

Digital Marketing Management Capability in Islamic Banking: Integrating XAI, Customer Analytics, and CRM

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ABSTRACT

Purpose – This study develops a Digital Marketing Management Capability (DMMC) framework for Islamic banking by integrating Explainable Artificial Intelligence (XAI), Customer Analytics Capability (CAC), and Customer Relationship Management (CRM). The study addresses the fragmentation of previous research, which has predominantly examined these capabilities independently and provides limited understanding of their strategic orchestration in digital marketing management.

Design/methodology/approach – A Systematic Literature Review (SLR) following the PRISMA 2020 guidelines was conducted to synthesize evidence from twenty peer-reviewed empirical studies published between 2020 and 2025. The selected studies were analyzed using thematic coding and evidence mapping to identify recurring capability domains and develop a formative higher-order conceptual framework.

Findings/Results – The findings indicate that XAI-related capabilities support transparency, accountability, and trust in AI-assisted customer-facing activities; CAC transforms customer data into actionable marketing intelligence for evidence-based decision-making; and CRM translates customer intelligence into personalized interactions and sustainable customer relationships. The synthesis supports conceptualizing these three complementary capabilities as the formative dimensions of DMMC. The proposed framework and relationships require empirical validation in Islamic banking.

Originality/Value – The study contributes to the capability-based application of the Resource-Based View and Dynamic Capability Theory by emphasizing capability complementarity and strategic orchestration. It provides a theoretically grounded framework for examining how technological transparency, analytical intelligence, and relational capability can be coordinated to support digital marketing effectiveness and customer-centered value creation in Islamic banking.

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1. Introduction

The rapid development of digital technologies has transformed banking competition from product-centered offerings toward customer-centered digital services. Banks increasingly use digital platforms, artificial intelligence (AI), and data-driven marketing to understand customer behavior, personalize services, and strengthen customer relationships. Digital marketing capability has consequently become an organizational capability through which firms convert digital resources into marketing strategies and performance outcomes (Teece, 2007). Digital marketing capability enables organizations to leverage digital technologies and resources to enhance marketing activities and business performance (Apasrawirote et al., 2022). Digital marketing capability also contributes to organizational performance when supported by appropriate technological and organizational capabilities (Amelda et al., 2021). Marketing capability can also be conceptualized as a higher-order capability integrating multiple complementary capabilities (Hoque et al., 2022). Day further emphasizes that market-oriented capabilities enable organizations to respond effectively to changing customer and competitive conditions (Day, 1994). Morgan et al. similarly demonstrate the strategic relevance of marketing capabilities for organizational performance (Morgan et al., 2009).

This transformation is particularly consequential for Islamic banking. In addition to efficiency and customer responsiveness, Islamic banks are expected to maintain transparency, fairness, and ethical responsibility consistent with Sharia principles (Hassan & Aliyu, 2018). Digital marketing can influence customer engagement with banking services (Otopah et al., 2024). Customer perceptions of digital marketing also influence their intentions to use banking services (Pruthi & Bansal, 2024). Thus, the strategic challenge is not simply whether Islamic banks adopt digital technologies, but whether they can coordinate technological, analytical, and relational capabilities to create transparent and customer-centered marketing processes.

AI is central to this transformation because it supports automated customer interaction, preference prediction, personalized financial recommendations, and data-driven marketing decisions. AI-enabled banking can improve personalization and customer experience (Sheth et al., 2022). Managerial applications of AI can also support marketing innovation and decision-making (Mogaji & Nguyen, 2022). AI-driven marketing further provides opportunities to improve targeting and marketing efficiency (Awad & Ghonim, 2025). Within Islamic banking, AI-enabled mobile banking has been associated with customer loyalty (Suhartanto et al., 2022). At the broader banking-industry level, technological disruption is reshaping established banking business models (Omoge et al., 2022). Generative AI has also introduced new opportunities and organizational challenges for banking institutions (Moharrak & Mogaji, 2025).

However, AI adoption also creates a strategic problem concerning transparency and customer trust. AI applications may operate as opaque or “black-box” systems, making recommendations difficult for customers to understand. Explainable Artificial Intelligence (XAI) addresses this problem by making AI-supported decisions more understandable and accountable. Explainability has been associated with improved customer trust and satisfaction in AI-supported financial services (Ni, 2024). Domain knowledge can also influence appropriate trust and reliance on XAI in financial decision-making (Dikmen &

Burns, 2022). XAI has also been applied in banking to improve the interpretability and reliability of AI-supported credit decisions (de Lange et al., 2022). Perceived reliability also influences customer intentions to use AI-enabled banking services (Schränk, 2025). Technology anxiety and perceived risk further demonstrate the importance of trustworthy AI implementation (Cintamür, 2024). These findings support the conceptualization of XAI as more than a technical solution and indicate its potential role as an organizational capability supporting transparent digital marketing.

Technological capability alone, however, cannot convert customer data into effective marketing decisions. Customer Analytics Capability (CAC) represents the organizational ability to collect, integrate, analyze, and transform customer information into actionable marketing intelligence. Customer analytics capability enables firms to connect customer information with organizational resources and improve marketing performance (Mehrabi et al., 2024). Multidimensional customer analytics capability also supports evidence-based decisions across digital customer touchpoints (Hossain et al., 2024). AI can further operationalize customer analytics capability by enabling firms to generate and use customer insights in real time (Hossain et al., 2022). Marketing analytics capability can strengthen organizational performance through effective data management, data processing, and analytical skills (Abrokwah-Larbi, 2024). In banking, sentiment analysis can transform customer feedback into actionable insights for improving service quality (Ghadiridehkordi et al., 2025). CAC therefore provides the analytical function required to translate digital customer information into marketing intelligence.

A third capability concerns the conversion of customer intelligence into sustained relationships. Customer Relationship Management (CRM) supports customer information management, personalized services, continuous interaction, and relationship development. CRM has been associated with service quality and organizational performance in banking contexts (Lebdaoui & Chetioui, 2020). AI-enabled CRM can further strengthen intelligent customer management and organizational sustainability (Rahman et al., 2023). Maintaining personalized relationships remains challenging as banking interactions become increasingly digital. Coordinated multichannel services can nevertheless strengthen customer trust, commitment, and engagement (Karageyim & Durmusoglu, 2025). CRM therefore represents the relational function through which customer intelligence can be translated into customer engagement and relationship value (Gomes et al., 2024).

The theoretical foundation of this study combines the Resource-Based View (RBV) and Dynamic Capability Theory. RBV explains how valuable organizational resources and capabilities can support competitive advantage when they are effectively developed and deployed. Marketing capabilities can be understood as organizational resources that contribute to superior performance when they are effectively configured and deployed (Morgan et al., 2009). Dynamic Capability Theory complements RBV by emphasizing organizational processes for sensing environmental changes, seizing opportunities, and reconfiguring resources and capabilities (Teece, 2007). This perspective is relevant to digitally intensive banking because customer expectations, technologies, data, and interaction channels continuously evolve. Importantly, because this study synthesizes literature rather than tests primary data, Dynamic Capability Theory is used as a conceptual lens. The proposed DMMC should therefore not be interpreted as an empirically validated dynamic capability.

The central problem identified in the literature is fragmentation. Existing studies provide evidence on digital marketing capability, AI/XAI, CAC, and CRM, but these domains are commonly examined separately and at different levels of analysis. Digital marketing studies emphasize organizational performance and customer response. AI studies focus on adoption, personalization, and customer experience. CAC studies emphasize data utilization and analytical capability. CRM studies focus on relationship quality and service performance. As summarized in Table 1, these studies provide important but incomplete explanations of how technological transparency, customer intelligence, and relational management can be coordinated within a single organizational marketing capability.

