

The significance of strategic transformation in influencing the future dynamics of Islamic religious councils: An in-depth examination

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ABSTRACT

In the Islamic perspective, strategic transformation aims to shift the traditional approach of the religion toward a more digitized framework. Islamic Religious Councils (IRCs) struggle with challenges in aligning with this transformation, such as reconciling traditional Islamic principles with contemporary values, addressing the rise of extremism, navigating cultural and political disparities, making non-Muslim participants more involved, and establishing a vigorous organisational structure. This study endeavors to explore the roles of strategic transformation within the global context of IRCs. Employing Systematic Literature Review as the primary methodology, 17 relevant articles were identified, selected for in-depth review, and analysed thematically. Findings from the study findings revealed seven key roles of strategic transformation in IRCs, encompassing: 1) Digital Financial Services and Inclusion; 2) Strategic Financial Stability; 3) Organisational Adaptation and Flexibility; 4) Customer-centric Digital Transformation; 5) Islamic Awareness and Online Education; 6) Efficiency and Transparency in Religious Management; as well as 7) Media Influence and Communication Strategies. The study contributes to existing literature by identifying associated theories that have a potential for further development, as well as creating opportunities for scholars and practitioners to delve into research initiatives addressing practical issues related to this study.

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1. Introduction

Strategic transformation denotes a significant shift in an organisation's overarching direction and strategy, typically undertaken to boost competitiveness and adapt to changing market dynamics (Blumenthal & Haspeslagh, 1994; Davis et al., 2010; Hanelt et al., 2021). It requires a deep understanding of the organisation's capabilities, constraints, potential advantages, and associated risks, guided by a visionary outlook for its future (Okun, 2019). This process involves reconfiguring operational aspects; reconsidering fundamental business models; as well as implementing changes to product offerings, target markets, business processes, and organisational structure (Bresciani et al., 2021; Koren, 2010). Effective strategic transformations are characterised by well-informed, dedicated, and collaborative efforts. They often entail establishing alternative alliances within the organisation, challenging established norms, and capitalising on serendipitous occurrences to implement necessary strategy adjustments (Amey & Eddy, 2023). The importance of strategic transformation lies in its ability to help organisations stay relevant, improve profitability, also to adapt with persistent and ongoing market pressures (Trivellato et al., 2021). The process is designed to provide a framework for guiding institutional and organisational leaders regarding purpose, people, process, and power (Christensen et al., 2020). Active stakeholder participation is frequently essential for promoting and driving this transformation.

Within the context of Islam, strategic transformation holds significant implications in social, economic, and geopolitical aspects. Strategies adopted by Muslim countries are shaped by both internal and environmental analyses (De Boni & Forleo, 2019; Georgiadou & Nickerson, 2020). The aim is to attain Islamic strategic objectives, safeguard the Muslim nation from potential threats, and address weaknesses and dishonor, with a suggestion to involve Muslim perspectives in this approach. In Islamic economics, human behavior undergoes transformation by emphasising personal purification and substituting materialistic desires with devotion to Allah (El Maghrebi et al., 2023). The concept of Islamic revivalism and social transformation is relevant to the contemporary phenomenon of Islamic revivalism, where aspiring revivalists use it to uphold their distinct identity (Qodir et al., 2021). This illustrates that Islamic strategic transformation involves both internal and external analysis, the pursuit of Islamic strategic goals, and the application of Islamic principles in individual and collective conduct (Ghafran & Yasmin, 2020). The intricate nature of this subject is attributed to the complexity and diversity of Islamic ideas.

Despite this ideal, Islamic Religious Councils (IRCs) continue to encounter challenges in keeping pace with the swift momentum of strategic transformation. These challenges are intricate, spanning various dimensions such as reconciling traditional Islamic principles with contemporary values, addressing the rise of extremism, accommodating cultural and political disparities, ensuring non-Muslim participants are more involved, and establishing a resilient organisational framework (Ayoob & Lussier, 2020; Karimullah, 2023; Sahin, 2019; Zaduqisti et al., 2020). Even with these difficulties in keeping up with the rapid advancement of strategic transformation, IRCs are still responsible for certain roles. Therefore, a primary research question posed in the study is, "What are the roles of strategic transformation towards Islamic Religious Council in a global context?" The impetus for conducting the study arises not only from the challenges encountered by IRCs on a global scale, but also from previous studies, such as the recent reviews and perspectives on Fintech from an Islamic standpoint by Raval and Desai (2023), as well as earlier studies by Yusof and Muhammad (2013) on strategic transformation in Islamic compliance tourism. These existing studies create a gap for the authors to undertake the study. The study contributes in two ways: 1) by identifying associated theories that hold a potential for further development and innovation, and 2) by providing an opportunity for scholars and practitioners to engage in a research journey and address practical issues related to the study.

