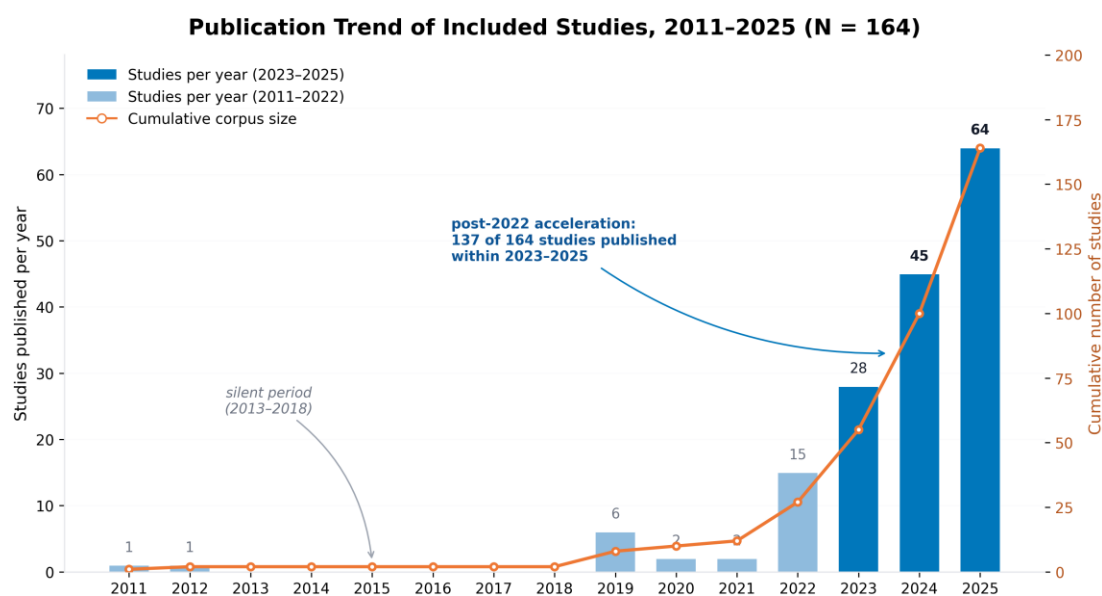


Figure 2. Publication trend of included studies, 2011-2025 (N = 164). The silent period of 2013-2018 and the post-2022 acceleration together frame the field's research agenda.

Table 3

Descriptive profile of the included corpus (N = 164)

Attribute	Category	n	%
Publication type	Journal article	157	95.7
-	Book chapter	7	4.3
Language of title	English	102	62.2
-	Bahasa Indonesia	60	36.6
-	Other	2	1.2
Method family	Conceptual / qualitative / descriptive	123	75.0
-	Review / bibliometric / content analysis	26	15.9
-	Empirical quantitative	15	9.1
Publication year	2011-2012 (historical anchors)	2	1.2
-	2013-2018 (silent period)	0	0.0
-	2019-2021	10	6.1
-	2022	15	9.1
-	2023	28	17.1
-	2024	45	27.4
-	2025	64	39.0

Note. Method family was assigned through transparent title-keyword rules (supplementary Appendix A) and is a conservative classification: studies whose titles do not announce their design are classified as conceptual or descriptive. Counts for empirical quantitative work are therefore lower bounds, and the strand is dominated by acceptance modelling, with literacy outcomes estimated in cross-sectional, descriptive, or regional designs rather than user-level longitudinal ones.

Two further profile features deserve comment. The corpus is, first, bilingual to a degree that regional reviews routinely understate: 60 titles (36.6 per cent) are in Bahasa Indonesia, reflecting where practical Islamic fintech deployment actually concentrates, while 102 (62.2 per cent) are in English; the two remaining titles, one in Urdu and one in Russian, were retained on the strength of verifiable bibliographic metadata alone. Second, and analytically more consequential, the method mix is dominated by conceptual and descriptive work, 123 studies (75.0 per cent), against 26 review or bibliometric studies (15.9 per cent) and only 15 empirical quantitative studies (9.1 per cent). For a field whose flagship theories are survey models of behaviour, the scarcity of survey evidence in this particular corpus is a striking inversion. Nor is the empirical deficit a peripheral curiosity. It is the condition that leaves the asymmetry question unanswerable at present, as the thematic findings show.

