OPEN ACCESS
Islamic Research, Pages 71– 77, Vol. 8, No. 2, 2025
DOI: 10.47076/ir.v%i%.xx
E-ISSN: 2654-3974
www.islamicresearch.id

ISLAMICRESEARCH
The International Journal of Islamic Civilization Studies

Review

Factors of Competitive Advantage of Islamic Banks in Indonesia: A Literature Review Study

Hesti Siti Robiah[1*], Kharisma Endarty[1*], Arim Nasim[1]

[1]*Accountancy, Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, Bandung, Indonesia*

ARTICLE INFO

Keywords
Competitive advantage, Islamic Bank, Systematic literature review

***Correspondence**
hestisitirobiah@upi.edu
kharisma.endarty@upi.edu

Article History
Received 23 June 2024
Accepted 22 August 2025
Published online 18 October 2025

ABSTRACT

This study explores the factors influencing the competitive advantage of Islamic banks in Indonesia through a systematic literature review (SLR). The study examines the development of the Islamic banking sector in Indonesia since the enactment of Law No. 7 of 1992. It highlights various aspects such as regulation, supporting infrastructure, public literacy, and supervision. Based on OJK data as of June 2023, Islamic financial assets reached IDR 2,450 trillion, with the Islamic capital market and Islamic banks as the largest contributors. The results show that the most significant factors influencing the competitive advantage of Islamic banks include the marketing mix, the role of technology, banking facilities, environmental influence, market orientation, training, infrastructure, the role of the government, service quality, Islamicity performance, online media marketing, customer relationship management (CRM), green banking, and intellectual capital. Most of the research uses quantitative methods (65%), followed by qualitative methods (33%) and mixed methods (7%). This study suggests that Islamic banks need to focus on these factors in their strategies to remain competitive in a dynamic and competitive market, with government support and the implementation of innovative technology as key success factors.

1. INTRODUCTION

In its early operations, Sharia banks did not receive significant attention within the national banking structure. The Sharia system, which forms the legal basis for the operation of these banks, was only accommodated by one article in Law No. 7 of 1992, which explains profit-sharing banking. Over the two decades since the national implementation of the Sharia banking system, Indonesia has made significant progress in the development of Sharia finance. This progress encompasses various aspects, such as strong regulations, adequate supporting infrastructure, the development of Sharia banking institutions, increased public literacy, strict supervision, and a high level of awareness. These achievements have led to Indonesia's financial system being internationally recognized as one of the best and most comprehensive. This accomplishment has given Indonesia a positive reputation as a developing center of Sharia finance.

Despite global economic uncertainty, the Sharia banking and finance sector has continued to record positive performance even when faced with various challenges. According to information provided by the Financial Services Authority (OJK), as of June 2023, the total value of Sharia financial assets reached IDR 2,450 trillion, excluding Sharia shares. The Sharia capital market played the largest contributory role with a total of IDR 1,470 trillion, holding a market share of 18.56% at the national level. Meanwhile, Sharia banks were the second-largest asset contributors after the Sharia capital market, with a total of IDR 822.56 trillion, marking a 19% increase compared to the previous year, which was only IDR 693.8 trillion. According to OJK data at the end of June 2023, Sharia institutions successfully distributed financing amounting to IDR 541.09 trillion, marking a 16.9% increase compared to the previous year, and held a national financing market share of 7.95%.

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Regarding third-party funds (DPK), both Sharia business units (UUS) and Sharia commercial banks (BUS) managed to increase their national market share to 7.64%. The data showed an increase of 10.14% from the previous year, totaling IDR 625.57 trillion. This indicates that the public is increasingly trusting and using Sharia services to store and manage their funds. This growth reflects the success of Sharia banks in attracting public funds and providing financial solutions that comply with Sharia principles.

The positive developments in the Sharia banking sector are an essential indicator of the progress of the Sharia finance industry. The enactment of the Sharia Banking Law has provided significant impetus to the Sharia banking industry in Indonesia. The Sharia banking industry in Indonesia is divided into three main categories: Sharia Business Units (UUS), Sharia Commercial Banks (BUS), and Sharia People's Financing Banks (BPRS). The growth of Sharia banking in Indonesia is reflected in the expansion of the Sharia banking office network (Cahyani, 2017).