The study is organised as follows: The second section outlines the methodology, employing Systematic Literature Review as the primary approach and utilising thematic analysis as the principal analytical tool. In the third section, descriptive statistics are provided for selected articles slated for review. The fourth

section delves into the applied theories associated with the study. Following this, the fifth section showcases and elucidates the primary findings in response to the primary research question. Lastly, the sixth section serves as the conclusion of the study.

2. Methodology

These days, systematic review follows a meticulous, clear, and replicable procedure, as outlined by Topor et al. (2022). The process encompasses four stages: identifying pertinent databases and keywords; screening and selecting relevant articles; evaluating and confirming the articles' relevance; and performing thematic analysis on the chosen articles within the subject of strategic transformation and the Islamic religious context.

To start the review, a keyword search was conducted in two widely-utilised databases, namely Scopus and Web of Science, to identify pertinent papers. Subsequently, the search terms were determined by considering (a) the definition of strategic transformation and relevant scholarly works; and (b) validated through consultation with experts. Two sets of keywords were decided, which included (a) group 1 - "strategic transformation," "digital transformation," and "digitalisation," followed by (b) group 2 - "Islam," "Muslim," and "sharia." Subsequently, three specific criteria were applied to filter the data: (a) inclusion of only full and final articles while excluding articles in press and those not from journals, ensuring the data underwent the complete procedure. Then (b) this paper exclusively includes fully peer-reviewed articles written in English. Each paper's titles, abstracts, and keywords were scrutinised to verify their relevance to the specific subject of the study. At this stage, 62 potential articles were identified for literature evaluation. Moreover, the authors ensured validation of these articles by assessing the title and abstract, mitigating any potential biases associated with inclusion or exclusion of keywords. To avoid potentially misleading findings, only one study was taken into consideration for analysis in cases where a researcher published multiple articles with similar perspectives and datasets. The authors conducted a thorough validation process and ultimately selected 17 articles to proceed with the study.

Ultimately, the content of selected articles underwent scrutiny in alignment with Systematic Literature Review in regards to strategic transformation and the Islamic religious context. An exhaustive examination and assessment of each article were conducted individually to identify variations and achieve unanimous agreement. Each selected article underwent a comprehensive evaluation, considering factors such as sample, location, research design, theories, critical factors, contributions, and, crucially, addressing the research question. The results of Systematic Literature Review are presented in two sections. The initial segment provides overall descriptive results, encompassing the number of publications per journal, the annual distribution of publications, and the utilised research methodologies. The subsequent segment presents findings of thematic analysis in response to the primary research question and delves into an in-depth analysis of the study's theories, contributions, and implications.

3. Descriptive findings

Among the 17 chosen articles for review, 2021 and 2023 exhibited the highest frequency of published articles, each totaling 6, as depicted in Figure 1. Following closely, 2020 had three articles, 2022 had two articles, and only one article was published in 2019. As such, it can be inferred that on average, there is a growing trend in the number of published articles concerning strategic transformation of IRCs. Additionally, Table 1 displays various research methodologies employed in studies on strategic transformation in IRCs spanning the years 2019 to 2023. A majority of these articles employ a quantitative approach ($n = 9$), incorporating a combination of primary data (e.g. questionnaires) as instruments; together with secondary data (e.g. panel data) as analysis tools. Subsequently, qualitative methods ($n = 7$) are also prevalent, primarily utilising interviews as instruments and thematic coding as the analysis tool. Only one

article adopted a mixed-method approach, considered relatively low due to its more intricate approach and analytical techniques.

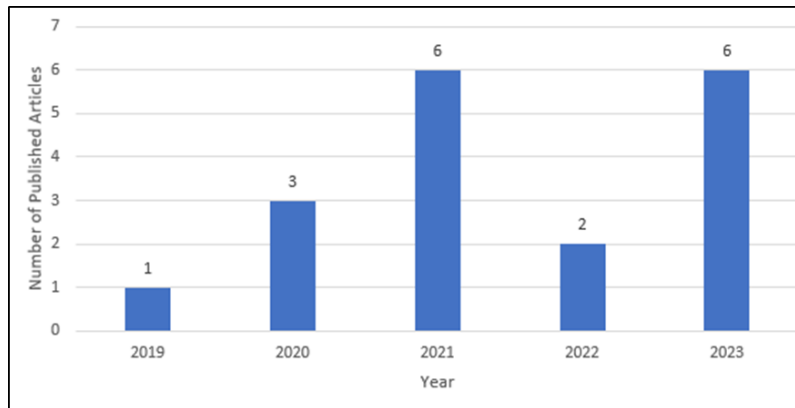


Figure 1: Articles distributions per year from 2019 to 2023 (Sources: Visualisation by authors from Scopus and Web of Sciences database)

4. Key theories on strategic transformation in islamic religious councils

Previous scholars had emphasised on four theories pertaining to strategic transformation in Islamic Religious Councils (IRCs).