Thematic Map of the Corpus

Between them, Figure 3 and Table 4 present the two-layer thematic distribution. Layer one maps all 164 studies through title-keyword coding; layer two reports the full-text thematic coding of the 50 deep-reading studies. Do the two layers agree? Not quite, and the disagreement is the instructive part. At title level, digital innovation vocabulary dominates, with 116 titles (70.7 per cent) referencing fintech, digital transformation, or specific technologies and 43 (26.2 per cent) referencing acceptance or behavioural modelling; security, privacy, and regulatory governance appear in only 18 titles (11.0 per cent), and literacy in 19 (11.6 per cent). At full-text level the picture rebalances. Among the 50 deep-reading studies, 38 (76.0 per cent) engage substantively with cybersecurity, privacy, or regulatory risk, and 32 (64.0 per cent) engage with digital or Shariah financial literacy. We read the divergence itself as a finding: security and literacy are treated as background anxieties and contextual conditions rather than as headline research objects. They pervade the field's full texts while staying nearly absent from its titles, which is the profile one expects of constructs a field relies on without interrogating. Inclusion and MSME empowerment is the strongest full-text theme (42 of 50 studies, 84.0 per cent), consistent with the sector's policy self-understanding, and Maqasid al-Shariah integration appears in 25 (50.0 per cent) (Aziz et al., 2023; Nurfalalah & Rusydiana, 2019; Setiawan et al., 2025).

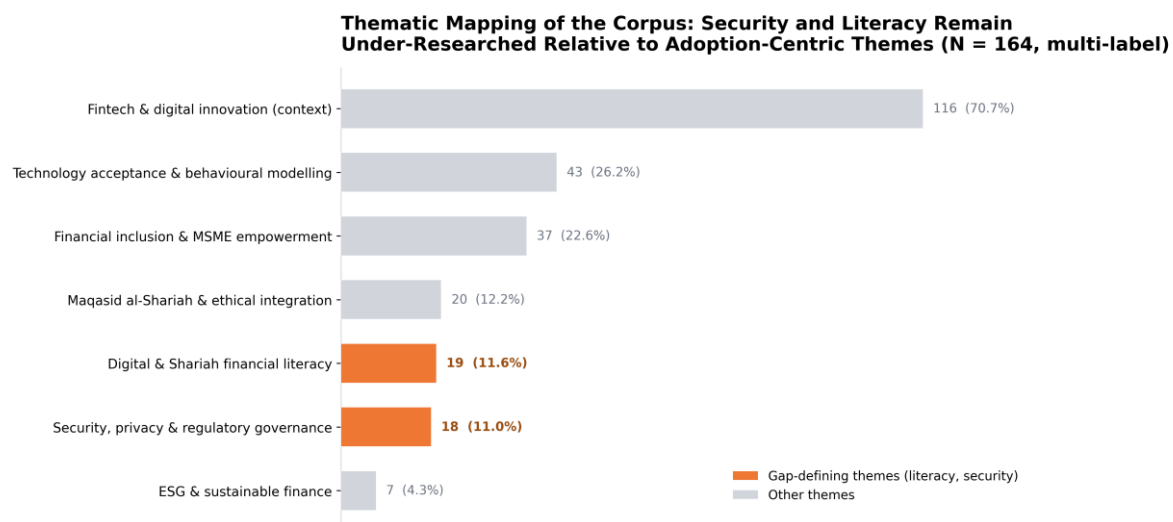


Figure 3. Thematic mapping of the corpus through title-keyword coding (N = 164; multi-label classification). Highlighted bars mark the gap-defining themes: digital and Shariah financial literacy, and security, privacy, and regulatory governance.

Table 4

Thematic distribution across the two analytical layers

Theme	Layer 1: Full - corpus, title- keyword coding (N = 164)		Layer 2: - Deep-reading subset, full- text coding (n = 50)	
-	n	%	n	%
Digital financial inclusion and MSME empowerment	37	22.6	42	84.0
Cybersecurity, privacy, and regulatory governance	18	11.0	38	76.0
Digital and Shariah financial literacy	19	11.6	32	64.0
Maqasid al-Shariah and ethical integration	20	12.2	25	50.0
Technology acceptance and behavioural modelling	43	26.2	18	36.0
ESG and sustainable finance	7	4.3	12	24.0
Fintech and digital innovation (context theme)	116	70.7	-	-
General Islamic banking content (residual)	16	9.8	-	-

Note. The table reports review-generated classifications; n denotes the number of studies, and percentages are of the full corpus (N = 164) unless stated otherwise.