Table 1. State of the Art of Previous Studies

No	Author(s)	Research Focus	Main Findings	Limitation
1	Amelda et al. (2021)	Digital marketing capability	Digital marketing capability improves organizational performance through digital leadership and technology capability.	Does not examine the coordinated integration of AI, customer analytics, and CRM within a higher-order marketing capability.
2	Suhartanto et al. (2022)	AI-enabled mobile banking	AI strengthens customer loyalty in Islamic banking.	Focuses on adoption outcomes rather than marketing capability. Focuses on AI-enabled marketing applications without specifying an integrated organizational capability structure.
3	Mogaji & Nguyen (2022)	AI in financial marketing	AI supports marketing innovation and managerial decision-making.	Focuses on AI-enabled banking services rather than conceptualizing an integrated marketing capability.
4	Sheth et al. (2022)	AI-driven banking services	AI enhances personalized customer experience.	Digital capability is not discussed.
5	Suandi et al. (2023)	Islamic marketing ethics	Islamic marketing ethics improves bank performance.	Examines customer response only.
6	Ni (2024)	Explainable AI	XAI increases customer trust and satisfaction.	Does not examine the integration of customer analytics with AI transparency and CRM.
7	Mehrabi et al. (2024)	Customer analytics capability	Customer analytics strengthens marketing capability.	Provides limited specification of how customer analytics capability is coordinated within broader digital marketing management.
8	Hossain et al. (2024)	Customer analytics	Develops customer analytics capability measurement.	

9	Lebdaoui & Chetoui (2020)	CRM	CRM improves service quality and organizational performance.	Does not examine how CRM capability is coordinated with AI-enabled marketing and customer analytics. Does not specify how AI-enabled CRM contributes to the formation of a broader digital marketing management capability.
10	Rahman et al. (2023)	AI-enabled CRM	AI strengthens CRM capability and performance.	Focuses on AI utilization only.
11	Awad & Ghonim (2025)	AI-driven marketing	AI improves marketing efficiency and business performance.	Marketing capability remains unexplored.
12	Moharrak & Mogaji (2025)	Generative AI	Identifies opportunities and challenges of AI integration in banking.	Customer-oriented marketing capability is absent.
13	Omoge et al. (2022)	AI disruption	AI transforms banking business models.	Limited discussion of strategic marketing integration.
14	Ghadiridehkordi et al. (2025)	Sentiment analytics	Text mining improves customer satisfaction.	Does not incorporate AI and analytics.
15	Karageyim & Durmusoglu (2025)	Relationship marketing	Maintaining customer relationships remains challenging in digital banking.	Does not examine organizational capability.
16	Gomes et al. (2024)	Multichannel relationship	Trust and engagement improve through multichannel services.	AI integration is absent.
17	Otopah et al. (2024)	Digital marketing	Digital marketing increases trust and engagement.	Marketing capability is not investigated.
18	Pruthi & Bansal (2024)	Customer perception	Digital marketing influences customer perception and intention.	Focuses on technology acceptance.
19	Schrank (2025)	AI adoption	Trust determines behavioral intention to use AI banking.	Organizational perspective is not discussed.
20	Cintamür (2024)	AI acceptance	Technology anxiety and risk influence AI adoption.	

Source: Authors' systematic literature review (2026)

The fragmentation is particularly evident in research on XAI. Existing studies largely examine explainability through customer trust, satisfaction, or technology acceptance rather than as a strategic organizational capability supporting marketing management. CAC research demonstrates the value of customer intelligence and measurement but provides limited explanation of how analytics can be coordinated with AI transparency and CRM. CRM research establishes the importance of relationship management but generally treats it as an operational or relational capability rather than as part of a higher-order digital marketing management architecture. Consequently, the literature does not yet adequately

specify how these complementary capabilities can be orchestrated to support transparent, data-driven, and customer-centered digital marketing in Islamic banking.

This gap motivates the development of Digital Marketing Management Capability (DMMC). The proposed DMMC is defined as a higher-order organizational capability concerned with the strategic orchestration of three complementary lower-order capabilities: Explainable AI Marketing Capability, Customer Analytics Capability, and Customer Relationship Management Capability. XAI represents technological transparency and accountability. CAC represents analytical intelligence. CRM represents relational execution. The novelty is therefore not the invention of XAI, CAC, or CRM as individual resources. Rather, it lies in specifying their complementary roles and orchestration within a unified digital marketing management capability. The comparative novelty of the proposed framework is summarized in Table 2.

Table 2. Research Novelty

Aspect	Previous Studies	Proposed Study (Novelty)
Research Perspective	Digital marketing, AI, customer analytics, and CRM are examined independently.	Integrates Explainable AI, Customer Analytics Capability, and CRM into a unified Digital Marketing Management Capability (DMMC) framework.
Explainable AI	Focuses on customer trust, satisfaction, and technology acceptance.	Positions Explainable AI as a strategic organizational capability supporting marketing management.
Customer Analytics Capability	Emphasizes data utilization and analytical capability.	Positions Customer Analytics Capability as a capability that converts customer intelligence into marketing decisions within DMMC.
Customer Relationship Management	Primarily focuses on relationship quality and organizational performance.	Integrates CRM as a strategic relational capability that complements AI and customer analytics.
Context	General banking or isolated Islamic banking issues.	Develops an integrated capability model specifically for Islamic banking.
Theoretical Contribution	Partial explanation of individual capabilities.	Develops an integrated capability-based model grounded in the Resource-Based View and Dynamic Capability Theory.

Source: Authors' systematic literature review (2026)

The proposed framework also establishes a clearer boundary between DMMC and the broader concept of Digital Marketing Capability. DMMC does not merely relabel existing digital marketing capability. Instead, it specifies a management-oriented higher-order capability concerned with coordinating heterogeneous technological, analytical, and relational capabilities in the design and execution of digital marketing activities. The framework is consequently positioned as a capability-based application of RBV and Dynamic Capability Theory, emphasizing complementarity and orchestration rather than claiming to modify either theory.

Islamic banking provides the institutional context and boundary condition for this conceptualization. The reviewed evidence does not establish that the proposed DMMC configuration has already been empirically validated in Islamic banks. Accordingly, Islamic banking is treated as the intended context for subsequent empirical testing. Transparency and fairness are particularly relevant because they represent important expectations within

Islamic banking ([Hassan & Aliyu, 2018](#)). Ethical data use and customer trust may also influence how the proposed capabilities are implemented and coordinated. These characteristics are therefore contextual conditions rather than empirically confirmed dimensions of DMMC.

The study therefore addresses the conceptual gap concerning the fragmented treatment of technological, analytical, and relational capabilities in digital marketing management. It aims to synthesize the relevant empirical evidence, identify complementary capability domains, and develop a theoretically grounded DMMC framework for Islamic banking. The proposed framework conceptualizes DMMC as a formative higher-order capability whose lower-order components perform distinct but complementary functions. XAI provides technological transparency and accountability. CAC transforms customer information into actionable intelligence. CRM translates such intelligence into coordinated customer relationships. The framework consequently shifts attention from the isolated adoption of digital technologies toward their strategic orchestration within an organizational marketing architecture.