4.1 Organisational-related theory

The first theory as elucidated by So et al. (2021), is the Organisational-related Theory, which specifically employs four sub-theories: Stakeholder Theory, Technology-Organisation-Environment (TOE) Theory, Resource-Based View (RBV) Theory, and Agency Theory.

The first sub-theory, Stakeholder Theory (Freeman et al., 2010) emphasises the importance of considering the interests of all stakeholders, including the community, religious leaders, and government authorities, within the context of IRCs. This sub-theory suggests that IRCs should prioritise addressing the demands of these stakeholders to secure their support and collaboration in achieving the council's objectives. Moving to the second sub-theory, TOE Theory (Baker, 2012) can be applied within the framework of IRCs to understand the process of incorporating and integrating technology within the councils. This sub-theory suggests that councils should consider the technological, organisational, and environmental factors influencing the adoption of technology and its impact on performance. For example, councils should assess the accessibility of resources, staff members' proficiency in technology, and potential influence of technology on the councils' interactions with stakeholders.

The third sub-theory, RBV Theory underscores the importance of internal resources and competencies in attaining sustainable competitive advantage (Barney & Clark, 2007). According to this sub-theory, councils should prioritise the enhancement of its internal resources and capabilities, encompassing human capital and organisational structure, in order to achieve its objectives. This may involve investing in training programs for its workforce or devising new organisational structures to improve efficiency and effectiveness. Moving to the final sub-theory, Agency Theory (Fama, 1980) provides insights into the dynamics between leaders and stakeholders within IRCs. According to this perspective, council leaders should prioritise the welfare of stakeholders, including the community and government officials. Implementing governance mechanisms, such as transparency and accountability measures, is suggested to

ensure that council leaders prioritise the best interests of these stakeholders. Consequently, all four sub-theories are interconnected, given that IRCs are considered an organisation.

Table 1: Systematic literature review matrix on the role of strategic transformation in Islamic religious councils

		Countries	Methodology	Digital Financial Services & Inclusion	Strategic Financial Stability	Organisational Adaptation & Flexibility	Customer-centric Digital Transformation	Islamic Awareness & Online Education	Efficiency & Transparency in Religious Management	Media Influence & Communication Strategies
1	Mateev et al. (2023)	MENA Countries	Quantitative	✓	✓				✓	
2	So et al. (2021)	Indonesia	Quantitative							
3	Zouari & Abdelhedi (2021)	Tunisia	Quantitative	✓	✓	✓	✓		✓	✓
4	Laila et al. (2023)	Malaysia and Indonesia	Quantitative	✓	✓			✓		✓
5	Aminah et al. (2020)	Indonesia	Qualitative	✓				✓	✓	✓
6	Ahmed & Isa (2023)	OIC Countries	Quantitative	✓					✓	✓
7	Sarsembayev et al. (2020)	Kazakhstan	Qualitative					✓		
8	Khairudin & Mohammad (2021)	Global	Qualitative					✓	✓	✓
9	Grassa et al. (2022)	Gulf Cooperation Countries (GCC)	Quantitative		✓			✓	✓	✓

10	Pati et al. (2021)	Indonesia	Qualitative	✓		✓		✓	✓	✓
11	Mufraini et al. (2020)	Indonesia	Quantitative	✓			✓		✓	✓
12	Ben Bouhenni et al. (2023)	Saudi Arabia, UAE and Qatar	Quantitative		✓				✓	✓
13	Nurfadilah et al. (2023)	Indonesia	Quantitative	✓		✓	✓		✓	
14	Pabbajah et al. (2021)	Indonesia	Qualitative					✓	✓	✓
15	Rosele et al. (2022)	Malaysia	Qualitative	✓					✓	
16	Zainuddin et al. (2021)	Malaysia	Qualitative						✓	✓
17	Taira (2019)	Scandinavia	Mixed method							✓

4.2 Customer service theory

There is a singular theory pertaining to consumer and customer-oriented services within the context of strategic transformation in IRCs, namely the Service Quality (SERVQUAL) model. The application of SERVQUAL model is uniquely observed in the work of Zouari and Abdelhedi (2021). Their modified SERVQUAL model was able to be implemented within IRCs to assess the quality of services provided by Islamic banks, with a specific focus on adherence to Shariah principles. This involves evaluating the extent to which services align with Islamic values and meet clients' religious and ethical expectations. Dimensions of a modified SERVQUAL model encompass diverse aspects, including the reliability of adherence to Shariah principles, the assurance of ethical conduct, the physical attributes associated with Islamic products and services, the ability to comprehend and address customers' religious requirements, and the promptness in delivering Shariah-compliant solutions.