Theme 1: The Dominance and the Limits of Acceptance Research

Answering RQ1, the first theme traces the field's historical arc: foundational attitude and norm studies before the fintech era (Amin et al., 2011; Echchabi & Olaniyi, 2012), early mobile-banking extensions blending TAM with religiosity and information system success models (Mansour, 2019; Suhartanto et al., 2019), a consolidation phase in which extended TAM variants became the default template (Hasyim et al., 2022; Kusuma et al., 2022; Muttaqien et al., 2023; Rohmah et al., 2022; Shaikh et al., 2020; Sudarsono et al., 2022), and finally a reflexive phase in which the field reviews itself and registers the pattern (Albuainain & Ashby, 2025; Bahida et al., 2024; Dawood et al., 2022; Maniam, 2024; Sari, 2025; Uula et al., 2022). The corpus's most heavily cited adoption study, the extended TAM analysis of Malaysian users by Shaikh et al. (2020), stands as the tradition's local high-water mark, and its citation weight relative to everything published since is itself a measure of how little the paradigm has moved.

Read critically, the saturation shows three signatures. Construct repetition comes first: perceived usefulness, ease of use, trust, and religiosity recur across studies with limited incremental explanation, and meta-analytic-style observations within the field's own reviews report diminishing returns (Bahida et al., 2024; Sari, 2025). Intention-behaviour slippage comes second: the dependent variable is almost uniformly behavioural intention, captured cross-sectionally, with usage intensity, continuance, and capability outcomes rare, a gap the field's reviewers concede explicitly (Albuainain & Ashby, 2025; Maniam, 2024). Design concentration comes third: the quantitative studies cluster on consumer samples in single markets, disproportionately Malaysia, Jordan, and Indonesia, with student and convenience samples common (Abdurrahman et al., 2025; Hassan et al., 2023; Irimia-Diéguez et al., 2023; Rizqi Febriandika et al., 2023; Wahyuningsih et al., 2025). Continuance research does exist, for Islamic digital banks and peer-to-peer financing (Marhadi et al., 2024; Zulaikha & Faricha, 2025), but it inherits the same antecedent logic. Taken together, this is a literature that can predict registration with growing precision while saying almost nothing about what users become after they register. That silence is what sets up the second and third themes.

Small as it is, the quantitative strand can be inventoried in a sentence, and the inventory is revealing. Ten of its fifteen studies estimate acceptance or usage equations on consumer samples: adoption determinants for Islamic mobile banking and fintech in Indonesia, Jordan, and Malaysia; e-payment usage intentions moderated by financial literacy; internet-only Islamic bank acceptance; and decisions to save at sharia digital banks (Agustina & Riyanto, 2023; Alnsour et al., 2023; Alsmadi, 2024; Arifin et al., 2023; Hassan et al., 2023; Mulazid, 2024; Rizqi Febriandika et al., 2023; Shaikh & Amin, 2024b; Wahyuningsih et al., 2025; Yusfiarto et al., 2024). The remainder estimate effects of digitalisation on literacy, inclusion, and service development in Indonesian settings (Cintya & Laily, 2024; Julaika & Febriyanti, 2025; Ma & Amsari, 2024; Yasin et al., 2021), alongside the historical anchor study of Islamic financing intention Amin et al. (2011). Size aside, the pattern inside the strand matters as much. The predictors rotate, from usefulness and ease to trust, religiosity, and facilitating conditions, but the criterion is almost always intention at a single point in time; the samples are consumers in single markets; the estimation is variance-based. Not one of them follows users beyond adoption.

Theme 2: Security as a Trust Baseline

Theme two answers RQ2. Across the corpus, security content takes a consistent form: perceived security, perceived risk, privacy assurance, and cybersecurity threat are modelled as antecedents of trust, which in turn predicts attitude, intention, or satisfaction. The pattern holds in the quantitative work (Ali et al., 2021; Alkhwalidi et al., 2022; Irimia-Diéguez et al., 2023; Margie et al., 2024; Qulaibah et al., 2025; Wahyuningsih et al., 2025) and repeats in the qualitative and conceptual analyses, where cybersecurity, data breaches, fraud, and phishing are catalogued as the standing risks of digital Islamic finance (Arifin et al., 2025; Aysan & Unal, 2023; Fatimah & Ludfi, 2024; Hapiyah et al., 2024; Hendarti et al., 2024; Mulyana et al., 2024; Nawasabila et al., 2025; Pradini & Faozan, 2023; Vertiwi & Rahayu, 2025; Vince, 2025). Regulatory fragmentation and standardisation gaps are consistently identified as the institutional complement to technical security, amplifying the trust problem across jurisdictions (Hui et al., 2019; Kanwal et al., 2023; Osmanov et al., 2025; Sadek et al., 2025; Zulhilmi & Husna, 2025). Shariah governance adds a distinctive layer of its own: compliance assurance functions as a parallel security signal, so that perceived non-compliance operates as a category of breach, with consequences for trust that the literature treats as comparable in severity to data misuse (Azhara et al., 2025; Haridan et al., 2020; Rahim et al., 2019; Sadek et al., 2025).