The study contributes in three ways. First, it provides an integrated conceptualization that connects technological transparency, analytical intelligence, and relational execution within a single higher-order capability. Second, it extends the capability-based application of RBV and Dynamic Capability Theory by emphasizing orchestration and complementarity rather than isolated capability possession. Third, it provides an Islamic banking context in which the proposed capability configuration can be empirically examined under institutional conditions involving transparency, ethical data use, customer trust, and Sharia governance. Because the framework is derived from systematic literature synthesis, its dimensional structure and proposed relationships remain conceptual and require empirical validation.

2. Methodology

2.1 Research Design and Literature Search Strategy

This study employed a Systematic Literature Review (SLR) to develop a conceptual framework of Digital Marketing Management Capability (DMMC) for Islamic banking by integrating Explainable Artificial Intelligence (XAI), Customer Analytics Capability (CAC), and Customer Relationship Management (CRM). The SLR approach was selected because it enables the structured synthesis of existing evidence and supports the identification of research patterns, gaps, and opportunities for conceptual development ([Snyder, 2019](#)).

The literature search was conducted across six academic search sources: Scopus, ScienceDirect, Emerald Insight, SpringerLink, Wiley Online Library, and Google Scholar. The review was restricted to peer-reviewed journal articles published in English between 2020 and 2025. The search and reporting procedures followed the PRISMA 2020 framework to support transparent reporting of information sources, search strategies, and the study-selection process ([Page et al., 2021](#)).

The search strategy employed five operational thematic search blocks covering six conceptual domains: (1) digital marketing and digital marketing capability; (2) Explainable Artificial Intelligence (XAI); (3) Artificial Intelligence in banking; (4) Customer Analytics Capability and customer analytics; (5) Customer Relationship Management and relationship marketing; and (6) Islamic banking and Islamic financial services.

Within each domain, synonymous and closely related terms were combined using OR, while conceptually related domains were combined using AND where appropriate. The searches therefore used complementary combinations of digital marketing with banking or financial services; AI or XAI with marketing, customer, or banking terms; customer analytics with banking or financial services; CRM or relationship marketing with banking or financial services; and Islamic banking with digital marketing, AI, analytics, or CRM-related terms.

This strategy was designed to identify empirical studies addressing at least one capability domain relevant to the proposed DMMC framework, rather than restricting retrieval to studies that simultaneously examined all proposed capabilities. Database-specific search syntax and search fields were adapted to the requirements of each academic search source. The complete search strings, search fields, publication limits, and retrieval results are reported in Table 3.

Table 3. Database-Specific Search Strategy and Retrieval Records

Database / Search Source	Search Fields	Core Search Strategy / Search Blocks	Publication & Language Limits	Records Retrieved (n)
Scopus	Title, Abstract, Keywords	((("digital marketing" OR "digital marketing capability") AND (bank* OR "financial service*")) OR ((("artificial intelligence" OR "explainable AI" OR XAI) AND (marketing OR customer OR bank*)) OR ((("customer analytics" OR "customer analytics capability") AND (bank* OR "financial service*")) OR ((("customer relationship management" OR CRM OR "relationship marketing") AND (bank* OR "financial service*")) OR ((("Islamic banking" OR "Islamic financial service*") AND (marketing OR AI OR analytics OR CRM))	Peer-reviewed journal articles; English; 2020– 2025	186
ScienceDirect	Title, Abstract, Keywords	((("digital marketing" OR "digital marketing capability") AND (banking OR "financial services")) OR ((("artificial intelligence" OR "explainable artificial intelligence" OR "explainable AI" OR XAI) AND (marketing OR customer OR banking)) OR ((("customer analytics" OR "customer analytics capability") AND (banking OR "financial services")) OR ((("customer relationship management" OR CRM OR "relationship marketing")	Journal articles; English; 2020– 2025	142

Emerald Insight	Abstract, Title, Keywords	AND (banking OR "financial services")) OR (("Islamic banking" OR "Islamic finance") AND (marketing OR AI OR analytics OR CRM)) (("digital marketing" OR "digital marketing capability") AND (banking OR "financial services")) OR (("artificial intelligence" OR "explainable AI" OR XAI) AND (marketing OR customer OR banking)) OR (("customer analytics" OR "customer analytics capability") AND (banking OR "financial services")) OR (("customer relationship management" OR CRM OR "relationship marketing") AND (banking OR "financial services")) OR (("Islamic banking" OR "Islamic finance") AND (marketing OR AI OR analytics OR CRM))	Peer-reviewed journal articles; English; 2020– 2025	118
		OR (("digital marketing" OR "digital marketing capability") AND (banking OR "financial services")) OR (("artificial intelligence" OR "explainable AI" OR XAI) AND (marketing OR customer OR banking)) OR (("customer analytics" OR "customer analytics capability") AND (banking OR "financial services")) OR (("customer relationship management" OR CRM OR "relationship marketing") AND (banking OR "financial services")) OR (("Islamic banking" OR "Islamic finance") AND (marketing OR AI OR analytics OR CRM))		
SpringerLink	Title, Abstract, Keywords	OR (("digital marketing" OR "digital marketing capability") AND (banking OR "financial services")) OR (("artificial intelligence" OR "explainable AI" OR XAI) AND (marketing OR customer OR banking)) OR (("customer analytics" OR "customer analytics capability") AND (banking OR "financial services")) OR (("customer relationship management" OR CRM OR "relationship marketing") AND (banking OR "financial services")) OR (("Islamic banking" OR "Islamic financial services") AND (marketing OR AI OR analytics OR CRM))	Journal articles; English; 2020– 2025	96
		OR (("digital marketing" OR "digital marketing capability") AND (banking OR "financial services")) OR (("artificial intelligence" OR "explainable AI" OR XAI) AND (marketing OR customer OR banking)) OR (("customer analytics" OR "customer analytics capability") AND (banking OR "financial services")) OR (("customer relationship management" OR CRM OR "relationship marketing") AND (banking OR "financial services")) OR (("Islamic banking" OR "Islamic financial services") AND (marketing OR AI OR analytics OR CRM))		
Wiley Online Library	Title, Abstract, Keywords	OR (("digital marketing" OR "digital marketing capability") AND (banking OR "financial services")) OR (("artificial intelligence" OR "explainable AI" OR XAI) AND (marketing OR customer OR banking)) OR (("customer analytics" OR "customer analytics capability") AND (banking OR "financial services"))	Peer-reviewed journal articles; English; 2020– 2025	84
		OR (("digital marketing" OR "digital marketing capability") AND (banking OR "financial services")) OR (("artificial intelligence" OR "explainable AI" OR XAI) AND (marketing OR customer OR banking)) OR (("customer analytics" OR "customer analytics capability") AND (banking OR "financial services"))		

		"financial services")) OR (("customer relationship management" OR CRM OR "relationship marketing") AND (banking OR "financial services")) OR (("Islamic banking" OR "Islamic finance") AND (marketing OR AI OR analytics OR CRM))		
Google Scholar	Allintitle / Keywords / Abstract- related terms	"digital marketing" banking "digital marketing capability" banking "artificial intelligence" banking marketing "explainable AI" banking marketing "customer analytics" banking "customer analytics capability" banking "customer relationship management" banking "relationship marketing" banking "Islamic banking" digital marketing "Islamic banking" AI "Islamic banking" analytics "Islamic banking" CRM	Scholarly journal literature; English; 2020– 2025	74
Total	—	Five operational thematic search blocks covering six conceptual domains: digital marketing capability, XAI/AI, customer analytics, CRM, banking/financial services, and Islamic banking; English; 2020–2025	English; 2020– 2025	700

Source: Authors' systematic literature review records.