Through the systematic implementation of the modified SERVQUAL model within the Islamic Religious Council framework, it becomes possible to methodically evaluate and enhance the quality of services provided by IRCs in accordance with Shariah principles. This model serves as a tool for identifying areas that require improvement, addressing client needs, and ensuring that the services offered by IRCs would align with the religious and ethical standards of its consumers.

4.3 Market failure theory

The third theory concerning the role of strategic transformation in IRCs is the Market Failure Theory, as employed by Ahmed and Isa (2023) in their studies. The Market Failure Theory refers to the incapacity of markets to effectively allocate resources, leading to suboptimal allocation and a failure to achieve allocative efficiency. IRCs may encounter market failure when legitimate financial services are inaccessible for low-income individuals and communities, resulting in a reliance on informal financial services and exorbitant interest rates. The study indicates that macroeconomic and macro-institutional factors, such as government efficiency and the rule of law, may exert both positive and negative effects on the performance of IRCs. This theory implies that the legal framework and the quality of institutions can play a significant role in rectifying market inefficiencies and promoting the growth of financial initiatives within the context of IRCs.

In addition, the study underscores the potential impact of digitalisation on the accessibility and sustainability of financial services for individuals and groups with low income governed by IRCs. The adoption of digital transformation holds the promise of efficiently addressing market inefficiencies and furthering the objective of extending financial services to a broader population in alignment with the principles of Maqasid Al-Shariah. These principles strive to enhance collective well-being and mitigate adverse consequences, embodying a strategic approach to rectifying market deficiencies within the Islamic Religious Council framework.

4.4 Behavioral-related theory

The fourth and concluding theory applied in the context of strategic transformation in IRCs is the Behavioral-related Theory. This section comprises three sub-theories: Consumer Behavioral Model, Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM).

The first sub-theory within this theory is the Consumer Behavioral Model, as applied by Mufraimi et al. (2020). In the context of IRCs, an understanding of consumer behavior models can aid Islamic banks in tailoring their offerings, communication strategies, and service delivery to align with the needs and preferences of their target audience. Consumer Behavior Models can provide Islamic banks with valuable

insights into the factors influencing customer decisions. Leveraging this knowledge can enhance their offerings and services, leading to strategic changes and heightened customer satisfaction.

Subsequently, the second sub-theory is TPB, applied by Laila et al. (2023). TPB can assist in comprehending the determinants influencing the intentions of small and medium-sized enterprises' proprietors to engage in waqf. This understanding can guide the formulation of effective strategies and initiatives to promote waqf participation among small and medium enterprises (SMEs). For example, Laila et al. (2023) suggested that offering comprehensive training to SMEs through various platforms can further stimulate their involvement in waqf. Additionally, the proposed model framework for waqf involvement incorporates the use of easily accessible payment systems and membership benefits for donors. This may require the implementation of effective communication strategies to engage potential donors and SMEs. Thus, leveraging TPB can provide valuable insights for developing effective strategies and initiatives to enhance waqf participation among small and medium enterprises, particularly those established by IRCs.

The third and concluding sub-theory in this theory is TAM, as applied by Nurfadilah et al. (2023). TAM can be utilised to gauge the perspectives of members within IRCs regarding the level of ease in adopting digital technology and the perceived benefits it brings to their professional responsibilities. These perceptions can assist researchers in understanding how IRCs integrate technology, particularly for religious management and Sharia-compliant operations. By using TAM, researchers are able to evaluate the impact of technology perceptions on the digital readiness attitudes and capabilities of Islamic Religious Council members. This sub-theory investigates the influence of Islamic knowledge, religious administration, and members' technological outlooks on the digital transformation initiatives of IRCs. Through the application of TAM within IRCs, researchers are also able to explore the acceptability of technology, readiness for digitalisation, and strategic transformation within religious institutions. In assessing the adoption of technology and its effects on IRCs, considerations are given to the level of Islamic awareness and practices related to religious management.

5. Key understanding on the impact of strategic transformation in Islamic religious councils

5.1 Theme 1 - Digital financial services and inclusion

The primary function of strategic transformation within IRCs is to embrace digital financial services and foster inclusion. In recent years, the global financial industry has undergone substantial changes propelled by digital technologies. Notably, the Islamic banking sector has witnessed a significant surge in digital transformation, playing a pivotal role in overcoming challenges and advancing financial inclusion. Numerous studies underscore the multifaceted and profound impact of digital transformation, with the COVID-19 pandemic further amplifying the demand for financial operations within IRCs. Consequently, digital financial services have emerged as a vital tool to meet this demand. This transformation process mitigates the impact of market competition, enhances financial stability, and strategically invests in digital infrastructure (Mateev et al., 2023). Recognising the shifting landscape, the Islamic Religious Council assumes a critical role in advocating for the integration of digital platforms into the financial services sector.