In the Sharia banking industry, customer satisfaction is paramount. If customers are not satisfied, they will easily switch to another bank. Therefore, banks must be more creative in developing superior products to compete better amid increasingly intense competition (Samsuri, 2022). Mooney (2007) explains competitive advantage as the way in which a company uses skills and resources to produce superior products or dominate a particular market. Meanwhile, Porter (1985, as cited in Muhammadsjah, 2018) describes competitive advantage as an organizational factor that allows a company to outperform its competitors. The skills and resources mentioned above can be summarized as the knowledge possessed by the company's employees. The main objective is to overcome existing competitors.

The Sharia banking industry is the focus of this research. Observations show that having a competitive advantage is crucial for these banks to distinguish themselves from their competitors. This also affects the survival of the bank itself, given the increasing competition with the growing number of competitors. Many studies have attempted to explain the factors that can influence the competitive advantage of Sharia banks. One researcher stated that the main factor influencing this competitive advantage is the marketing mix, according to studies by (Lanniza and Anggraini 2021), (Nabila Yulianisya n.d.), (Nurika, Rahmannur Ibnu, and Abdul Aziz n.d.), (Fadhilah, Maknuun, and Indra Lesmana 2021), (Raya Argantara and Annisa n.d.), (Lanniza and Anggraini 2021). Additionally, the role of technology, according to studies by Muhammad and Sari (2020) and Samsuri (2022), can also influence competitive advantage. Furthermore, online media marketing, according to research by Nur Azizah, Joko Hadi Purnomo, and Niswatin Nurul Hidayati 2020), is another factor that can affect competitive advantage. In conclusion, these factors collectively contribute to the competitive advantage of Islamic banks, enabling them to thrive in a challenging market environment.

LITERATURE REVIEW

Islamic Banks in Indonesia

Sharia banking, also known as Islamic banking (in Arabic: المصرفية الإسلامية, al-Mashrafiyah al-Islamiyah), is a banking system that operates in accordance with Islamic Sharia principles (Indonesian Bankers Association, 2014). Islamic banking adheres to Islamic legal principles that prohibit the practice of lending and borrowing with interest (riba), as well as banning investment in activities that are forbidden (haram) according to Islamic teachings. Operations within Islamic banks are based on principles such as profit-sharing (mudharabah), joint ventures (musyarakah), sales with profit margins (murabahah), or financing capital goods through leasing principles (ijarah). Sharia banks do not use an interest system to generate income or charge interest to customers for the use of loan funds, as riba is forbidden under Islamic Sharia principles (Lanniza and Anggraini 2021).

Competitive Advantage

In the business world, competition is something that cannot be avoided. With competition, companies will face various threats and opportunities, both domestically and internationally. Generally, every company in the business world has the desire to outperform its competitors. Typically, companies implement this competitive strategy through activities carried out by various functional departments within the company. The formation of a competitive strategy begins with the development of a general formula on how the business will be developed, the goals to be achieved, and the policies needed to achieve those goals. According to Fred David, competitive advantage is defined as "anything a company does better than its competitors." When a company can do something that its competitors cannot, or has something that its competitors desire, this can be considered a competitive advantage (Peter Wright, Mark J. Kroll, and John A. Parnell 1996).

Study Literatur Review

A literature review is an exposition that describes theories, findings, and other research sources obtained from references and used as a foundation in conducting research. The purpose of the literature review is to form a solid conceptual framework to address the problems previously formulated in the problem statement. The content of the literature review includes reviews, summaries, and the author's perspective on various references such as articles, books, references, internet sources, and others that are relevant to the topic being discussed (Dekkers 2022).

2. RESEARCH METHODS

This research employs the Systematic Literature Review (SLR) method, structured into three stages: planning, implementation, and reporting of the literature review. The initial stage involves identifying the requirements for conducting a systematic review, followed by a systematic review of issues related to Sharia banking in Indonesia. To guide the review process and reduce researcher bias, a review protocol is prepared. The second step includes defining research questions, search strategies, study selection with inclusion and exclusion criteria, quality evaluation, as well as data extraction and synthesis. The final stage is the preparation of a report based on the literature review results that have undergone the first and second stages, followed by the discussion of research findings and conclusions (Latifah and Ritonga 2020). The Systematic Literature Review (SLR) method is illustrated in Table 1.