What has the literature not done? It has not examined what security assurance produces beyond the decision to transact. No study in the corpus treats security infrastructure as an educational input, and none models trust as anything other than a gateway state. The deep-reading evidence sharpens the point. Trust is described as foundational, as the platform on which adoption decisions rest (Benjamin et al., 2024; Bouteraa et al., 2025; Maniam, 2024); security interventions are described as necessary safeguards; and consumer literacy about security itself is lamented as low, with phishing awareness and scam-recognition deficits documented across markets (Mawahdah et al., 2025; Pradini & Faozan, 2023; Vince, 2025). That is the signature of a hygiene-type condition. When assurance fails, engagement collapses; when it holds, users stop noticing it, and nothing gets learned either way. Security research in this field, in other words, is calibrated to the height of a threshold and has nothing to say about learning curves. The asymmetry claim begins here. Its second half follows.

Theme 3: Platform Utility as a Literacy Driver

Theme three covers RQ3, and the evidence it draws on is thinner, later, and directionally revealing. A first cluster of studies establishes the association: digital service usage and literacy levels move together. Indonesian analyses of sharia digital services report that digital banking provision drives literacy and inclusion index levels (Aripin et al., 2022; Yasin et al., 2021), while reviews of digital financial literacy document the reciprocal machinery, in which usage requires literacy and, given the right design, produces it (Gumilar et al., 2024; Hasanah et al., 2025; Hijrah et al., 2025; Rofik & Huda, 2025). A second cluster positions literacy as the missing production function of inclusion: literacy deficits rather than access deficits are identified as the binding constraint on MSME and marginalised-community engagement, and the prescribed remedy is pedagogically designed digital tools rather than mere provision (Alfian et al., 2025; Gara & Wahib, 2024; Kanwal et al., 2023; Muhibban & Hasan, 2025; Octaviano et al., 2024; Pahriati, 2024; Wijaya & Samsuri, 2025). A third cluster, conceptually the richest of the three, treats the interaction between social capital and digital literacy as the engine of Shariah financial understanding, an argument that maps naturally onto the

observational learning and social persuasion mechanisms of social cognitive theory (Napitupulu & Putri, 2025). Educational-technology designs have also begun to appear, in the form of fintech models explicitly built on education and securities crowdfunding for literacy purposes (Julaika & Febriyanti, 2025; Majid & Nugraha, 2022; Menne, 2023; Putri et al., 2025; Ridwanullah et al., 2025).

On a critical reading, however, the pathway remains asserted more often than measured. Of the studies linking utility to literacy, none in this corpus employs a longitudinal or experimental design capable of ordering the causal arrows. The empirical quantitative strand, fifteen studies in total by the conservative classification, is dominated by acceptance modelling, and the studies that do estimate literacy outcomes employ cross-sectional, descriptive, or regional designs rather than user-level longitudinal ones. The field's own reviews concede the gap and call for longitudinal evidence tracking how initial adoption translates into sustained financial capability (Albuainain & Ashby, 2025; Hanif & Fawwaz, 2025; Sari, 2025). Table 5 sets the two evidence streams side by side, and the comparison yields the review's central empirical observation. The security-trust pathway is supported by a broad, convergent, but cross-sectional literature. The utility-literacy pathway is supported by an emerging, largely conceptual one. Neither pathway has been tested against the other within a single design. Look at the structure of the evidence rather than its findings, and the asymmetry is already visible there, waiting.

Table 5

Evidence map for the asymmetric paradigm

Pathway	Construct sequence	Corpus evidence base	Designs available	Decisive missing evidence
Security trust	to Perceived security, privacy, compliance to institution-based trust to engagement	Convergent findings across quantitative and qualitative studies in multiple markets	Cross-sectional surveys; conceptual analyses	Threshold-form testing; breach-event studies; trust trajectories over time
Utility literacy	to Platform utility and engagement depth to self-efficacy to financial and Shariah literacy	Emerging association studies and a rich conceptual literature on pedagogical design	Descriptive analyses; conceptual models; cross-sectional association studies	Longitudinal capability tracking; experiments isolating utility-driven learning
Cross-pathway comparison	Divergent functional forms: threshold versus accumulation	No study models both pathways jointly	None	Any design estimating both paths within one model, permitting the asymmetry to be falsified

Note. The table reports review-generated classifications; n denotes the number of studies, and percentages are of the full corpus (N = 164) unless stated otherwise.

