# A systematic literature review on customers' behavioral intention and directions for future research

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**ABSTRACT--**_A better understanding of customers" behavioral intention remains a primary concern for marketing researchers. There is a big bulk of literature on the topic, however, there has been no recent effort to review these studies systematically in order to make them useful for researchers and practitioners. Therefore, there is a need to synthesise the evidence regarding the accuracy and usefulness of existing studies. As such, the objective of this paper is to review the related literature on Customers' behavioural intention in financial products with specific reference to insurance in the span 2012-2019. This review employed a systematic method to collect, synthesise, and analyse 76 articles on the topic. The findings reveal that the majority of the literature focused on existing customers' intention to pay, purchase, use, practice and adopt certain products or services. Nevertheless, there is a gap concerning potential customers' intention, especially in Islamic insurance. Moreover, certain big Islamic insurance markets in assets, such as Saudi Arabia, still in its infantry concerning customers' adoption. As such, more effort and attention should be exerted by decision makers and Islamic financial organizations to attract those potential customers_

_**Keywords**--Behavioural Intention, Systematic review, Financial products, insurance, Banking_

## I.    INTRODUCTION

Increasingly, behavioral intention has becoming seen as the most important ways of predicting actual behaviours. Ajzen (2012) defines behavioral intention as being the motivating elements that demonstrate the amount of effort an individual is willing to commit to the performance of a specific behavior. Malhotra and McCourt (2001) stated that improved comprehension of consumer behavior intentions is essential in market research. The Intention Model is regarded as an excellent reference model for the analysis of individual behavior; it maintains that behavioral intentions are better guides to the behavior that will be manifested than affections, attitudes, or beliefs, and so it is absolutely essential for anyone intending to predict or explain the behavior and underlying motivation of an individual to know about their behavioral intention.

In recent times, there has been an incremental rise in the quantity of research in this area. A number of different research areas all feed into behavioral intentions, e.g., adoption, purchase, and usage. However, heretofore there has been no attempt to undertake a systematic review of this research to maximize their utility for both practitioners and researchers. It is therefore important that the available evidence should be synthesized to allow for an assessment of the accuracy and utility of current research. This gap in the research is a primary driver for this paper, which intends to use a systematic review of behavioral intervention research to undertake an exploration of

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the whole issue of behavioral intentions and to offer a holistic summary of the field as it stands for all practitioners and researchers. Secondary aims are to undertake a methodical collecting, analysis, and synthesis of all extant research in this area fairly and rigorously to provide practitioners with a full summary of all the research that has been undertaken regarding behavioral intentions up to now, and also to unveil any gaps in the research that may mandate further exploration. To this end, these research questions have been posed:

RQ1. Which matters of behavioral intention are addressed?

RQ2. What are the different methodologies that have been used on behavioral intention?

RQ3. What are the limitations and gaps in the current research?

For achieving and explaining efficient results in a straightforward and comprehensible fashion, the guidelines put forward by Kitchenham (2007) were employed for this systematic review. As the name suggests, systematic reviews involve formal and methodical processes. A systematic review must adhere to a mandatory sequence of procedures using clearly defined methodologies with a foundation in logical protocols. There are a number of activities that must be undertaken to achieve this paper's aims: a research protocol must be developed, inclusion/exclusion criteria must be defined, and clear criteria must be established for assessment of research quality and the ways in which data will be extracted, synthesized, and analyzed.

This paper represents the collection, synthesis, and analysis of 76 primary source articles related to a number of topics around the subject of behavioral intention with publication dates between 2012 and 2019; all come from significant journals or notable conference proceedings. This review has demonstrated that interest in customer behavioral intention is expanding and that a number of specialist topics have recently been proposed to assist in the development of customer behavioral intention studies.

