

# Advancing Education in Islamic Banking in South Africa: Scoping Review Insights

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## Abstract

The Islamic banking industry is thriving in South Africa; however, educational initiatives and research are needed to support this industry. This study aims to address this need by conducting a scoping review of the existing scholarship on Islamic banking in South Africa to identify gaps within the university curriculum and propose areas for future research. A systematic scoping review methodology was employed, involving a comprehensive search of the Scopus database, focusing on the themes and trends within literature. Our findings highlight key thematic areas within the literature, such as customer awareness and perception, employee perception and organisational behaviour, legal and regulatory challenges and entrepreneurship. Based on these findings, we identified gaps and proposed targeted educational initiatives and research directions. In conclusion, this study provides a contribution to the scholarship of teaching and learning in higher education on Islamic banking in South Africa to support the ongoing growth of the industry in the region.

**Keywords:** education initiatives, universities, Islamic banking, research, South Africa

## 1. Introduction

The birth of Islamic banking in South Africa brought about questions concerning the survival of the industry. One such question, posed by Buksh (2006), was "Can Islamic banking work in South Africa?". Since then, total Islamic banking deposits have grown to R64 billion as of June 2023 while loans and advances worth over R22 billion have been extended in South Africa, thus showing the growth and health of the industry (The Banking Association South Africa, 2022). Several government interventions to support the industry have also been implemented, for example, the amendment of the South African National Taxation Act of 1962 and the Pensions Funds Act of 1956 to account for transactions and investments incorporating Sharia (Islamic law) principles (Muhammad, 2014). Therefore, in response to the question posed by Buksh (2006), the evidence suggests that the industry is thriving in South Africa; however, educational programs and research initiatives to support the market still need to be improved.

Islamic banking knowledge and education initiatives need to be improved in South Africa (Maluleke, 2023). Isaacs (2022) opines that there is a talent deficit in the industry and calls upon institutions and universities to nurture the talent required to sustain the industry's long-term success. While there are 26 public universities in South Africa, some universities may offer an elective module on Islamic banking as part of a bigger degree or diploma program; however, to the best of the author's knowledge, no public university offers an exclusive diploma, or degree specializing on developing talent for the Islamic finance industry. Despite this, one private university in South Africa has seen this gap in the market, as they offer dedicated and accredited programs in Islamic banking and finance (Regent Business School, 2018). Consequently, there are ample opportunities to grow the market in South Africa, mainly through the development of diploma and degree programs, including research endeavours to shed light on and support the sustainability of the industry.

The preceding discussion has highlighted the need for more educational initiatives and research studies on Islamic banking to support the industry in South Africa. Consequently, we performed a scoping review to identify the extant scholarship within the Scopus database dedicated to Islamic banking and finance within South Africa by evaluating the implications of these studies for educational and research initiatives within South African universities. Therefore, in conducting the scoping review, the following research objectives were pursued: firstly, we sought to identify and map the scope of literature covering Islamic banking within a South African context only, and secondly, we aimed to identify research gaps to guide the development of diploma and degree programs, including research initiatives to support the industry.

## **2. Methodology**

Scoping reviews is valuable for comprehensively mapping a body of literature to understand research practices within a particular field. Scoping reviews assists with identifying knowledge gaps and clarifying concepts (Khalil et al., 2021; Peters et al., 2015).

### *Compliance with Established Protocols*

This scoping review complied with the PRISMA protocols detailed by Page et al. (2021) and was conducted following an established framework developed by Levac et al. (2010).

### *Research question*

Following the protocols detailed above, we formulated a research question to guide this review:

*What is the scope of academic literature on Islamic banking in South Africa, and how can it guide the development of university programs and future research in this field?*

### *Search strategy*

Articles were sourced exclusively from the Scopus database due to their comprehensiveness, high-quality, and reliability. We conducted an initial search of the database on the 1st of April 2024 with a follow up on the 30th of April 2024. We

used keywords such as "Islamic banking," "Islamic finance," and "South Africa." to identify relevant articles.