Across the three themes, points of agreement and divergence organise what the field knows. Agreement is strongest on inclusion potential: digital innovation is consistently reported to widen access for MSMEs and marginalised segments, and the diagnosis that literacy deficits rather than access now bind is approaching consensus (Alfian et al., 2025; Gumilar et al., 2024; Rofik & Huda, 2025; Wijaya & Samsuri, 2025). Divergence concentrates in two places. The maturity of Maqasid integration separates conceptual studies, which treat ethical embedding as an achievable design objective, from implementation studies, which report it as partial and unmeasured (Aziz et al., 2023; Harits et al., 2025; Setiawan et al., 2025). The regulatory environment divides the field by jurisdiction: studies of mature frameworks, notably Malaysia's, emphasise sandbox-enabled innovation, while studies of fragmented environments emphasise legal uncertainty and standardisation urgency (Hui et al., 2019; Kanwal et al., 2023; Osmanov et al., 2025; Zuhilmi & Husna, 2025). Neither divergence touches the asymmetry question, which is precisely why it has gone unnoticed. The two pathways are compared nowhere, in any design, in any market, in any of the 164 studies synthesised here.

Discussion

The Asymmetric Paradigm

What the synthesis supports is a proposition that no acceptance model currently encodes: digital security and digital utility do different things to users, through different mechanisms, on different timescales. Security assurance produces institution-based trust, the structural confidence that a platform will behave reliably (McKnight et al., 2002; Zucker, 1986). Trust of this kind operates as a threshold condition, consistent with the hygiene-factor dynamics of classical motivation research (Herzberg et al., 1959): its absence forecloses engagement, its presence licenses engagement, and beyond the threshold additional assurance yields diminishing trust. Platform utility operates differently, as a developmental condition. Each episode of meaningful use, whether budgeting within a Shariah-compliant app, choosing between profit-sharing and fee-based products, or simulating a financing schedule, is a mastery experience in the sense of social cognitive theory, building task-specific self-efficacy and outcome expectations that carry over to subsequent, more demanding financial decisions (Bandura, 1986; Bandura, 2001; Compeau & Higgins, 1995). Security calms the user. Utility teaches the user. Figure 4 formalises this reading as the Asymmetric Digital Engagement Framework (ADEF).