The ultimate aim is that this paper should, by undertaking comparative analysis of available research, offer readers a full explanation of the field of behavioral intentions. We feel this paper will be of importance for researchers in its definition of the amount of research that has been undertaken in different areas, and practitioners will also find it useful to be given a demonstration of the state of contemporary research and apprised of the latest information regarding behavioral intention. The rest of this paper follows this structure: section 2 offers a background regarding behavior intervention research; section 3 details the methodology used for undertaking this review, including how protocols were developed, how sources were selected, how information was extracted, and how synthesis is undertaken; section 4 offers a report of the results of the review; section 5 offers the outcomes of the research questions; and finally, section 6 comprises a discussion and conclusions.

## II.    BACKGROUND

In this section, we give an overview of the behavioral intention perspectives by introducing the main behavioral theories. We then present how behavioral intention relate to the financial products (FP).

### 2.1. Perspectives of behavioral intention

Behavioral intentions are "indicators" (Zeithaml et al., 1996), which signal whether customers will remain with or defect product or service. The BI was introduced by Fishbein and Ajzen (1975) in the theory of reasoned action (TRA) which developed out of social–psychological research on attitudes and the attitude–behavior

relationship. Behavioral intentions reflect the extent to which the person is motivated to perform the behavior or, the person's willingness to perform it (Ajzen, 1988). And operationally defined as the subjective probability judgement of how the person intends to behave (Terry et al, 1993). The TRA theory assumed that most behaviors are under volitional control and that the behavioral intention is both the immediate determinant and the single best predictor of that behavior. The behavioral intention in turn is held to be a function of two basic determinants: attitude towards the behavior (the person's overall evaluation of performing the behavior) and subjective norm (the perceived expectations of important others with regard to the individual performing the behavior in question).

As many behaviors cannot simply be performed at will; they require skills, opportunities, resources, or cooperation for their successful execution. The theory of planned behavior (Ajzen and Madden ,1986) was an attempt to extend the TRA to include behaviors that are not entirely under volitional control. To accommodate such behaviors, Ajzen added a variable called perceived behavioral control to the TRA. This refers to the perceived ease or difficulty of performing the behavior. It is assumed to have a direct influence on behavioral intention. See table 2 for the behavioral intention theories list.

**Table 1:** Behavioral Intention theories.

| Theory | References |
|---|---|
| Theory of reasoned action (TRA) | Fishbein and Ajzen (1975) |
| Theory of planned behaviour (TPB) | Ajzen and Madden (1986) |
| Attitude-self influence-efficacy model (ASE) | Vries et al. (1988) |
| Technology Acceptance Model (TAM) | Davis (1989) |
| Decomposed theory of planned behaviour (DTPB) | Taylor and Todd (1995) |

### 1.2. Relationship between behavioral intention and financial products

Human behaviors are often influenced by behavioral intention, which is defined as the likelihood to act and the immediate determinant of a behavior (Ajzen, 1985). A person will likely to do something if he/she has the intentions to perform a certain behavior (Ali et al, 2017). Thus, the behavioral intention has been the core of the financial products research. The relationship between the behavioral intention and the financial products can be seen in a large number of studies. Researchers and practitioners emphases the importance of BI in new product adoption, usage and purchase. For instance, Amin (2012); Souiden & Rani (2015); Mbawuni&Nimako (2017); Dzulkipli et al (2017) ;Susanti et al (2017);Amron et al (2018);Husin & Rahman (2016) ad Abd Aziz et al (2015). In fact, the findings of the main determinants that influence the customer behavioral intention toward fiancial products can result in effective marketing strategy, new products line, effective enhancement for exicting products and can help to design an attractive policy. The present study goal is to review systematically the literatue related to the intention in financial products, specifically in  insurance, Islamic insurance (Takaful), Islamic banking and banking. The next section is about the review methods process for the literature.

# III.   REVIEW METHOD

This paper comprises a systematic review, being a replicable procedure that collects all existing research on a specific topic or that relates to a specific research question (Kitchenham, 2007). There are a number of reasons for undertaking systematic reviews. The most usual motivations for systematic reviews are:

I) To create a summary of extant evidence related to technologies or treatments, for example, to create a summary of the evidence related to the influence of behavioral intentions;

II) To reveal gaps in the existing research in order to suggest topics for future researchers;

III) To offer frameworks for future researchers;

IV) To assist researchers in formulating new hypotheses.