#### Data Extraction

The inclusion criteria comprised academic articles related to Islamic banking and finance within South Africa; studies outside this scope or published in a language other than English were excluded from this review. We initially identified 210 articles, then we removed 14 duplicates, and nine articles written in a language other than English. Once removed, we screened the titles and abstract of 187 articles and excluded 177 articles as they did not focus specifically on the South African context. Figure 1 proves a detailed overview of the review methodology used to select articles. Ultimately, a total of 10 articles comprising journal articles (n=9) and a conference paper (n=1) met the inclusion criteria for this scoping review.

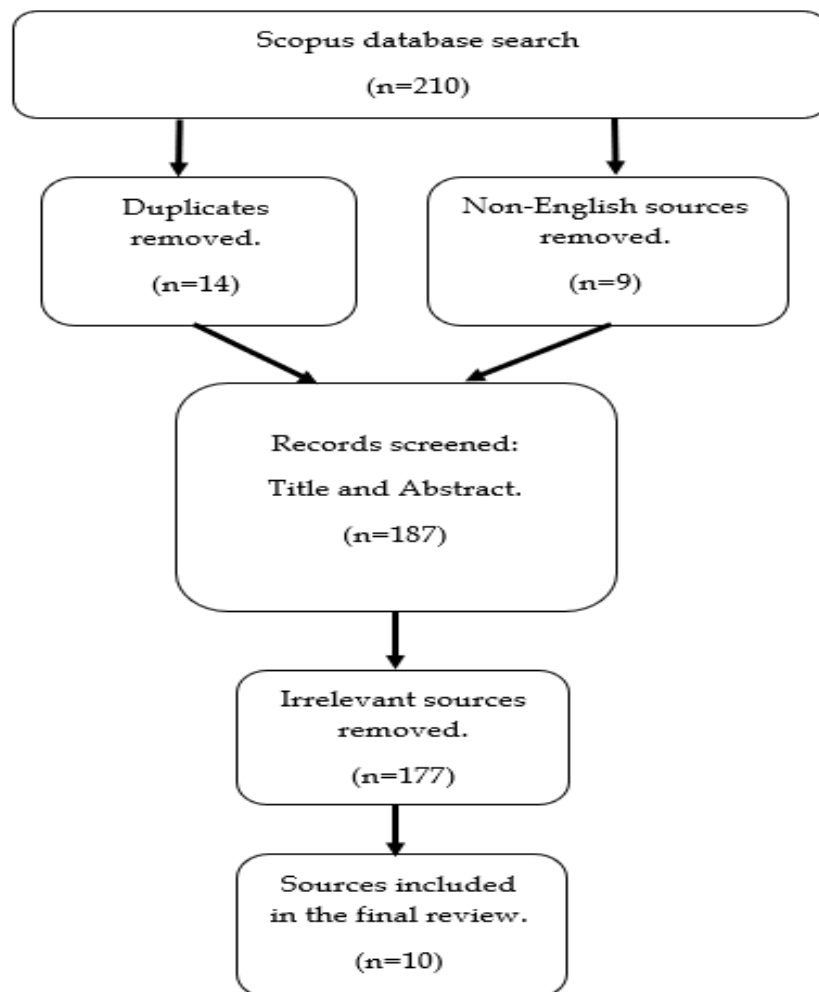


Figure 1 - Process of Selecting Articles

#### Mapping and Reporting of Results

We mapped essential details from the articles, as shown in Table 1, which include the purpose of each study, the data collection techniques employed, and the findings. After this step, we could analyze the research scope and report results in line with the research question and objectives set for this study.