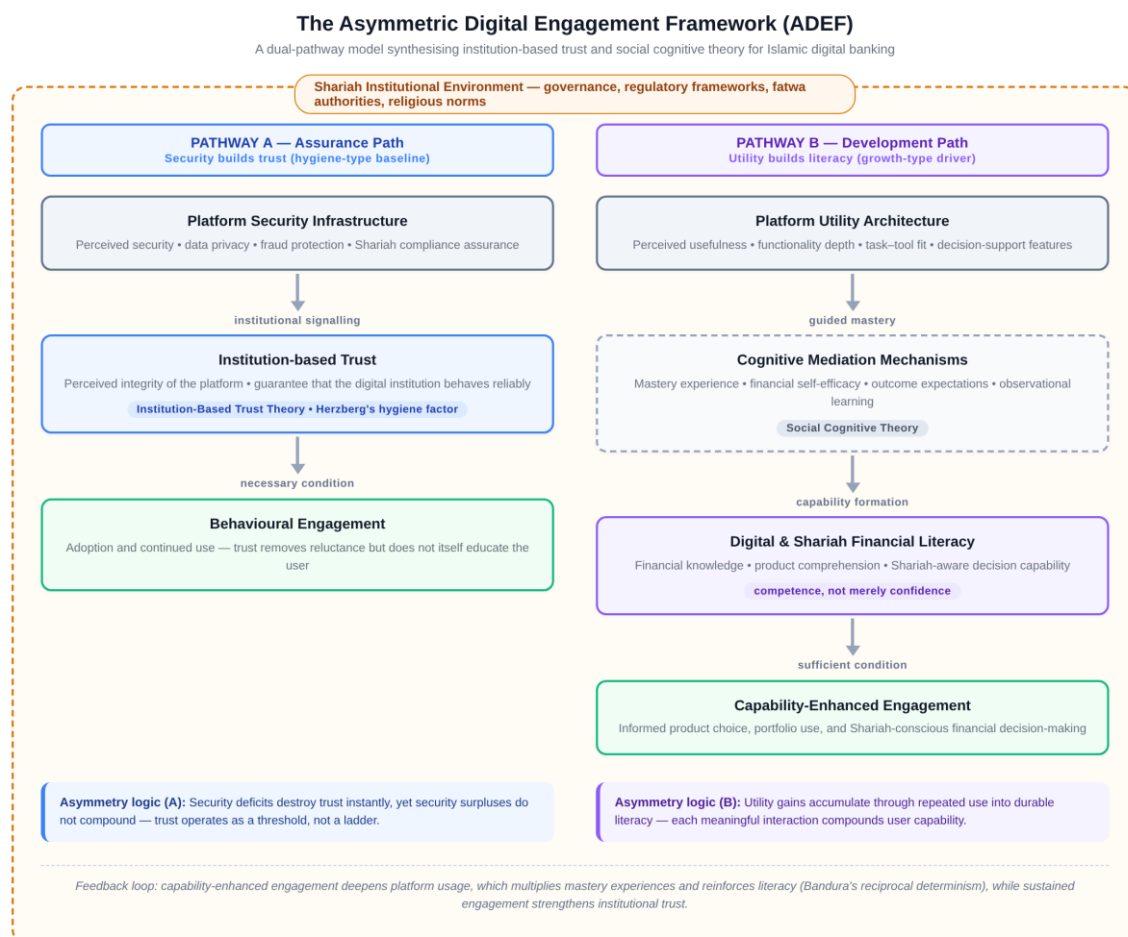


Figure 4. The Asymmetric Digital Engagement Framework. Pathway A (assurance path) links security infrastructure to institution-based trust, a hygiene-type necessary condition for behavioural engagement. Pathway B (development path) links platform utility to financial and Shariah literacy through the cognitive mediation mechanisms of social cognitive theory. The Shariah institutional environment conditions both pathways; the feedback loop expresses reciprocal determinism.

The framework earns its keep by resolving three anomalies the acceptance tradition handles poorly. It explains why security investment saturates: once trust clears its threshold, further assurance buys risk mitigation, not engagement or learning. It explains the persistence of literacy deficits among highly adopted populations, visible across the corpus's inclusion studies, because adoption secured by trust can remain cognitively shallow for years when nothing in the trust pathway requires any learning. And it explains why utility-rich platforms should outperform security-forward platforms on depth-of-use metrics even when both clear the trust threshold, a comparison the literature has never run because both attributes are pooled as antecedents of the same intention variable.

Why Shariah-Compliant Markets Amplify the Asymmetry

Three features of Islamic banking intensify the framework's logic. The trust baseline, first, is doubly institutional. The digital platform must signal technical assurance and Shariah assurance at once, because the Shariah governance structure, the boards, the fatwas, the

contract compliance, functions for observant users as part of the security apparatus itself (Arifin et al., 2025; Azhara et al., 2025; Haridan et al., 2020; Sadek et al., 2025). A compliance failure behaves like a breach: it destroys trust abruptly and teaches nothing. The literacy target, second, is doubly dimensional. Users must acquire financial literacy and Shariah literacy, the vocabulary of *mudarabah* and *wakalah*, the meaning of *riba* avoidance, the function of governance, before the product landscape becomes legible (Benjamin et al., 2024; Hijrah et al., 2025; Pradini & Faozan, 2023). Utility-driven learning must therefore build two competences at once, which raises the value of platforms that explain their own Shariah architecture while being used. The developmental pathway, third, is socially scaffolded. Religious communities, scholars, and family networks act as observational learning channels, and the corpus's social capital findings indicate that this scaffolding materially shapes digital Shariah literacy (Muhibban & Hasan, 2025; Napitupulu & Putri, 2025). In Maqasid terms, the assurance path protects *hifz al-mal*, the preservation of wealth, while the development path serves its growth; a digital Islamic finance agenda faithful to its own objectives cannot treat the two as substitutes (Aziz et al., 2023; Nurfalah & Rusydiana, 2019; Othman et al., 2024; Setiawan et al., 2025).