Islamic banks acknowledge the imperative of catering to the needs of the digital generation and are currently confronted with a pivotal decision to embrace digital transformation, which is a move that has been considered as both desirable and essential. In emphasising the importance of this shift, Zouari and Abdelhedi (2021) underscore the need for Islamic banks to provide a diverse array of digital services, encompassing online services, electronic payment solutions, social media engagement, and mobile banking applications. The overarching goal of this transformation is two-fold: to meet current demands effectively; and to position Islamic banks as the preferred choice for the younger generation. Furthermore, digital transformation has played a critical role in facilitating Islamic financial instruments such as waqf and

supporting SMEs during challenging periods (Laila et al., 2023). Additionally, Aminah et al. (2020) delve into significant transformations witnessed in the banking industry in Indonesia, focusing on its contributions to economic inclusion and its adept navigation of regulatory considerations within the framework of Shariah banking.

Further, the study of Ahmed and Isa (2023) had consistently underscores the importance of digital financial services in enhancing the accessibility, sustainability, and effectiveness of financial services offered by Islamic microfinance institutions. This study had explicitly recognised its significant role in advancing financial inclusion and social welfare, aligning with the overarching objectives of Islamic finance. Insights from Pati et al. (2021) shed light on how digital technologies can enhance the efficiency, transparency, and accessibility of ZISWAF (zakat, infaq, sadaqah, waqf) management in Indonesia. This focus simplifies the administration of charitable funds and aligns with the broader aim of promoting financial inclusion and social welfare.

Moreover, the influence of digital financial services significantly shapes client decisions and marketing strategies within Islamic banks, particularly in urban areas (Mufraini et al., 2020). This impact is intricately linked to the overarching narrative of advancing financial inclusion and fostering economic development in the country (Nurfadilah et al., 2023). Additionally, the management of zakat funds is regarded as a pivotal aspect of this digital transformation, contributing to financial inclusion and broader social welfare initiatives (Rosele et al., 2022). Therefore, it can be deduced that IRCs place a strong emphasis on digital financial services and inclusion within its domain.

5.2 Theme 2 - Strategic financial stability

The second function of strategic transformation within IRCs is to ensure strategic financial stability. Achieving financial stability in the Islamic banking industry proves to be a intricate undertaking, as underscored by Mateev et al. (2023). Regulatory authorities and policymakers must tailor their strategies to address specific concentrations and irregularities within the banking system in the Middle East and North Africa (MENA) region. This role demands a nuanced and context-specific approach, recognizing the distinctive characteristics inherent in Islamic financial institutions. Conversely, Zouari and Abdelhedi (2021) offered a lucid explanation of the unique realm of Islamic banking, marked by its dedication to principles that set it apart from conventional banking, notably the prohibition of interest-based transactions. The stability of Islamic financial institutions hinges on their adept navigation within this regulatory framework while adapting to the imperatives of digitisation and evolving consumer preferences. Sustaining financial stability necessitates a delicate balance between tradition and innovation.

Laila et al. (2023) offered an in-depth perspective, underscoring the significance of Islamic banking in cultivating robust consumer relationships. This perspective transcends interest-free loan arrangements, which necessitate stringent payment standards to mitigate risks. The effectiveness of Islamic banking instruments is evident as they support the enduring viability of microfinance for SMEs in the contemporary economy. Additionally, Grassa et al. (2022) advocate for a holistic approach to achieving strategic financial stability. This role involves developing new products and services that encourage risk-sharing, enhancing regulatory frameworks, and purposefully integrating digital technologies. This endeavor aligns with the overarching objective of fortifying the stability of Islamic financial institutions amidst evolving market conditions.

An integral facet of this discourse is illuminated by Ben Bouheni et al. (2023), who scrutinised the impact of Fintech applications on the financial performance of Islamic banks. Their inquiry underscores the significance of comprehending these processes for the strategic evaluation of stability and resilience within the Islamic banking sector, particularly in the context of technological disruption and evolving market dynamics. An in-depth narrative unfolds upon analysing these aspects, elucidating the intricate interplay

among Shariah compliance, strategic innovation, and the regulatory framework in safeguarding the financial sustainability of Islamic banks. IRCs assume a pivotal role in guiding and overseeing these strategic endeavors, showcasing a broader commitment to the values and objectives of Islamic finance. Consequently, the efficacy of IRCs stands to flourish by anchoring itself in strategic financial stability.