**Table 1 - Islamic banking research in South Africa published in the Scopus Database**

| Authors   | Year | Title   | Type    | Purpose of Study   | Theoretical Framework                             | Data Collection | Key Findings   |
|---|------|---|---------|--|---|-----------------|--|
| <b>Customer Perception and Behaviour (five articles):</b> |      |   |         |  |   |                 |  |
| Saini et al.  | 2011 | Consumer awareness and usage of Islamic banking products in South Africa.           | Article | To evaluate South Africa's customer awareness and usage of Islamic banking products.                             | No explicit theoretical framework was referenced. | Survey          | <ul style="list-style-type: none"> <li>• Although there are Islamic banks in South Africa, not many Muslims use them.</li> <li>• When selecting a bank, Muslim clients give precedence to features like ATM accessibility, reduced bank fees, efficiency, and a wide branch network over religious considerations.</li> <li>• When it came to banking products, most Muslim respondents utilized conventional banks more often than Islamic banks.</li> </ul>  |
| Cheteni   | 2014 | Awareness of Islamic banking products and Services among Consumers in South Africa. | Article | To analyse the level of awareness among consumers towards Islamic banking products and services in South Africa. | No explicit theoretical framework was referenced. | Surveys         | <ul style="list-style-type: none"> <li>• The following demographics had statistically significant effects on awareness of Islamic banking services and products: gender, age, race, and qualification. Young and educated people were more likely to be familiar with banking products in both conventional and Islamic systems. Respondents were not aware of certain Islamic banking products, such as insurance and debt products, indicating a lack of awareness about the full range of services offered by Islamic banks.</li> </ul> |

| Authors              | Year | Title  | Type    | Purpose of Study  | Theoretical Framework | Data Collection | Key Findings  |
|----------------------|------|--|---------|---|-----------------------|-----------------|---|
| Roberts-Lombard      | 2020 | Antecedents and outcome of commitment in Islamic banking relationships - an emerging African market perspective.   | Article | To investigate how the commitment of Islamic banking customers is influenced by trust, relationship expectations, and conflict management, and to determine the impact of this commitment on future satisfaction with banking services. | Conceptual model.     | Survey          | <ul style="list-style-type: none"> <li>Trust and relationship expectations significantly and positively influence customer commitment.</li> <li>There is no discernible impact of conflict management on commitment.</li> <li>Commitment is a predictor of customer satisfaction experiences.</li> </ul>  |
| Moosa                | 2022 | The role of customer selection criteria, banking objective, CSR and service quality in enhancing positive customer perception: An Islamic banking perspective. | Article | To investigate how the objectives of Islamic banking, customer selection criteria, CSR, and service quality are correlated, and how these factors influence customer perceptions, satisfaction, and loyalty.                            | Conceptual model.     | Survey          | <ul style="list-style-type: none"> <li>Islamic banking objectives correlates positively with CSR and service quality.</li> <li>Selection criteria are positively linked to Islamic banking objectives and CSR, but not significantly related to service quality.</li> <li>CSR correlates positively with service quality.</li> <li>Both CSR and service quality, influence customer perception, as assessed by satisfaction and loyalty.</li> </ul> |
| Moosa and Kashiramka | 2023 | Objectives of Islamic banking, customer satisfaction and customer loyalty: empirical evidence from South Africa.   | Article | The study sought to examine the correlation among the objectives of Islamic banking, customer satisfaction, and customer loyalty.   | Conceptual model.     | Survey          | <ul style="list-style-type: none"> <li>The objectives of Islamic banking influence satisfaction and loyalty, while satisfaction also influences loyalty.</li> </ul>   |