Dialogue with Existing Theory and Evidence

Rather than replacing prior theory, the framework extends it. On the acceptance side, it keeps the antecedent inventory and quarrels with the outcome variable, predicting that studies adding capability measures will find utility effects that intention models wash out; the field's own continuance findings, in which usefulness and satisfaction dominate post-adoption commitment while initial trust recedes in explanatory power, point the same way (Hayat & Hameed, 2024; Marhadi et al., 2024; Zulaikha & Faricha, 2025). On the trust side, the framework supplies the functional form, threshold dynamics, that e-commerce research implied but never formalised for Islamic settings (Gefen et al., 2003; McKnight et al., 2002). For financial literacy economics, it relocates the question from who is literate to how literacy is produced, proposing the digital platform as a distribution mechanism for capability, a role the classroom-centred literature has long reserved for education systems (Lusardi & Mitchell, 2014). Against the two-factor intuition, finally, the contribution is one of empirical discipline: a suggestive metaphor is turned into four falsifiable propositions, stated below.

Before resting the case, two objections deserve a hearing, and both, in our judgement, sharpen the framework. The first holds that security does educate: security training, scam alerts, and breach disclosures demonstrably raise security awareness, so the security pathway is not exclusively a trust pathway (Pradini & Faozan, 2023; Vince, 2025). The observation is correct, and the boundary it marks is exact. Security communication can be pedagogical, but security infrastructure, the encryption, authentication, and compliance regimes, is consumed as assurance rather than as instruction; the corpus accordingly documents security-awareness deficits as a separate literacy problem rather than a by-product of assurance investment. The asymmetry claim concerns infrastructure, and the corpus's own treatment keeps the two distinct. The second objection holds that utility can mislead: platforms engineered for engagement can teach users to transact frequently without teaching them to transact well, and manipulative design converts mastery experience into habit formation rather than capability. That is a genuine boundary condition, we concede, but it implies a design norm rather than a theoretical failure. Utility produces literacy only when the platform's usefulness and the user's financial interest are aligned, a condition that Shariah

governance, with its prohibition of gharar and its risk-sharing mandate, is unusually well placed to enforce (Azhara et al., 2025; Othman et al., 2024). The framework is therefore an argument about aligned utility, and Islamic banking's institutional architecture is the reason the argument belongs in this sector rather than in any other.

Implications for Research, Practice, and Policy

For researchers, the framework generates a testable core: perceived security exhibits diminishing marginal returns to institution-based trust (H1); perceived security exhibits no direct effect on financial literacy once engagement intensity is controlled (H2); engagement depth with utility-rich platform functions predicts growth in financial and Shariah literacy over time (H3); and the utility-literacy pathway is mediated by financial self-efficacy (H4). The designs capable of carrying these tests, panel surveys, quasi-experimental product rollouts, platform-embedded measurement, are specified in the agenda (Table 6). For Islamic banks, the practical reading is budgetary. Security investment is a licence to operate and should be judged by threshold metrics: breach rates, complaint resolution, trust indices. Capability-building investment, from product explainers and Shariah transparency features to simulation and budgeting tools, should be judged by learning metrics instead: depth-of-function use, product-mix migration, movement in self-efficacy. For regulators, the asymmetry separates two policy instruments that current discourse blurs. Consumer protection standards harden the trust threshold, while financial education policy should migrate into product design itself, embedding explanation, disclosure, and graduated complexity into the platforms the public actually uses (Gumilar et al., 2024; Hijrah et al., 2025; Vince, 2025; Wijaya & Samsuri, 2025).

Limitations and Future Research

Admittedly, four limitations bound these claims. The corpus-level thematic layer codes titles, not full texts; the layer was designed as a transparent breadth instrument, and its agreement with the deep-reading layer (Table 4) is reported rather than assumed, but title coding will under-detect constructs that studies discuss without headlining. The corpus is bilingual but not universal: two records in other languages contribute metadata only, and scholarship in Arabic and other languages of the Muslim-majority markets is likely under-represented in the indexed databases searched. Screening and extraction were executed by the review team with rule-based instruments rather than independent dual coding, so coder agreement statistics are unavailable; the mechanical coding rules mitigate, though they do not eliminate, single-coder risk. And no meta-analysis was possible: with fifteen title-announced quantitative studies in the corpus, effect pooling would misrepresent a field that is conceptually rich and empirically thin. Two further qualifications attach to the corpus itself. A small number of records are hosted on protocol or preprint platforms where they constitute the current version of record, which loosens the peer-review standard applied to the remainder. These limitations are, in the end, the mirror image of the research agenda.