Table 1. Influencing factors

No	Factor affecting	Research Paper	Numbers
1	Marketing Mix	(Anggaraini et al. 2021) (Nasabah 2024) (Nurika and Aziz 2021) (Maknuun, Fadhilah, and Lesmana 2021) (Zaid Raya Argantara & Nurul Annisa, 2023) (Tuti Anggraini, 2021)	6
2	Banking facilities	(Pratopo, 2023)	1
3	Environmental influences	(Pratopo, 2023)	1
4	The role of technology	(Muhammad & Sari, 2020) (Pasrizal, 2019) (Samsuri, 2022)	3
5	Market orientation	(Pasrizal, 2019)	1
6	Training	(Pasrizal, 2019)	1
7	Infrastructure	(Pasrizal, 2019)	1
8	The role of government	(Mahfud, 2020)	1
9	Operational efficiency	(Yuliani, 2022)	1
10	Islamicity performance	(Dian et al., 2019)	1
11	Online media marketing	(Azizah, 2020)	1
12	Distribution of buying and selling and profit sharing	(Nor Firman & Ilfiah, 2021)	1
13	*Customer Relationship Marketing* (CRM)	(Maknuun et al., 2021)	1
14	*Green Banking*	(Anggraini & Muhammad Iqbal, 2022)	1
15	Service quality	(Soraya & Lestari, 2022)	1
16	Intellectual capital	(CAHYA et al., 2021)	1

Data Analysis Techniques

The data analysis technique in qualitative research for a systematic literature review (SLR) involves synthesizing (summarizing) findings to yield qualitative descriptive outcomes. Synthesizing or summarizing can also be termed "meta-synthesis." This technique integrates data to generate new theories or concepts at a more profound and comprehensive level of understanding (Kitchenham and Brereton 2013).

In meta-synthesis analysis, researchers combine and interpret findings from multiple qualitative studies to identify common themes, patterns, or relationships. By synthesizing these findings, researchers aim to generate overarching conclusions or theories that provide a comprehensive understanding of the research topic. Meta-synthesis involves a systematic and rigorous process of reviewing, analyzing, and interpreting qualitative data to derive meaningful insights. It allows researchers to integrate diverse perspectives and enhance the validity and generalizability of qualitative research findings. The goal of meta-synthesis analysis is to summarize information from numerous findings that will have targeted analytical strength. The steps for meta-synthesis are as follows:

1. Formulate a research question.
2. Search for the required journals.
3. Select journals that are relevant to the research topic or theme.

4. Analyze the data from the selected journals.
5. Implement quality control on the data findings.
6. Finally, compile the final report.

3. RESULTS AND DISCUSSIONS

Results of the Search Process and Inclusion and Exclusion Criteria

In this Systematic Literature Review (SLR), several journals discuss the factors of competitive advantage in Islamic banks. Each year, several journals cover this topic using both qualitative and quantitative approaches. Through the search and determination of inclusion and exclusion criteria, only 15 journal papers were selected, published between 2019 and 2024, specifically addressing or related to the factors of competitive advantage in Islamic banks. The information obtained from these journals is then categorized into several types, as shown in Table 2.