2.2 Study Selection and Quality Appraisal

The six academic search sources yielded 700 records. The retrieval results comprised 186 records from Scopus, 142 from ScienceDirect, 118 from Emerald Insight, 96 from SpringerLink, 84 from Wiley Online Library, and 74 from Google Scholar. Google Scholar was used as an additional academic search source, while backward and forward citation searching, where applied, was recorded separately. All retrieved records were consolidated into a single screening set, and duplicate records were removed before title-and-abstract screening. Studies were retained for full-text assessment when their titles and abstracts indicated substantive relevance to at least one targeted capability domain and to banking, financial services, or a transferable organizational marketing context.

The eligibility assessment subsequently examined the empirical adequacy, conceptual relevance, and contribution of each full-text report to the development of the DMMC framework. The selection process resulted in 163 duplicate records being removed, leaving 537 records for screening. Of these, 86 reports proceeded to full-text assessment, while 451 records were excluded during title-and-abstract screening. Following full-text assessment, 66 reports were excluded, leaving 20 empirical studies for qualitative synthesis. The complete search and screening pathway is reported in Table 4.

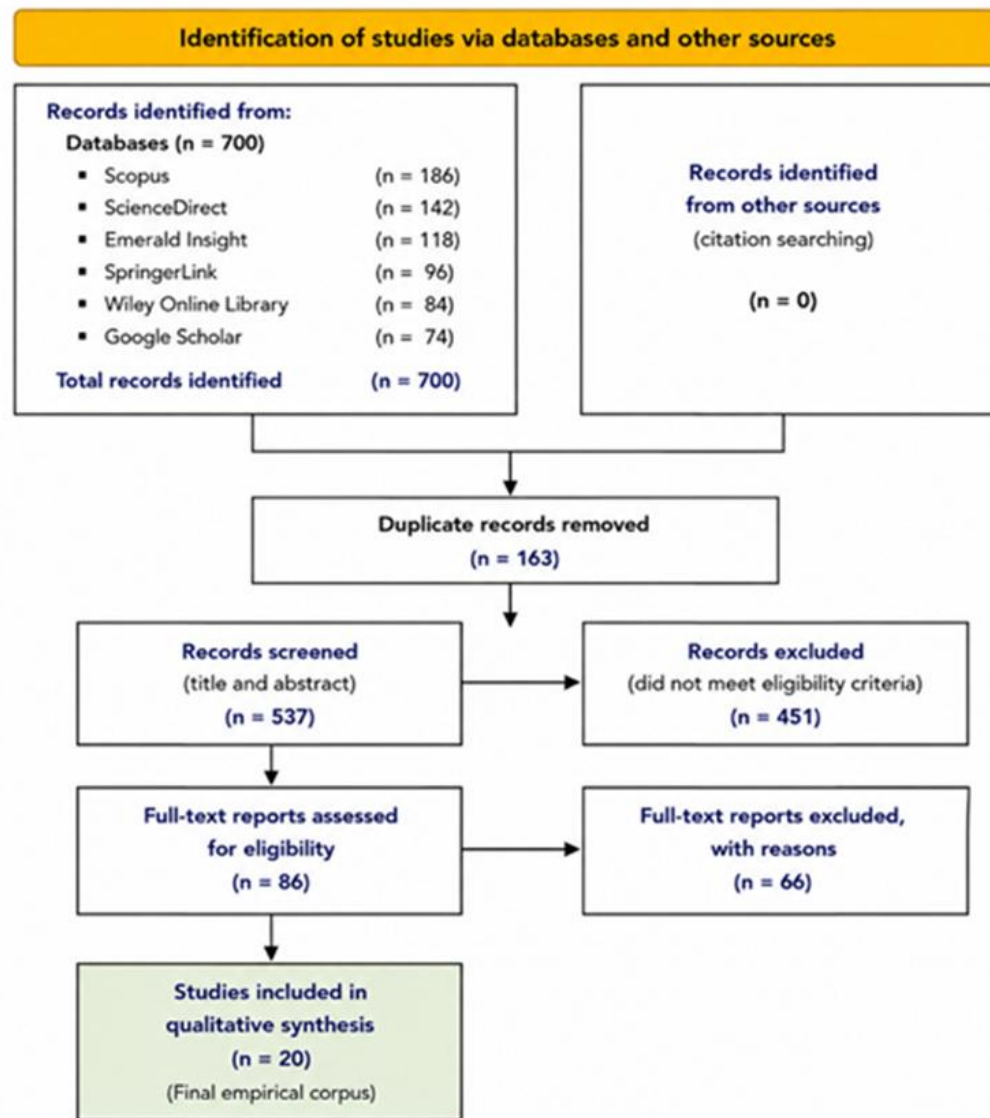
Table 4. Search and Screening Records

PRISMA Stage	Records (n)	Screening Outcome
Records identified from six academic search sources	700	Scopus (186), ScienceDirect (142), Emerald Insight (118), SpringerLink (96), Wiley Online Library (84), and Google Scholar (74)
Duplicate records removed	163	Records removed before screening
Records screened	537	Title and abstract screening
Records excluded	451	Did not meet the predefined eligibility criteria
Full-text reports assessed	86	Full-text eligibility assessment
Full-text reports excluded	66	Reasons documented in the screening record
Studies included in qualitative synthesis	20	Final empirical corpus

Source: Authors' systematic literature review records.

The PRISMA 2020 flow of identification, screening, eligibility assessment, and inclusion is presented in Figure 1.

Figure 1. PRISMA 2020 Flow Diagram



The reasons for full-text exclusion are presented in Table 5. The largest exclusion category consisted of studies that were not directly related to digital marketing or marketing capability. Other exclusions concerned AI or technology studies without relevant marketing or customer-capability evidence, non-empirical studies, insufficient relevance to banking or financial services, non-banking contexts, insufficient empirical evidence for conceptual synthesis, and other predefined eligibility requirements.

Table 5. Reasons for Full-Text Exclusion

Primary Reason for Exclusion	No. of Studies
Not directly related to digital marketing or marketing capability	18
AI/technology focus without relevant marketing or customer capability evidence	14
Non-empirical study	9
Not sufficiently related to banking or financial services	8
Non-banking context	7
Insufficient empirical evidence for conceptual synthesis	6
Other predefined eligibility criteria not satisfied	4
Total	66

Source: Authors' systematic literature review records.

The final evidence corpus consisted of 20 empirical studies published between 2020 and 2025. The studies covered four interconnected evidence domains: digital marketing capability; AI and XAI in banking; Customer Analytics Capability; and Customer Relationship Management. The retained studies were examined according to their specific empirical contributions rather than being treated as equivalent evidence. Particular attention was given to whether a study provided direct evidence for a proposed capability or conceptually transferable evidence. This distinction was especially important for studies addressing broader AI rather than XAI specifically. The characteristics and contributions of the 20 retained studies are presented in Table 6.