Table 6

Research gap matrix and prioritised agenda

Gap	What is missing	Suggested design	Priority
Asymmetry testing	No study estimates the security-trust and utility-literacy pathways jointly; the threshold-versus-accumulation contrast is untested	Structural equation modelling with both pathways, non-linear (threshold) specifications for security, survey plus platform data	High
Longitudinal capability tracking	No panel evidence on literacy growth following digital adoption	Multi-wave panel following new users, measuring literacy and self-efficacy at adoption and at intervals	High
Shariah literacy measurement	No validated instrument combining financial and Shariah literacy dimensions	Scale development with psychometric validation across markets	High
Security framing experiments	No causal evidence on whether security communication builds only trust or also security literacy	Randomised messaging experiments measuring trust and security-knowledge outcomes	Medium
Cross-jurisdictional comparison	Regulatory fragmentation effects on trust inferred, not compared	Multi-country comparative designs exploiting regulatory variation	High
Maqasid operational indicators	Ethical integration remains conceptual without measurable indicators	Index construction and validation for Shariah digital product design	Medium
MSME digital capability	Inclusion studies document access; capability formation among MSMEs is unmeasured	Field experiments with community-based digital inclusion centres	Medium
ESG-linked fintech literacy	ESG and sustainability literacy is nascent in Islamic digital finance	Survey and experimental studies linking ESG features to literacy outcomes	Medium

Note. The table reports review-generated classifications; n denotes the number of studies, and percentages are of the full corpus (N = 164) unless stated otherwise.

Conclusion

In the end, the acceptance tradition gave Islamic banking scholarship its questions, its instruments, and, unnoticed, its ceiling. This review mapped 164 studies published between 2011 and 2025 to show where the tradition has delivered, an increasingly precise account of adoption intention, and where it has constrained. Security has been modelled as an antecedent rather than as the infrastructure of trust it is. Financial literacy has been modelled as an input to adoption rather than as an output of engagement. Read through institution-based trust theory and social cognitive theory, the corpus discloses an asymmetry with theoretical and practical force: security builds trust, and trust is a threshold; utility builds literacy, and literacy is a trajectory. The Asymmetric Digital Engagement Framework formalises that reading and hands the field four falsifiable propositions, a measurement

agenda, and a design principle for Shariah-compliant digital finance: harden the threshold, then invest in the trajectory.

The next step belongs to empirical researchers. The corpus shows that the question of how Muslims learn finance through the platforms they trust is now askable at scale; what it lacks is the longitudinal and experimental machinery to answer it. Studies that measure capability, not merely intention, in Muslim-majority digital markets will find in this review both a map of what is known and the coordinates of what matters.

Theoretical and Contextual Contributions

Theoretically, this review extends the acceptance tradition rather than discarding it. Where TAM, TPB, and UTAUT variants keep adding antecedents to a single intention criterion, the study separates two constructs the field routinely pools — security and utility — and assigns each a distinct mechanism, functional form, and timescale: security operates as a hygiene-type assurance that produces institution-based trust and saturates at a threshold, whereas platform utility operates developmentally, its repeated use accumulating into financial and Shariah literacy through mastery experience and self-efficacy. Joining institution-based trust theory with social cognitive theory, the Asymmetric Digital Engagement Framework converts this reading into four falsifiable propositions (H1–H4), relocates financial literacy from an exogenous covariate to an endogenous outcome of digital engagement, and supplies acceptance research with the capability-based criterion its intention-centred designs have lacked. The review's corpus-level map of this literature — 164 studies published between 2011 and 2025, including a substantial Bahasa Indonesia strand that regional reviews habitually overlook — is itself a contribution to knowledge: it establishes both the saturation of adoption research and the evidential asymmetry between the security–trust and utility–literacy pathways.

Contextually, the framework matters most where it was built. In Shariah-compliant markets the trust baseline is doubly institutional (technical assurance plus Shariah governance), the literacy target is doubly dimensional (financial plus Shariah), and capability formation is socially scaffolded through scholars, families, and communities; these three features amplify the asymmetry and position Islamic banking's institutional architecture — the prohibition of *gharar*, risk-sharing mandates, and Maqasid-aligned governance — as the mechanism that keeps utility aligned with the user's interest. For practice and policy in Muslim-majority markets, the contribution is the separation of two instruments that current discourse conflates: consumer-protection standards harden the trust threshold, while financial-education policy should migrate into product design itself, embedding explanation, disclosure, and graduated complexity in the platforms users already trust. Hardening the threshold and then investing in the trajectory is, in short, the design principle this review offers Islamic banking — and the role it claims in the scholarly conversation beyond technology acceptance.

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