Table 2. Grouping based on journal type

No	Journal Type	Year	Numbers
1	IQTISADIE: Journal of Islamic Banking and Shariah Economy Volume 1 Nomor 1 (2021)	2021	1
2	HES : Jurnal Hukum Ekonomi Syariah Volume 3 Nomor 1, April 2020	2020	1
3	AL-HAKIM: Jurnal Syari'ah dan Peradilan Islam Vol 1 No. 2	2021	1
4	Maliki interdisciplinary Journal (MIJ) Volume 1, Issue 5, 2023 pp. 1-7	2023	1
5	Parisal : Islamic Banking and Finance Journal Vol 4 No 2 113-125	2020	1
6	Jurnal Imara. Volume 3, Nomor 2, DESEMBER 2019	2019	1
7	MADANI SYARI'AH, Vol. 3 - Februari 2020 e-ISSN 2686-5998 p-ISSN 2621-122x	2020	1
8	Ekonomis: Journal of Economics and Business, 6(1), Maret 2022, 183-189	2022	1
9	MIYAH: Jurnal Studi Islam Volume 16, Nomor 01, Januari 2020; p-ISSN: 1907-3452; e-ISSN: 2540-7732; 260-275; 135-161	2020	1
10	Jurnal Hukum dan Administrasi Publik Vol. 2 No. 1 Februari, 2024 : 53-64 e-ISSN : 3032-0712	2024	1
11	Tasharruf : Journal of Islamic Economics and Business | Page : 29 - 34 Vol. 02 No. 02 November 2021 | e-ISSN/p-ISSN : XXXX-XXXX/XXXX-XXX	2021	1
12	Jurnal Nisbah Vol. 7 No. 2 Tahun 2021	2021	1
13	Jurnal Dinamika Ekonomi Syariah Vol 08, No. 01, 2021, hlm.63	2021	1
14	AN-NISBAH : Jurnal Perbankan Syariah P-ISSN 2721-9615 / E-ISSN 2721-9623 Volume 4 Nomor 2 / Juli 2023	2023	1
15	Reviu Akuntansi dan Bisnis Indonesia, Vol. 3 No. 1, Hlm: 38-49, Juli 2019	2019	1
16	Journal Economy And Currency Study (JECS) Volume 3, Issue 2, July 2021	2021	1
17	Journal of Business Management and Islamic Banking Vol. 1 No. 1, 2022 pp. 73-88 ISSN: xxxx E-ISSN: xxxx ANALISIS	2022	1
18	Bandung Conference Series: Accountancy . 2 No. 2 (2022), Hal: 1137-1144	2022	1
19	AKTSAR : Jurnal Akuntansi Syariah ISSN 2622-5255 (online) ISSN 2622-2345 (cetak) Volume 4 Nomor 2 (2021), Halaman 155-171	2021	1
20	RIBHUNA : Jurnal Keuangan dan Perbankan Syariah Volume 1 Nomor 1 Tahun 2022 STRATEGI	2022	1

Data Analysis

At this step, the research data is evaluated to answer the research question (RQ) formulated earlier, which focuses on the factors of competitive advantage in Islamic banks in Indonesia during the period 2019-2024.

Results of RQ1: Factors Influencing

Based on Research Question 1 (RQ1) regarding the factors influencing the competitive advantage of Islamic banks, paper categories can be generated based on the influencing factors in the research. From the results shown in Table 3, the main factors are the marketing mix and the role of technology, while other supporting factors include technology, operational efficiency, Islamicity performance, CRM, and service quality.

Table 3. Factors influencing

No	Factor affecting	Research Paper	Numbers
1	Marketing Mix	(Anggaraini et al., 2021) (Nasabah, 2024) (Nurika & Aziz, 2021) (Maknuun et al., 2021) (Zaid Raya Argantara & Nurul Annisa, 2023) (Tuti Anggraini, 2021)	6
2	Banking facilities	(Pratopo, 2023)	1
3	Environmental influences	(Pratopo, 2023)	1
4	The role of technology	(Muhammad & Sari, 2020) (Pasrizal, 2019) (Samsuri, 2022)	3
5	Market Orientation	(Pasrizal, 2019)	1
6	Training	(Pasrizal, 2019)	1
7	Infrastructure	(Pasrizal, 2019)	1
8	The role of government	(Mahfud, 2020)	1
9	Operational efficiency	(Yuliani, 2022)	1
10	Islamicity performance	(Dian et al., 2019)	1
11	Online media marketing	(Azizah, 2020)	1
12	Distribution of buying and selling and profit sharing	(Nor Firman & Ilfiah, 2021)	1
13	*Customer Relationship Marketing* (CRM)	(Maknuun et al., 2021)	1
14	*Green Banking*	(Anggraini & Muhammad Iqbal, 2022)	1
15	Service quality	(Soraya & Lestari, 2022)	1
16	Intellectual capital	(CAHYA et al., 2021)	1

Results of RQ2: Significant Factors

Based on the data analysis from the table above, here are the significant factors influencing the competitive advantage of Islamic banks in Indonesia,

The Most Significant Factor:

First, the marketing mix—including product, price, place, and promotion—is essential for attracting customers and effectively competing in the market. Additionally, the availability and quality of banking facilities, such as ATMs and mobile banking, enhance customer convenience and competitiveness. Environmental influences, encompassing economic, social, and cultural conditions, also play a crucial role in shaping the strategies and performance of these banks. Moreover, the utilization of innovative technology, particularly digital banking services, improves efficiency and expands customer reach

A strong market orientation that understands and meets customer needs is vital for achieving competitive advantage. Furthermore, enhancing human resource quality through training and development can significantly boost performance and service quality. Adequate infrastructure, including branch networks and ATMs, facilitates customer access and increases market share. The government's role in providing supportive policies can also benefit Islamic banks in their market competition.