| Authors  | Year | Title  | Type       | Purpose of Study  | Theoretical Framework                             | Data Collection  | Key Findings  |
|--|------|--|------------|---|---|--|---|
| <b>Employee Perception and Organisational Practices (two article):</b> |      |  |            |   |   |  |   |
| Vahed and Hoque  | 2016 | The perception of Islamic banking by the First National Bank sales staff in the Kwazulu-Natal region of South Africa | Article    | To determine the perception and awareness of Islamic banking by the sales staff of a conventional bank, specifically focusing on the First National Bank (FNB) in the Kwazulu-Natal region of South Africa. | No explicit theoretical framework was referenced. | Survey   | <ul style="list-style-type: none"> <li>• Respondents (44.8%) expressed discomfort due to a lack of knowledge and training about Islamic banking offerings.</li> <li>• Respondents (20.7%) fearing saying the wrong thing to clients as a reason for discomfort.</li> <li>• Respondents (12.2%) believed that Islamic banking should have Muslim staff only, as clients prefer dealing with them.</li> <li>• Overall respondents, indicated a negative perception of Islamic banking, primarily attributed to a lack of knowledge, awareness, and understanding of Islamic banking products and services.</li> </ul> |
| Djemilou and Bayat   | 2018 | The ethico-political knowledge management practices of a South African halal certifying body.                        | Conference | To address the low utilization of products in South Africa by investigating and implementing interventions to improve the sales performance of Islamic banking products.                                    | No explicit theoretical framework was referenced. | Observation , semi-structured interviews, and interview schedules. | <ul style="list-style-type: none"> <li>• Implementation of training activities of front-line employees led to an improvement in their understanding.</li> <li>• A need to increase awareness of Islamic banking among customers.</li> <li>• Factors such as ethico-political commitment of management, the role of a dedicated Islamic banking product champion, and effective internal and external marketing activities influenced the sales performance of Islamic banking products.</li> </ul>  |

| Authors  | Year | Title   | Type    | Purpose of Study  | Theoretical Framework                             | Data Collection | Key Findings  |
|--|------|---|---------|---|---|-----------------|---|
| <b>Legal and Regulatory Challenges (two articles):</b> |      |   |         |   |   |                 |   |
| Tuba   | 2017 | Lodhi 5 Properties Investments CC v FirstRand Bank Limited [2015] 3 All SA 32 (SCA) and the Enforcement of Islamic Banking Law in South Africa. | Article | To critically analyse a specific legal case, Lodhi 5 Properties Investments CC v FirstRand Bank Limited, in the context of Islamic finance law in South Africa. The study aimed to evaluate how the court addressed disputes arising from transactions governed by Islamic finance principles, particularly focusing on the prohibition of interest (riba) as per Sharia law. | No explicit theoretical framework was referenced. | Legal analysis  | <ul style="list-style-type: none"> <li>The court's reluctance to accept the application of Islamic finance principles, indicating challenges in enforcing transactions governed by Sharia law within secular courts.</li> <li>The court's lack of expertise in interpreting and enforcing transactions subject to Sharia law, leading to unanswered questions, and leaving important issues unresolved.</li> </ul>                        |
| Kholvadia  | 2017 | Islamic banking in South Africa form over substance?  | Article | To understand the economic substance of Islamic banking transactions in South Africa and analyse whether the economic reality closely aligns with the legal form.   | No explicit theoretical framework was referenced. | Interviews      | <ul style="list-style-type: none"> <li>Islamic banks in South Africa use Murabaha and Ijarah transactions, which are trade transactions under Shariah, for long-term financing, contrary to their short repayment terms. This practice results in these transactions economically resembling conventional financing rather than their legal form.</li> <li>Diminishing musharaka transactions, intended as a partnership under</li> </ul> |

| Authors   | Year | Title  | Type    | Purpose of Study  | Theoretical Framework | Data Collection | Key Findings   |
|---|------|--|---------|---|-----------------------|-----------------|--|
|   |      |  |         |   |                       |                 | <p>Shariah, are used by Islamic banks for financing purposes. The profits charged to customers in these transactions are based on the bank's required rate of return rather than property values or rental prices, deviating from the Shariah principles.</p> <ul style="list-style-type: none"> <li>• Respondents in the study unanimously favoured the legal and contractual structure of Islamic banking transactions to meet Shariah requirements, without considering the significant differences in economic substance.</li> </ul> |
| <b>Entrepreneurship and SMEs (one article):</b> |      |  |         |   |                       |                 |  |
| Hove et al.                                     | 2014 | The impact of Islamic banking on entrepreneurial motivation, firm competitiveness and performance in South African small and medium enterprises. | Article | To investigate how Islamic banking affects small and medium-sized businesses' (SMEs) in South Africa in terms of company performance, firm competitiveness, and entrepreneurial motivation. | Conceptual Model.     | Survey          | <ul style="list-style-type: none"> <li>• Islamic banking is positively correlated with entrepreneurial motivation and firm competitiveness.</li> <li>• The relationship between entrepreneurial motivation and the business performance of SMEs was found not to be significant.</li> <li>• Firm competitiveness has a highly significant and strongly positive impact on the business performance of SMEs.</li> </ul>   |