5.3 Theme 3 - Organisational adaptation and flexibility

The third function of strategic transformation within IRCs is to institute organisational adaptation and flexibility. Zouari and Abdelhedi (2021) underscore the imperative for Islamic banks to navigate evolving market scenarios while adhering to Shariah principles. The concurrent commitment to flexibility and adherence is pivotal to ensuring enduring prosperity and competitiveness in the Islamic banking industry. Striking a balance between agility and adherence to Islamic financial principles is increasingly becoming a crucial strategic imperative.

Concurrently, Pati et al. (2021) unveiled a pivotal role played by mosques in adapting to the digitisation of financial services, extending beyond the purview of traditional banking institutions. Their study underscores the necessity for a strategic realignment to optimize the collection and distribution of ZISWAF while steadfastly upholding the tenets of Islamic finance. It accentuates the broader scope of organisational adaptation, transcending financial institutions to encompass religious entities, thereby emphasizing the interconnectedness of various facets within the Islamic ecosystem.

In supplement to the preceding discourse, Nurfadilah et al. (2023) contended that organisational adaptation, particularly through the adoption of digitalisation and the cultivation of agile leadership, has the potential to enhance operational efficiency and extend outreach in Islamic rural banks. The integration of agile leadership and readiness for change augments operational capabilities, enhances customer experience, ultimately fortifying the long-term financial stability and sustainability of Islamic rural banks, with the collaboration of IRCs

Hence, these findings underscore that the capacity of organisations to adapt and exhibit flexibility is paramount for attaining enduring success in the Islamic banking industry. The amalgamation of flexibility and steadfast adherence to Shariah principles, observed in the strategies of Islamic banks, extends to religious bodies and rural banks as well, establishing a comprehensive framework for organisational resilience within the broader realm of Islamic finance. IRCs play a pivotal role as an authority overseeing and facilitating strategic reforms, ensuring their alignment with the principles of Islamic finance and the evolving demands of the contemporary financial landscape.

5.4 Theme 4 - Customer-centric digital transformation

The fourth function of strategic transformation within IRCs is to implement customer-centric digital transformation. Zouari and Abdelhedi (2021) underscored the necessity for a nuanced approach in formulating marketing strategies within the intricate landscape of IRCs. Their discoveries underscored a significance of prioritising service quality and Shariah compliance in Islamic banks. They stressed that the ability to make a product as customer-centric plays a pivotal role in the strategic transformation of these institutions. This dual approach does not only aligns with the principles of Islamic banking, but it also adeptly caters to the evolving preferences of digital customers.

Mufraini et al. (2020) asserted that the adoption of a customer-centric strategy is pivotal for the strategic transformation of Islamic banks, encompassing broader aspects of customer decision-making and loyalty. A meticulous analysis of factors influencing consumer choices underscores the strategic importance of aligning corporate processes with customer requirements. This approach is indispensable for fostering loyalty and fortifying the competitive position of Islamic banks amid the evolving financial landscape.

Furthermore, Nurfadilah et al. (2023) offered a perspective that extends beyond banking organisations, underscoring the critical importance of customer-centric digital transformation in preserving competitiveness. Their analysis underscored the significant impact of digitisation in enhancing customer experience, expanding market reach, and sustaining competitiveness in the contemporary digital financial environment. Digitalisation and the value of being customer-centric are therefore indispensable for Islamic organisations that aspire to thrive in the modern financial ecosystem.

Therefore, integrating these findings delineates a strategic framework for IRCs engaged in overseeing the evolution of Islamic banks. Prioritising customer-centric digital transformation is in line with Shariah principles and adeptly meets the demands of the digital era. IRCs play a pivotal role in ensuring that strategic initiatives harmonise with Islamic financial principles and underscore the significance of being customer-centric within the broader landscape of digital transformation.

5.5 Theme 5 - Islamic awareness and online education

The fifth function of strategic transformation within IRCs is to concentrate on Islamic awareness and online education. Laila et al. (2023) stressed the necessity for IRCs to encourage the participation of SMEs in waqf. This role can be accomplished by disseminating extensive knowledge through various platforms. IRCs hold a pivotal role in coordinating and sanctioning these initiatives, aligning with its overarching objective of promoting Islamic economic principles. Aminah et al. (2020) underscored the vital significance of Islamic knowledge in the strategic transformation facilitated by IRCs. This role involves ensuring financial services adhere to Shariah principles and values, building customer confidence and credibility, and prioritising ethical financial activities. This directive ensures that financial institutions strictly adhere to Islamic principles within IRCs, thereby enhancing the councils' position as a guardian of ethical and Shariah-compliant actions.