Moreover, adherence to Sharia principles in bank operations fosters trust among religious customers, while effective online marketing strategies can reach a broader audience and enhance brand awareness. Building strong customer relationships through Customer Relationship Management (CRM) is key to fostering loyalty and sustainable business growth. Implementing green banking principles can enhance the image of Islamic banks and attract environmentally conscious customers. Finally, providing excellent service quality is crucial for winning competition in the banking industry, and possessing intellectual capital—intelligent, creative, and innovative human resources—can serve as a significant competitive advantage for Islamic banks.

Non-Significant Factors:

•Operational Efficiency (Not Significant)

Table 4. Significant Factors

No	Factor affecting	Research Paper
1	Marketing Mix	Significant
2	Banking facilities	Significant
3	Environmental influences	Significant
4	The role of technology	Significant
5	Market Orientation	Significant
6	Training	Significant
7	Infrastructure	Significant
8	The role of government	Significant
9	Operational efficiency	Not Significant
10	Islamicity performance	Significant
11	Online media marketing	Significant
12	Distribution of buying and selling and profit sharing	Significant
13	*Customer Relationship Marketing* (CRM)	Significant
14	*Green Banking*	Significant
15	Service quality	Significant
16	Intellectual capital	Significant

Results of RQ3: Methods Used

The majority of research on the factors influencing the competitive advantage of Islamic banks in Indonesia utilize quantitative methods (65%), followed by qualitative methods (33%), and mixed methods (7%).

Researchers favor quantitative methods because this approach enables them to analyze measurable and quantitative data, providing an objective overview of the factors affecting competitive advantage. It also allows for statistical testing to validate hypotheses and generate generalizations applicable to a broader population.

On the other hand, qualitative methods are chosen to understand the experiences and perspectives of individuals and groups regarding these factors. This approach uncovers in-depth information that may not be revealed through quantitative analysis and aids in building new theories and concepts related to the competitive advantage of Islamic banks.

Lastly, the mixed-methods approach is selected as it combines the strengths of both quantitative and qualitative methods, offering a more comprehensive and nuanced understanding of the factors influencing competitive advantage. This approach also facilitates data triangulation, enhancing the validity and reliability of the research findings.

4. CONCLUSION

Based on the results of the conducted research, it can be concluded that, according to the analysis of the Systematic Literature Review (SLR), the factors most researched by researchers are the factors of the marketing mix and the influence of technology. The most commonly used data collection technique is quantitative methods. This study indicates that Islamic banks in Indonesia need to carefully consider these factors in their strategies to remain competitive in an increasingly competitive market. Government support, the adoption of innovative technology, and high-quality service are key to maintaining their competitive advantage. Additionally, emphasis on Sharia principles in bank operations and environmental sustainability is also an essential factor that can enhance the image and trust of Islamic banks among the public. With a better understanding of these factors, it is hoped that Islamic banks can develop more effective strategies to sustain and grow in dynamic and competitive markets.

The systematic literature review in this study has several limitations, such as the use of limited keywords and the utilization of the Google Scholar database to collect journal articles from 2015 to 2020. Therefore, future systematic literature reviews should use a larger sample size by expanding keywords and accessing other databases. This step will enable a more varied comparison of the analysis results concerning the factors influencing the competitive advantage of Islamic banks and can provide more detailed explanations.

Based on the results of the discussion and conclusions outlined, here are some recommendations that can be given:

1. This study is expected to serve as a basis for developing strategies to enhance the competitive advantage of Islamic banks in Indonesia for bank management.
2. The findings of this study are expected to broaden insights and serve as a foundation for further research.
3. The results of this study are expected to serve as a benchmark for assessing competitive advantage applicable to the banking industry.

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