### 3. Results and Discussion

In answering the research question, we identified ten articles in the Scopus database focused on Islamic banking in South Africa. We reviewed nine reports of original research (journal articles) and one conference paper, as shown in Table 1, which maps the literature in line with our first objective. The first article appeared in 2011, followed by a slow but steady stream of research; for example, in 2014 and 2017, two journal articles were published each year. In contrast, a journal article appeared each year in 2016, 2020, 2022, and 2023, while in 2018, a conference paper was published. Seven of the ten articles followed a quantitative approach. The authors collected data via surveys, while a qualitative approach was followed for the remaining three studies, incorporating legal analysis, observations, and interviews. The research approach indicates that while quantitative research has been the dominant approach, more studies utilizing all techniques, including mixed methods research, are required to support and shed light on this industry in South Africa. For additional analysis, refer to Table 2, which highlights the methodological strengths of each article, and areas for future studies. Moreover, six of the ten articles did not explicitly mention using a theoretical framework, while four studies employed a conceptual framework. Then, we considered the purpose of each study, and considering this information, we grouped the studies into four themes to facilitate our discussion and to identify research gaps aligning with our second research objective.

*Table 2 – Methodological analysis*

| Authors                     | Methodological Strengths and Areas for Future Studies  |
|-----------------------------|--|
| Saini et al.<br>2011        | <p><b>Strength:</b></p> <ul style="list-style-type: none"> <li>• Questionnaire pre-tested for reliability.</li> </ul> <p><b>Future studies:</b></p> <ul style="list-style-type: none"> <li>• Conduct a parallel study focusing on non-Muslims to compare their awareness and perceptions of Islamic banking products.</li> </ul>   |
| Cheteni<br>2014             | <p><b>Strengths:</b></p> <ul style="list-style-type: none"> <li>• Inclusion of both Muslim and non-Muslim respondents.</li> <li>• Random sampling technique used.</li> </ul> <p><b>Future studies:</b></p> <ul style="list-style-type: none"> <li>• Conduct studies in a more provinces within South Africa to capture a broader perspective on consumer awareness.</li> </ul>   |
| Roberts-<br>Lombard<br>2020 | <p><b>Strength:</b></p> <ul style="list-style-type: none"> <li>• Large sample size as data collected from 350 participants.</li> </ul> <p><b>Future studies:</b></p> <ul style="list-style-type: none"> <li>• Future studies could expand the geographical scope to include more provinces to enhance the generalizability of the findings.</li> </ul>   |
| Moosa 2022                  | <p><b>Strengths:</b></p> <ul style="list-style-type: none"> <li>• Clearly defines and operationalizes the constructs.</li> <li>• Justifies the sample size based on software recommendations.</li> </ul> <p><b>Future studies:</b></p> <ul style="list-style-type: none"> <li>• Conduct studies that include a more diverse sample to compare perceptions and preferences across different customer segments.</li> </ul> |
| Moosa and<br>Kashiramka     | <p><b>Strength:</b></p> <ul style="list-style-type: none"> <li>• Rigorous development of the survey instrument</li> </ul>  |