Table 6. Final Articles Included in the Review

No.	Study	Year	Journal	Main Research Focus	Contribution to DMMC
1	Amelda et al.	2021	<i>CommIT Journal</i>	Digital marketing capability	Establishes digital marketing capability as an organizational capability
2	Suhartanto et al.	2022	<i>Journal of Islamic Marketing</i>	AI-enabled mobile banking	Links AI-enabled banking with customer loyalty in Islamic banking
3	Mogaji & Nguyen	2022	<i>International Journal of Bank Marketing</i>	AI in financial-service marketing	Highlights managerial understanding of AI for marketing
4	Sheth et al.	2022	<i>International Journal of Bank Marketing</i>	AI-driven banking services	Supports AI-enabled personalization and customer experience
5	Suandi et al.	2023	<i>Journal of Islamic Marketing</i>	Islamic marketing ethics	Connects ethical marketing with Islamic bank performance
6	Lebdaoui &	2020	<i>International</i>	CRM and service	Supports CRM as a

	Chetioui		<i>Journal of Bank Marketing</i>	quality	relational organizational capability
7	Rahman et al.	2023	<i>Journal of Business Research</i>	AI-based CRM capability	Links AI-enabled CRM capability with organizational performance
8	Mehrabi et al.	2024	<i>Industrial Marketing Management</i>	Customer analytics capability	Demonstrates the strategic role of customer analytics capability
9	Hossain et al.	2024	<i>Journal of Business Research</i>	Customer analytics measurement	Provides an empirical basis for measuring customer analytics capability
10	Otopah et al.	2024	<i>International Journal of Bank Marketing</i>	Digital marketing, trust, engagement	Links digital marketing with customer trust and engagement
11	Pruthi & Bansal	2024	<i>SEDME</i>	Digital marketing perception	Provides evidence on customer perceptions of digital banking marketing
12	Ni	2024	<i>Journal of Information, Technology and Policy</i>	Explainable AI	Supports the relationship between XAI, trust, and satisfaction
13	Cintamür	2024	<i>International Journal of Bank Marketing</i>	AI acceptance	Identifies technology anxiety and risk aversion in AI adoption
14	Gomes et al.	2024	<i>International Journal of Bank Marketing</i>	Multichannel relationship management	Supports trust, commitment, and engagement through multichannel services
15	Ghadiridehkordi et al.	2025	<i>International Journal of Bank Marketing</i>	Customer sentiment analytics	Demonstrates the use of analytics for improving customer satisfaction
16	Awad & Ghonim	2025	<i>International Review of Management and Marketing</i>	AI-driven marketing	Supports data-driven marketing efficiency and performance
17	Karageyim & Durmusoglu	2025	<i>International Journal of Bank Marketing</i>	Relationship marketing	Identifies contemporary challenges in banking relationship marketing
18	Moharrak & Mogaji	2025	<i>International Journal of Bank Marketing</i>	Generative AI in banking	Provides evidence on AI integration, opportunities, and challenges

19	Omoge et al.	2022	<i>International Journal of Bank Marketing</i>	AI and banking transformation	Supports technological transformation of banking services
20	Schrank	2025	<i>Frontiers in Artificial Intelligence</i>	AI adoption in mobile banking	Provides evidence on AI-related behavioral intentions

Source: Authors' systematic literature review.

Study quality was assessed using a predefined five-criterion appraisal protocol. The criteria covered clarity of the research objective, appropriateness of the empirical research design, adequacy of the data or sample and analytical procedures, support of findings by empirical evidence, and relevance to the review objectives. Each criterion was scored 1 when adequately satisfied and 0 when insufficiently satisfied, producing a maximum score of five. Studies achieving a total score of 4 or higher were retained for qualitative synthesis. The quality appraisal criteria and scoring rubric are presented in Table 7.

Table 7. Quality Appraisal Criteria and Scoring Rubric

Code	Quality Criterion	Scoring Rule
Q1	Clear research objective	1 = clearly stated; 0 = insufficiently stated
Q2	Appropriate empirical research design	1 = appropriate; 0 = inappropriate/unclear
Q3	Clear data/sample and analytical procedure	1 = sufficiently described; 0 = insufficiently described
Q4	Findings supported by empirical evidence	1 = adequately supported; 0 = insufficiently supported
Q5	Relevance to the review objectives	1 = directly relevant; 0 = insufficiently relevant
Maximum score		5
Retention threshold		≥4

Source: Authors' quality appraisal protocol.

The study-level appraisal results are reported in Table 8. The appraisal identified 18 studies with a score of 5 and two studies with a score of 4. Studies receiving a score of 0 on the relevance criterion were retained when their remaining quality criteria satisfied the predefined threshold and their findings provided substantively transferable evidence for one of the targeted capability domains. This procedure allowed relevant evidence to be retained while maintaining the predefined quality threshold.

Table 8. Study-Level Quality Appraisal Results

No.	Study	Q1	Q2	Q3	Q4	Q5	Total	Decision
1	Amelda et al. (2021)	1	1	1	1	1	5	Retained
2	Suhartanto et al. (2022)	1	1	1	1	1	5	Retained
3	Mogaji & Nguyen (2022)	1	1	1	1	1	5	Retained
4	Sheth et al. (2022)	1	1	1	1	1	5	Retained
5	Suandi et al. (2023)	1	1	1	1	1	5	Retained
6	Schrank (2025)	1	1	1	1	1	5	Retained
7	Ni (2024)	1	1	1	1	0	4	Retained
8	Lebdaoui & Chetoui (2020)	1	1	1	1	1	5	Retained
9	Awad & Ghonim (2025)	1	1	1	1	1	5	Retained
10	Mehrabi et al. (2024)	1	1	1	1	1	5	Retained

11	Hossain et al. (2024)	1	1	1	1	1	5	Retained
12	Rahman et al. (2023)	1	1	1	1	0	4	Retained
13	Omoge et al. (2022)	1	1	1	1	1	5	Retained
14	Ghadiridehkordi et al. (2025)	1	1	1	1	1	5	Retained
15	Karageyim & Durmusoglu (2025)	1	1	1	1	1	5	Retained
16	Moharrak & Mogaji (2025)	1	1	1	1	1	5	Retained
17	Otopah et al. (2024)	1	1	1	1	1	5	Retained
18	Cintamür (2024)	1	1	1	1	1	5	Retained
19	Gomes et al. (2024)	1	1	1	1	1	5	Retained
20	Pruthi & Bansal (2024)	1	1	1	1	1	5	Retained

Source: Authors' quality appraisal.

2.3 Data Extraction, Thematic Synthesis, and Evidence Mapping

Data extraction and thematic synthesis were conducted across the final set of 20 studies. Key empirical findings, initial concepts, and capability-related evidence were extracted from each study and organized into descriptive themes. These themes were subsequently abstracted into higher-order analytical themes and mapped onto the proposed DMMC dimensions. An article-level evidence matrix was used to distinguish direct empirical evidence from conceptually transferable evidence. This distinction was particularly relevant to studies addressing broader AI rather than XAI specifically. The resulting evidence matrix is presented in Table 9.