As per Aminah et al. (2020), IRCs extensively employ online education to disseminate awareness about Islamic banking concepts. This ensures that personnel, guided by the councils' supervision, are equipped to deliver financial services in accordance with Islamic principles. The councils take on the responsibility of safeguarding education, nurturing a skilled workforce capable of adeptly navigating the complexities of Islamic finance while upholding ethical standards. Khairudin and Mohammad (2021) bolstered this paradigm by emphasising the global influence of digital platforms on Islamic education. IRCs serve as a facilitator, endorsing the accessibility of Islamic literature, online courses, interactive software, and e-learning platforms. This role aligns with the councils' objective to propagate Islamic knowledge and contribute meaningfully to the strategic development of the Muslim community.

Conversely, Grassa et al. (2022) underscored the pivotal role of the IRCs in providing guidance for skill development and knowledge acquisition. The councils advocate for training programs focused on Shariah-compliant finance, digital banking technology, and customer relationship management to ensure that the institutions under its purview adapt to evolving market conditions while adhering to Islamic principles. Nurfadilah et al. (2023), Pabbajah et al. (2021), and Pati et al. (2021) collectively highlighted the substantial impact of online education on Islamic rural banks. They endorse the councils' initiatives in promoting the adoption of Shariah-compliant fintech, improving financial literacy, fostering an innovative culture, and digitising religious education (Sarsembayev et al., 2020). As the governing body, IRCs ensure that educational programs would align with Islamic ideals, thereby spearheading strategic transformation within the broader community. Consequently, these findings position IRCs as a central facilitator of Islamic awareness and online education initiatives, playing a crucial role in guiding financial institutions and the broader community toward intentional reform grounded in Islamic principles.

5.6 Theme 6 - Efficiency and transparency in religious management

The sixth aspect of strategic transformation in IRCs focuses on ensuring efficiency and transparency in religious management. Within the realm of Islamic finance, a compelling narrative unfolds, where a story of intentional progress meticulously crafted by IRCs as they navigate the intricate landscape of effectiveness and transparency. At the story's inception, Mateev et al. (2023) underscored the pivotal role of clear regulatory frameworks. These frameworks, akin to moral compasses, not only guide market dynamics but also position IRCs as guardians, preserving the ethical integrity of financial transactions. Zouari and Abdelhedi (2021) unveiled the substantial impact of IRCs in ensuring that Islamic banks adhere to Shariah rules, adding an intriguing twist to the narrative. This alignment serves as a cohesive narrative element seamlessly weaving through operations, customer satisfaction, and loyalty. Under the guidance of IRCs, institutions actively embrace transparency, establishing a narrative of trust by steadfastly adhering to Shariah standards.

Aminah et al. (2020) explored the dynamic intersection of IRCs, Shariah banking institutions, and digital technology. IRCs, functioning as Islamic finance regulatory bodies, play a pivotal role in guiding institutions to leverage digital platforms for transparent financial operations, thereby establishing a reputation closely tied to adherence to Shariah rules in the digital era. Ahmed and Isa (2023) contributed to the narrative by introducing the concepts of Maqasid Al-Shariah, portraying IRCs as guardians of transparency within ethical norms. Khairudin and Mohammad (2021) delved into the role of Information Resource Centers (IRC) in education, focusing on how IRCs utilise information technology to efficiently disseminate religious materials, underscoring the use of technology to fortify Islamic education.

Grassa et al. (2022) offered an exhaustive portrayal of how IRCs guide institutions to optimise processes and adopt best practices; enhancing efficiency and transparency. This narrative builds trust and ensures the adherence of Islamic banks to Shariah norms, facilitating a strategic transition aligned with the evolving landscape. The subplot involving zakat management, as outlined by Rosele et al. (2022), depicted IRCs as pioneers leveraging digitalisation for improved efficiency and transparency, aligning with their overarching goal of promoting Islamic financial principles. The works of Pati et al. (2021), Mufraini et al. (2020), Ben Bouheni et al. (2023), and Zainuddin et al. (2021) collectively completed the narrative. Pati et al. (2021) delved into the administration of ZISWAF, while Mufraini et al. (2020) and Ben Bouheni et al. (2023) illuminated the impact of IRCs on Islamic banks. Zainuddin et al. (2021) introduced an additional dimension by transforming guidelines into digital format, contributing to the overall efficacy and clarity in religious administration. Hence, IRCs must operate efficiently and transparently to ensure proper governance.

5.7 Theme 7 - Media influence and communication strategies

The seventh and ultimate role of strategic transformation within IRCs involves media influence and communication strategies. The efficiency and competitiveness of IRCs hinge on the recognition and execution of effective communication strategies. Aminah et al. (2020), Sarsembayev et al. (2020), and Zainuddin et al. (2021) underscored that deploying these strategies does not only enhances market positioning but also influences public perception, ensures regulatory compliance, and enables comprehensive strategic transformation within the realm of IRCs..