| Authors                 | Methodological Strengths and Areas for Future Studies   |
|-------------------------|---|
| 2023                    | <b>Future studies:</b> <ul style="list-style-type: none"> <li>Expand the study to include comparisons between different stakeholder groups.</li> </ul>  |
| Vahed and Hoque 2016    | <b>Strength:</b> <ul style="list-style-type: none"> <li>Simple random sampling.</li> </ul> <b>Future studies:</b> <ul style="list-style-type: none"> <li>Expand the study to include sales staff from a wider geographical area.</li> </ul>   |
| Djemilou and Bayat 2018 | <b>Strengths:</b> <ul style="list-style-type: none"> <li>Utilization of action research design in a real-world setting.</li> <li>Collaboration between authors for data collection and analysis</li> </ul> <b>Future studies:</b> <ul style="list-style-type: none"> <li>Conduct a comparative study across different banks to enhance generalizability and assess the transferability of interventions.</li> </ul> |
| Tuba 2017               | <b>Strengths:</b> <ul style="list-style-type: none"> <li>In-depth analysis of the legal issues.</li> <li>Evaluation of the enforceability of Islamic law in a common law system.</li> </ul> <b>Future studies:</b> <ul style="list-style-type: none"> <li>Studies could involve collaboration with experts from various backgrounds, to ensure a comprehensive and balanced analysis.</li> </ul>                    |
| Kholvadia 2017          | <b>Strengths:</b> <ul style="list-style-type: none"> <li>Utilization of detailed interviews for data collection</li> <li>Grounded in critical epistemology for a holistic view</li> </ul> <b>Future studies:</b> <ul style="list-style-type: none"> <li>Investigate how the regulatory environment impacts Islamic banking practices and growth in South Africa.</li> </ul>   |
| Hove et al. 2014        | <b>Strength:</b> <ul style="list-style-type: none"> <li>Clear operationalization of research scales</li> </ul> <b>Future studies:</b> <ul style="list-style-type: none"> <li>Conduct similar studies in other provinces to enhance the generalizability of the findings and capture potential variations in the impact of Islamic banking on SMEs.</li> </ul>   |

### Customer awareness and perception (5 articles)

Articles focused on understanding customer awareness and perceptions within the South African Islamic banking context were grouped. Two studies primarily focused on customer awareness; for example, the survey by Saini et al. (2011) underscored that although Muslims are familiar with Islamic banking, their utilization rate is minimal as they prioritize factors beyond religious motivations when choosing a bank. Thus, more conventional banking products were used than Islamic banking products. Cheteni (2014) went deeper into the factors that influence awareness of Islamic banking among customers and reported that demographic factors such as race, gender, educational attainment, and age played a crucial role in shaping awareness levels. Additionally, the author also reports that respondents needed comprehensive information about the full range of insurance or debt products and services offered by the Islamic bank.

Then, three studies considered various factors that influence customer perception; for instance, Roberts-Lombard (2020) reports that trust and relationship expectation

positively influence customer commitment, while conflict management does not. In turn, commitment was also found to impact customer satisfaction positively. Then Moosa (2022) reported that a positive relationship exists between Islamic banking objectives, service quality and corporate social responsibility (CSR). Additionally, customer selection criteria also positively correlated with Islamic banking objectives and CSR but not service quality. Moreover, a connection between CSR and service quality was identified. Whether examining these variables (CSR and service quality) independently or collectively, they showed a positive association with customer perception. Lastly, the study by Moosa and Kashiramka (2023) highlights a correlation between Sharia compliance, customer satisfaction and customer loyalty.

Using the insights of the studies above, universities should consider developing courses and workshops targeting customers of Islamic banks, students, and the public to educate and enhance understanding of Islamic banking principles and offerings. Furthermore, while the existing studies have shed light on several factors affecting customer perceptions and engagement, more research into other factors, such as but not limited to technological innovations, cultural influences, and purchase preference, should also be undertaken to develop tailored approaches to engage customers.

#### **Employee perception and organisational behaviour (2 articles)**

Two articles, a journal article, and a conference paper, were identified within the Scopus database and focused on understanding employee perceptions, including organizational practices within Islamic banks. The respondents (employees) indicated they needed knowledge and training about Islamic banking products. As such, they feared saying the wrong things to customers, and finally, they felt that banks offering Islamic banking should instead employ Muslim staff to operate within this space (Vahed and Hoque, 2016). The findings by Djemilou and Bayat (2018) offer some solutions to addressing employee perceptions in the preceding study, for example, training front-line employees to enhance understanding and increasing knowledge-sharing practices supported by senior management. The authors also found that the ethical-political commitment of management and raising awareness campaigns among customers influenced sales performance.