Table 9. Article-by-Theme Evidence Matrix for Digital Marketing Management Capability

No.	Study	Empirical Evidence / Initial Code	Analytical Theme	DMMC Dimension	Evidence Status
1	Amelda et al. (2021)	Digital marketing capability; digital leadership; technology capability	Strategic digital marketing	DMMC foundation	Direct
2	Suhartanto et al. (2022)	AI-enabled mobile banking; customer loyalty; Islamic banking	AI-enabled customer interaction	XAI-related capability	Islamic-banking evidence; conceptually transferable to XAI capability.
3	Mogaji & Nguyen (2022)	AI-enabled marketing; managerial understanding; marketing innovation	Intelligent marketing decision-making	XAI-related capability	AI evidence; conceptually transferable to XAI-related capability.
4	Sheth et al. (2022)	AI-driven banking; personalization; customer experience	Intelligent banking services	XAI-related capability	AI evidence; conceptually transferable to XAI-related capability.
5	Suandi et al. (2023)	Islamic marketing ethics; trust-based marketing; bank	Ethical digital marketing	DMMC foundation	Islamic-banking evidence

		performance			
6	Lebdaoui & Chetioui (2020)	CRM; service quality; relationship performance	Strategic relationship management	CRM	Direct
7	Rahman et al. (2023)	AI-enabled CRM; intelligent customer management; sustainability	AI-supported CRM	CRM	AI/CRM evidence; banking capability transferred
8	Mehrabi et al. (2024)	Customer analytics capability; customer information; marketing performance	Data-driven marketing intelligence	CAC	Direct
9	Hossain et al. (2024)	CAC dimensions; customer intelligence; analytical capability	Customer analytics capability	CAC	Direct
10	Otopah et al. (2024)	Digital marketing; customer trust; engagement	Customer-centered digital marketing	DMMC foundation	Direct
11	Pruthi & Bansal (2024)	Digital marketing perception; adoption intention; marketing effectiveness	Digital customer response	DMMC foundation	Direct
12	Ni (2024)	Explainable AI; transparency; trust; satisfaction	Transparent AI decision-making	XAI	Direct XAI evidence
13	Cintamür (2024)	AI acceptance; technology anxiety; perceived risk	Trustworthy AI adoption	XAI-related capability	AI evidence; explainability-related implications.
14	Gomes et al. (2024)	Multichannel service; trust; commitment; engagement	Integrated relationship management	CRM	Direct
15	Ghadiridehkordi et al. (2025)	Sentiment analysis; text mining; customer satisfaction	Customer intelligence generation	CAC	Direct
16	Awad & Ghonim (2025)	AI-driven marketing; marketing efficiency; business	Data-driven marketing	DMMC foundation	AI marketing evidence

17	Karageyim & Durmusoglu (2025)	performance Relationship marketing; customer retention; relationship challenges	Sustainable relationship management	CRM	Direct
18	Moharrak & Mogaji (2025)	Generative AI; AI integration; governance challenges	Responsible AI capability	XAI-related capability	AI governance evidence; XAI inferred
19	Omoge et al. (2022)	AI disruption; digital transformation; banking business models	Intelligent digital transformation	XAI-related capability	AI evidence; XAI inferred
20	Schrank (2025)	AI adoption; trust; behavioral intention	Trustworthy AI adoption	XAI-related capability	AI evidence; XAI inferred

Source: Authors' thematic synthesis of the twenty reviewed empirical studies.

The thematic coding process then grouped the extracted concepts into descriptive themes and higher-order analytical themes. These themes were mapped onto the proposed DMMC dimensions to identify recurring patterns across the reviewed evidence. The resulting thematic coding matrix is presented in Table 10.

Table 10. Thematic Coding Matrix for the Development of Digital Marketing Management Capability

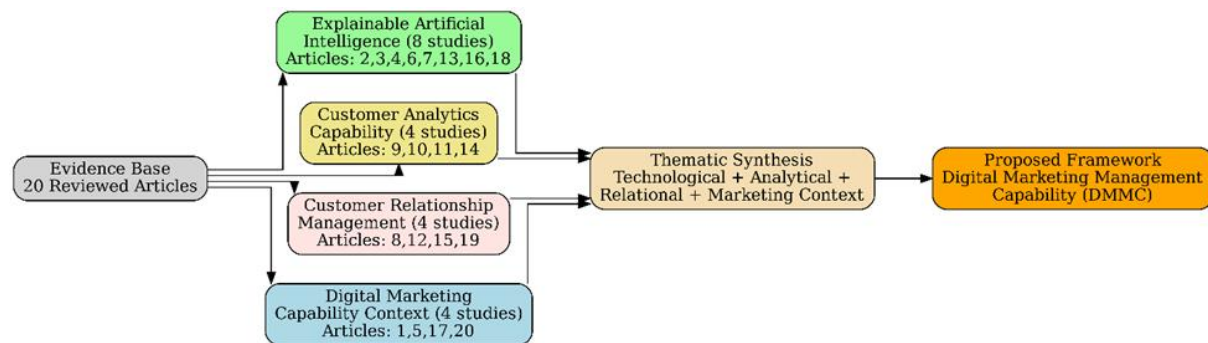
Initial Codes	Descriptive Theme	Analytical Theme	Proposed DMMC Dimension
AI-driven banking services	Intelligent banking services	AI-enabled marketing intelligence	Explainable AI Marketing Capability
AI-based marketing innovation	Intelligent marketing decisions	AI-supported marketing capability	Explainable AI Marketing Capability
AI-enabled mobile banking	Digital customer interaction	AI-driven customer engagement	Explainable AI Marketing Capability
Explainable AI	Transparent AI decisions	AI transparency and accountability	Explainable AI Marketing Capability
AI adoption	Trustworthy AI utilization	Responsible AI implementation	Explainable AI Marketing Capability
Technology acceptance	AI trust and acceptance	Ethical AI utilization	Explainable AI Marketing Capability
Generative AI	AI governance	Responsible AI capability	Explainable AI Marketing Capability
Customer analytics	Customer intelligence	Data-driven marketing	Customer Analytics Capability
Customer analytics measurement	Analytical capability	Marketing intelligence capability	Customer Analytics Capability
Sentiment analysis	Customer insight generation	Customer knowledge development	Customer Analytics Capability
Customer relationship	Relationship quality	Sustainable customer relationships	Customer Relationship Management Capability

management			
AI-enabled CRM	Intelligent relationship management	AI-supported CRM capability	Customer Relationship Management Capability
Relationship marketing	Customer retention	Long-term customer value	Customer Relationship Management Capability
Multichannel engagement	Customer interaction	Integrated relationship capability	Customer Relationship Management Capability
Digital marketing capability	Marketing capability	Strategic digital marketing	Digital Marketing Management Capability
Islamic marketing ethics	Ethical marketing	Trust-based marketing	Digital Marketing Management Capability
Digital marketing trust	Customer engagement	Customer-centered marketing	Digital Marketing Management Capability
Customer perception	Digital marketing adoption	Marketing effectiveness	Digital Marketing Management Capability

Source: Developed by the authors based on the thematic synthesis of the twenty reviewed studies.

The thematic synthesis identified three complementary lower-order capability domains: Explainable AI Marketing Capability, Customer Analytics Capability, and Customer Relationship Management Capability. These domains provided the analytical basis for developing the proposed DMMC framework. To further strengthen the transparency of the synthesis, the coded evidence was organized through an evidence-mapping approach. The evidence map links the empirical contributions of the 20 reviewed studies to the capability domains identified through thematic analysis. This process provided the basis for moving from individual empirical findings toward an integrated conceptual framework. The evidence mapping is presented in Figure 2.

Figure 2. Evidence Mapping for the Development of the Digital Marketing Management Capability Framework



The methodological process therefore progressed from literature identification and screening to quality appraisal, data extraction, thematic coding, and evidence mapping. The resulting synthesis was used to develop the proposed DMMC framework as a formative higher-order conceptual capability. Because the study is based on systematic literature synthesis rather than primary empirical testing, the proposed dimensional structure and relationships require subsequent empirical validation.