Utilising digital channels and platforms is imperative for effectively engaging specific target groups, disseminating information, and enhancing communication methodologies, particularly within the context of IRCs (Ahmed & Isa, 2023). This approach is in harmony with the principles of Maqasid Al-Shariah, providing a strategic communication framework for IRCs (Ahmed & Isa, 2023). The profound influence of digital media on the dissemination and teaching of Islamic principles is evident, with social media platforms playing a pivotal role in sharing religious knowledge and fostering interactions among Muslims (Khairudin

& Mohammad, 2021). The emphasis on interactive classrooms, lectures, and digital tools represents a significant departure from conventional methods of Islamic education traditionally employed by IRCs (Khairudin & Mohammad, 2021).

Proposing a strategic communication approach, Khairudin and Mohammad (2021) suggested establishing a centralised, open, and online Islamic library. This initiative aims to facilitate global outreach by translating Islamic literature, operating within the framework of IRCs. Grassa et al. (2022) discovered that media influence can have both positive and negative impacts on the reputation of religious institutions. Therefore, these councils must actively manage their reputation to uphold trust and credibility. Identifying effective communication strategies is crucial for successfully conveying the values, principles, and mission of IRCs to diverse stakeholders (Grassa et al., 2022). Through the integration of communication approaches aligned with ethical principles and the demonstration of resilience in overcoming challenges, a more comprehensive strategic transformation within the context of IRCs can be achieved (Grassa et al., 2022)..

The recognised impact of media influence and communication strategies in fostering the adoption of innovative solutions by IRCs, such as the digitisation of Islamic education, is well-established (Ben Bouheni et al., 2023). This role is in harmony with advancing technology and community aspirations, contributing to the long-term sustainability and growth of IRCs. In their investigation, Pabbajah et al. (2021) explored the accessibility and affordability of online religious media in the context of digitising Islamic education within IRCs. This transformation has necessitated a shift in communication methods and strategies for disseminating religious information. YouTube and other online visual media platforms are acknowledged as influential channels for disseminating Islamic teachings within the framework of IRCs.

Effective communication methods are vital for understanding Shariah-compliant concepts and the significance of various initiatives, such as managing religious endowments, within the community served by IRCs (Pati et al., 2021). Emphasising the role of media influence, encompassing both digital and traditional channels, is underscored as a crucial tool for disseminating information and fostering transparency in the activities of IRCs, thereby promoting community engagement and inclusivity. The need to adapt communication strategies within religious institutions is emphasized in response to the evolving media landscape, particularly its influence on religious discussions (Taira, 2019). The impact of newspapers on public perceptions of religion highlights the necessity for IRCs to employ strategic communication tactics to facilitate meaningful community involvement and comprehension. Hence, the media is the optimal channel for IRCs to enhance efficiency in strategic transformation.

6. Conclusion and recommendation

The impact of strategic transformation on the effectiveness of IRCs is limited due to various challenges. These challenges include the reconciliation of traditional Islamic principles with contemporary values; addressing the rise of extremism; accommodating cultural and political differences; making non-Muslim participants more involved; as well as establishing a robust organisational framework. Consequently, the primary aim of the study is to conduct a systematic and thematic analysis of the role of strategic transformation in IRCs. The main methodology employed is a systematic literature review, with thematic analysis serving as the primary analytical tool. A total of 17 articles have been selected for a comprehensive review, revealing seven main themes as key findings. These themes encompass Digital Financial Services and Inclusion; Strategic Financial Stability; Organisational Adaptation and Flexibility; Customer-Centric Digital Transformation; Islamic Awareness and Online Education; Efficiency and Transparency in Religious Management; also Media Influence and Communication. The study contributes by identifying relevant theories that have the potential for further development and by opening avenues for scholars and practitioners to engage in research addressing practical issues related to the study.

The study acknowledges two limitations. Firstly, it focuses on the direct relationship between strategic transformation and the Islamic religious council, without exploring potential moderating or mediating effects. Future research could investigate the influence of factors like Islamist Indices, the level of competition, and the governance of IRCs; for which all would be offering different insights into moderating or mediating dynamics. Such investigations are anticipated to enhance originality and contribute to relevant theories. Secondly, the measurement of the IRCs remains unclear and undefined. The absence of standardised and widely accepted efficiency measures for these councils poses challenges in comparing performance and evaluating the impact of strategic transformation. Future research directions are expected to delve deeper into developing comprehensive measures for a clearer understanding of this area.

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Conflict of interest statement

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