The studies above highlight an opportunity for universities to collaborate and support the Islamic banking industry by developing specific programs and training to certify students and existing employees of Islamic banks. Furthermore, research could explore the knowledge-sharing practices within Islamic banks to enhance collaboration and information exchange among employees. Also, research on a customer's preference in dealing with bank employees of a particular religion when receiving Islamic banking services is needed to understand customer expectations and preferences.

#### **Legal and Regulatory Challenges (2 articles)**

We grouped two articles under this theme, as these articles addressed legal and regulatory challenges faced by Islamic banks. The study by Tuba (2014) conducted a legal analysis of a case, showing the challenges of applying Sharia-compliant

transactions in a secular court. In particular, the study's findings highlighted the court's reluctance and lack of experience in accepting and enforcing transactions subject to Sharia principles. The author raises important questions about whether South African courts will implement these types of transactions. In the second study by Kholvadia (2017), the author examines the economic substance of transactions and whether these align with the legal form of Sharia precepts. The author reports that while transactions did comply with Sharia principles, the substance of these transactions replicates conventional banking. The study also noted the various applications of Sharia principles by multiple banks in South Africa when executing diminishing musharaka (active partnership) transactions, highlighting the lack of standardization, the potential for disputes, and ultimately, the loss of consumer confidence when perceiving a lack of consistency in Sharia application.

More studies are needed to explore Islamic banks' legal and regulatory challenges, particularly in countries like South Africa, which do not incorporate Sharia law directly into their legal system. Comparative studies could also examine how other jurisdictions have addressed legal and regulatory challenges, thus allowing for the development of frameworks and recommendations that support the legal and regulatory environment and promote the growth and development of the industry in South Africa. Studies should also address and provide insights and solutions to the complexities, challenges, and implications of the consistent application and interpretation of Sharia law in financial transactions.

#### **Entrepreneurship (1 article)**

This theme focuses on how Islamic banking impacts entrepreneurial motivations and performance within small to medium enterprises (SMEs). Islamic banking was found to have a positive relationship with entrepreneurial motivations and performance (Hove et al. 2014). Due to this finding, the authors recommend that financial institutions provide interest-free loans to support SMEs facing financial difficulties due to paying excessive interest charges or providing start-up capital to individuals with entrepreneurial skills. Considering the preceding understanding, universities in South Africa should develop targeted courses or specific modules within an Islamic banking framework that promotes entrepreneurship and competitiveness within the SME sector. Added to this, researchers should focus efforts on providing deep insights into the mechanisms by which Islamic banking influences the SME sector, thereby providing policy recommendations to support the growth of the industry within South Africa. Finally, in supporting the development of the Islamic banking industry, universities should partner with Islamic banks, government agencies, and SME associations to facilitate research and knowledge sharing.

#### **4. Conclusions**

This study provides an overview of the scholarship on Islamic banking in South Africa as available in the Scopus database. Ten articles were identified, mapped, and discussed revealing four primary research areas: "customer awareness and perception," "employee perception and organizational behaviour," "legal and regulatory challenges," and "entrepreneurship." By mapping these studies, we have

identified significant themes and gaps in the literature. Understanding these gaps is vital for the development of targeted educational and research initiatives as they highlight where curriculum develop, and scholarly engagement are required to support the growth of the industry in South Africa. On the strength of the findings, we recommend that universities in South Africa, prioritise curriculum development and research in the areas highlighted in this study. This study lays the groundwork for these efforts to develop Islamic banking in South Africa. A limitation of this scoping review is that it only considered studies contained within the Scopus database. While the Scopus database contains a comprehensive collection of high-quality publications, using a single database may have resulted in the incomplete capture of relevant literature. This study serves as an initial attempt and is the only piece of research exploring this topic within the South African context. Despite its limitations, it provides a valuable starting point for further exploration of the topic and encourages future studies to employ multiple databases to ensure a more exhaustive representation of the available research.

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