3. Results and Discussion

3.1 Digital Marketing Management Capability in Islamic Banking

The synthesis of the selected studies indicates that digital marketing has evolved from a communication function into a strategic organizational capability through which banks create, deliver, and sustain customer value in increasingly digital financial markets. Effective digital marketing depends not only on technological adoption but also on the ability to coordinate digital resources, managerial competencies, and customer knowledge. Digital marketing capability contributes to organizational performance when supported by digital leadership and technological capability (Amelda et al., 2021).

Within banking, digital marketing capability is also associated with customer trust, engagement, and adoption. Digital marketing initiatives can strengthen customer trust and engagement in banking services (Otopah et al., 2024). Customer perceptions of digital marketing also influence intentions to use banking services (Pruthi & Bansal, 2024). These findings indicate that digital marketing capability extends beyond communication activities toward the management of customer experience and relationships across digital channels.

The Islamic banking context adds an important institutional dimension. Marketing effectiveness must be accompanied by ethical conduct and institutional credibility because customers evaluate Islamic financial services not only in terms of convenience and service quality but also through expectations concerning ethical values. Islamic marketing ethics can strengthen customer confidence and contribute to bank performance (Suandi et al., 2023). Consequently, digital marketing management in Islamic banking requires coordination between technological innovation, customer intelligence, and ethical customer engagement.

Taken together, the evidence supports viewing Digital Marketing Management Capability (DMMC) as an organizational orchestration capability rather than as the adoption of individual digital technologies. The proposed capability provides a broader management context within which technological, analytical, and relational capabilities can be coordinated to support transparent, data-driven, and customer-centered digital marketing. The following sections therefore examine Explainable AI Marketing Capability, Customer Analytics Capability, and Customer Relationship Management Capability as the three complementary capability domains underlying the proposed DMMC framework.

3.2 Explainable AI Marketing Capability

Artificial Intelligence (AI) is increasingly relevant to banking marketing because it supports personalization, customer interaction, managerial decision-making, and data-driven marketing. AI-enabled banking services can improve customer experience and marketing decision-making (Sheth et al., 2022), while AI-enabled mobile banking has been associated with customer loyalty in Islamic banking (Suhartanto et al., 2022). AI-driven marketing can also improve targeting and marketing efficiency (Awad & Ghonim, 2025). However, AI capability alone does not ensure customer confidence in AI-supported decisions. Perceived reliability and trustworthiness influence customer acceptance, while technology anxiety and perceived risk may constrain AI adoption in banking (Schränk, 2025). These concerns highlight the importance of transparency, trust, and responsible implementation.

Explainable Artificial Intelligence (XAI) addresses these concerns by making AI-supported decisions more understandable and accountable. Direct evidence from the reviewed corpus indicates that explainability can strengthen customer trust and satisfaction by improving

customers' understanding of AI-supported decisions (Ni, 2024). Responsible AI governance is also increasingly important as AI applications expand in banking and customer-facing activities (Moharrak & Mogaji, 2025).

Importantly, the reviewed evidence does not uniformly examine XAI as an organizational marketing capability. Ni (2024) provides direct empirical evidence on XAI, whereas other studies examine broader AI-enabled banking, AI-supported marketing, technology acceptance, or responsible AI (Ni, 2024). These studies provide conceptually transferable evidence concerning transparency, trust, accountability, and responsible AI use rather than direct empirical validation of Explainable AI Marketing Capability. Accordingly, Explainable AI Marketing Capability is conceptualized as an organizational capability through which AI-supported marketing and customer-related decisions are implemented with transparency, interpretability, accountability, and appropriate oversight. Within DMMC, its role extends beyond XAI as a technical feature to encompass the organizational management of explainable and trustworthy AI-supported marketing activities.

3.3 Customer Analytics Capability for Data-Driven Marketing

The reviewed studies indicate that the growing volume of customer data in digital banking has increased the importance of organizational capabilities for transforming information into actionable marketing intelligence. Customer Analytics Capability (CAC) enables organizations to identify customer preferences, evaluate marketing activities, anticipate behavioral changes, and support personalized customer services. Stronger customer analytics capability is associated with the integration of customer information and organizational resources to improve marketing performance (Mehrabi et al., 2024).

CAC should therefore be understood as an organizational capability rather than merely a collection of analytical technologies. Its multidimensional nature includes the capacity to manage customer data, conduct appropriate analysis, and provide information that supports managerial decision-making across digital customer touchpoints (Hossain et al., 2024). In banking, sentiment analysis and text-mining can further transform customer feedback into actionable insights for improving service quality (Ghadiridehkordi et al., 2025).

AI-driven marketing also demonstrates how customer information can support segmentation, prediction, targeting, and marketing efficiency (Awad & Ghonim, 2025). Within the proposed DMMC framework, CAC therefore represents the analytical capability required to transform customer information into actionable marketing intelligence. Its function is distinct from the technological transparency of Explainable AI Marketing Capability and the relational execution of Customer Relationship Management Capability. Importantly, the reviewed evidence supports CAC as an established organizational capability, but it does not directly demonstrate its integration with XAI and CRM within a single higher-order marketing capability. The proposed integration is therefore a conceptual synthesis derived from the systematic review rather than an empirically validated relationship.

3.4 Customer Relationship Management for Sustainable Customer Value

The reviewed studies indicate that Customer Relationship Management (CRM) represents the relational capability through which banks manage customer information, personalize services, maintain continuous interaction, and develop long-term customer relationships. CRM capability is associated with service quality and organizational performance because

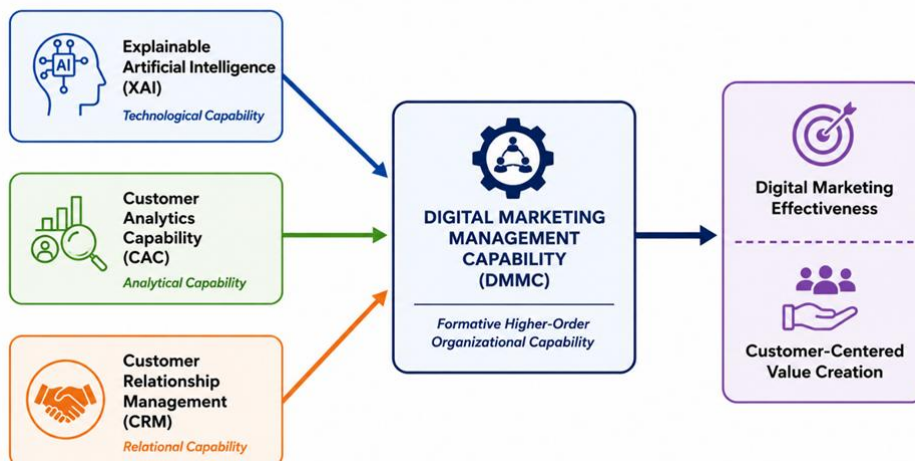
customer information can be transformed into more responsive and relationship-oriented services (Lebdaoui & Chetoui, 2020). Digital technologies have further expanded the role of CRM. AI-enabled CRM can support intelligent customer management by integrating customer information with automated and data-driven interaction processes (Rahman et al., 2023). At the same time, maintaining meaningful relationships across multiple digital channels remains challenging. Coordinated multichannel services can strengthen customer trust, commitment, and engagement by providing more integrated customer experiences (Karageyim & Durmusoglu, 2025).

Within the proposed DMMC framework, CRM represents the relational function through which customer intelligence is translated into customer interactions and relationship value. Customer analytics can generate information about customer preferences and behavior, but CRM provides the organizational mechanism for translating such information into customer engagement, retention, and long-term relationship value (Gomes et al., 2024). Importantly, the reviewed evidence supports CRM as an established organizational capability, but it does not directly demonstrate its integration with XAI and CAC within a single higher-order digital marketing capability. The proposed integration is therefore a conceptual synthesis of complementary evidence rather than an empirically validated relationship.

3.5 Development of the Digital Marketing Management Capability Framework

The synthesis indicates that Digital Marketing Management Capability (DMMC) can be conceptualized as a formative higher-order organizational capability comprising three complementary lower-order capabilities: Explainable AI Marketing Capability, Customer Analytics Capability, and Customer Relationship Management Capability. Explainable AI Marketing Capability provides technological transparency, interpretability, and accountability; Customer Analytics Capability transforms customer information into actionable marketing intelligence; and Customer Relationship Management Capability translates customer intelligence into coordinated customer interactions and relationship value. These capabilities are complementary rather than interchangeable and collectively constitute the proposed DMMC configuration. Figure 3 presents the proposed formative higher-order DMMC framework. The framework further proposes that DMMC contributes to digital marketing effectiveness and customer-centered value creation. These outcome relationships remain conceptual and require empirical validation.

Figure 3. Proposed Formative Higher-Order Digital Marketing Management Capability Framework



DMMC therefore represents a management-oriented capability for coordinating technological transparency, analytical intelligence, and relational execution in digital marketing. It is not a relabeling of broader Digital Marketing Capability but emphasizes the strategic orchestration of heterogeneous capabilities within an integrated marketing architecture.

3.6 Proposed Propositions

The proposed DMMC framework provides a basis for specifying the relationships among the three lower-order capabilities and the expected outcomes of the higher-order capability. Because the framework is derived from systematic literature synthesis rather than primary empirical testing, the following propositions represent theoretically grounded relationships that require empirical validation.

P1. Explainable AI Marketing Capability positively contributes to Digital Marketing Management Capability. Explainable AI Marketing Capability provides transparency, interpretability, and accountability in AI-supported marketing activities, supporting customer understanding and trust (Ni, 2024).

P2. Customer Analytics Capability positively contributes to Digital Marketing Management Capability. Customer Analytics Capability transforms customer information into actionable marketing intelligence and supports evidence-based marketing decisions (Hossain et al., 2024).

P3. Customer Relationship Management Capability positively contributes to Digital Marketing Management Capability. Customer Relationship Management Capability translates customer intelligence into personalized interactions, engagement, and relationship value (Gomes et al., 2024).

P4. Explainable AI Marketing Capability, Customer Analytics Capability, and Customer Relationship Management Capability jointly and formatively constitute Digital Marketing Management Capability. The three capabilities make distinct and complementary contributions to DMMC through technological transparency, analytical intelligence, and relational execution.

P5a. Digital Marketing Management Capability positively contributes to digital marketing effectiveness. DMMC is expected to strengthen digital marketing effectiveness by coordinating AI-supported activities, customer analytics, and relationship management within an integrated marketing architecture (Morgan et al., 2009).

P5b. Digital Marketing Management Capability positively contributes to customer-centered value creation. DMMC is expected to support customer-centered value creation by integrating technological transparency, actionable customer intelligence, and relationship-oriented marketing management.

Taken together, P1–P4 specify the formative contribution of the three lower-order capabilities to DMMC, while P5a and P5b specify its proposed outcomes. These propositions translate the systematic literature synthesis into an empirically testable conceptual model.

3.7 Theoretical and Managerial Implications

The proposed framework contributes to the capability-based understanding of digital marketing management by positioning DMMC as a formative higher-order organizational capability. From an RBV perspective, the framework emphasizes that organizational value

arises not only from possessing technological, analytical, and relational resources but also from configuring complementary capabilities into a coherent marketing architecture. Dynamic Capability Theory provides a complementary explanation for this configuration. DMMC emphasizes the coordination and adaptation of XAI, CAC, and CRM in response to changing customer expectations and technological conditions. However, because the present study is based on systematic literature synthesis, this interpretation represents a conceptual application of Dynamic Capability Theory rather than empirical validation of a dynamic capability.

The study also distinguishes direct empirical evidence from conceptually transferable evidence. While some reviewed studies directly support XAI, CAC, and CRM, broader AI and digital banking studies provide supporting evidence that can be conceptually transferred to the proposed framework. This distinction prevents the assumption that all reviewed studies directly tested DMMC. For Islamic banking managers, the findings suggest that digital marketing transformation should focus not only on technology adoption but also on the coordination of technological transparency, analytical intelligence, and relational capability. Managers should strengthen XAI through transparency, interpretability, accountability, and appropriate human oversight; develop CAC through reliable customer-data management and analytical decision support; and strengthen CRM through integrated digital touchpoints, personalization, customer engagement, and relationship management.

Finally, these capabilities should be coordinated rather than developed independently. In Islamic banking, such coordination should be accompanied by appropriate attention to ethical data use, transparency, fairness, and Sharia-related governance requirements. These implications are derived from the conceptual framework and therefore require evaluation through future empirical research.

4. Conclusion and Suggestion

This study developed a conceptual Digital Marketing Management Capability (DMMC) framework for Islamic banking through a systematic literature review of 20 empirical studies. The findings indicate that DMMC can be conceptualized as a formative higher-order capability comprising Explainable AI Marketing Capability, Customer Analytics Capability, and Customer Relationship Management Capability. These capabilities provide complementary functions related to technological transparency, analytical intelligence, and customer relationship management.

The proposed framework contributes to the literature by integrating fragmented capability domains within a capability-based perspective and provides a foundation for future empirical examination in Islamic banking. However, the framework remains conceptual and has not yet been empirically validated as an Islamic banking-specific higher-order capability. Future research should therefore test its dimensional structure, proposed relationships, and organizational and customer-related outcomes.

5. Limitations and Future Research

This study has several limitations. First, the review was restricted to peer-reviewed English-language articles published between 2020 and 2025 and retrieved from the selected academic databases. Relevant evidence outside these criteria may therefore not have been captured.

Second, the reviewed evidence is heterogeneous in research design, context, and capability focus. In particular, limited studies directly examine XAI as an organizational marketing capability, while several broader AI studies provide conceptually transferable evidence. The proposed DMMC framework should therefore be interpreted as a conceptual synthesis rather than direct empirical validation.

Third, DMMC has not yet been empirically tested in Islamic banking. Future research should develop and validate measures for the three lower-order capabilities and test their formative contribution to DMMC using appropriate quantitative methods. Comparative studies across Islamic and conventional banking could examine whether institutional and governance conditions influence DMMC and its outcomes.

Future research should also examine the proposed relationships with digital marketing effectiveness, customer-centered value creation, customer trust, and other organizational outcomes. Longitudinal and multi-country studies may further investigate how these capabilities develop and are reconfigured as digital banking technologies and customer expectations evolve.

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Declaration of AI and AI-assisted technologies in the writing process

During the preparation of this manuscript, the authors used artificial intelligence (AI)-assisted language support to improve grammar, sentence structure, academic writing style, and language clarity. The AI tool was also used to facilitate the organization and refinement of the manuscript without influencing the research design, literature selection, data analysis, thematic synthesis, interpretation of findings, or the development of the proposed conceptual framework. All scientific judgments, critical analyses, interpretations, conclusions, and the final content of the manuscript were independently reviewed, verified, and approved by the authors, who accept full responsibility for the accuracy, originality, and integrity of the work.

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