The first two elements described above are most closely aligned to the purpose of this review. This paper will be following the guidelines set out by Kitchenham and Charters (Kitchenham, 2007) . There will be a number of stages to our methodology, these being: a) the formulation of a review protocol; b) the identification of the criteria for including or excluding work; c) an explanation of the search processes; d) an exploration of the selection processes; and e) the extracting and synthesizing of data. Detailed information pertaining to all stages is offered in the subsections that follow.

## 3.1. Review protocol

The systematic search commenced with the development of a thorough review protocol rooted in the underlying procedures/principles of systematic literature reviews. The protocol encompasses identification of the background for the review, the strategies for searching, the research questions, how data was extracted, why the studies were selected, and how the data were synthesized. The background to the review and the research questions have been outlined above, and the subsections which follow offer explanations of the remaining areas described. Review protocols make reviews more rigorous and cause reductions in researcher bias; they are also a distinguishing element of systematic reviews separating them from the more traditional reviews of the literature (Kitchenham, 2007).

## 3.2. Inclusion and exclusion criteria

Inclusion/exclusion criteria are established to ensure that only research that has relevance to the subject of this paper is included. The criteria for consideration was research published in English (whether in journals or from the proceedings of workshops or conferences) available in digital databases on consumer behavior intentions published between January 2012 and January 2019. Articles which did not have a clear relation to the behavioral intentions of consumers of financial products were excluded. If a particular article was available in different formats, e.g. as a chapter of a book but also in a report of conference proceedings, then the fullest version of the article was chosen with the others discarded. The criteria are summarized in Table 2. It should be noted that all research has to meet all inclusion criteria and none of the exclusion criteria to be included.

**Table 2:** Inclusion and exclusion criteria.

| Included | Excluded |
|---|---|

| Full text | Not available in full text |
|---|---|
| Published between 2012-2019 | Not within the specified time span |
| Written in English | Not related to the review area |
| Within intention in Islamic insurance | Were duplicated |

### 3.3. Search strategy

There were two principal stages to the search strategy, one automatic and one manual, as shown in Figure 2.8. An automatic search was used for the identification of primary studies in order to gain the widest possible perspective and range of research. Further research was also found employing the "pearl-growing" technique described by Dixon-Wood et al. (2006), in which the bibliographies of papers found to be relevant were examined and any other relevant papers mentioned in them were added.

In this first stage of searching, we queried seven databases, these being the Wiley Online Library, Sage Journals, Emerald, Jstor, Springer Link, Scopus-Elsevier, and ScienceDirect. We selected these databases as they are viewed as having the greatest relevance and being most likely to hold conference proceedings and journals related to the study of customer behavioral intentions.

A number of general keywords were used for our search, suggested by the review's structure and questions; these were intended to identify the greatest number of relevant articles through the primary collection of keywords, which were "behavioral Intention AND Financial products", "Customer Intention and Insurance Intention" and "Banking AND intention". However, following the first round of searching, which aimed to reveal all available studies, additional keywords were used with a number of variations being incorporated, e.g. Islamic insurance and customer intention, Islamic banking and behavioral intention. Having harvested our initial data from our chosen data sources employing the search string, we subjected the papers to analysis to check how relevant they were to our review questions and whether or not they accorded with our exclusion and inclusion criteria.

The bibliography management software Mendeley was employed to store all citations, retaining the outcomes of all database searches and removing duplicate material. At the outset the exclusion criteria were only tested with the titles, then both inclusion and exclusion criteria were tested on the abstracts and conclusions. If the abstract quality was identified as being unsatisfactory then the first section of the article underwent analysis followed, if necessary, by scrutiny and analysis of the entire article. Subsequently, the results were entered into a spreadsheet that was employed in the data extraction phase. As well as running automatic searches through digital libraries, manual searches were undertaken so that we could be sure that we had acquired all relevant research and ensure that nothing had been overlooked. The references of every primary study underwent review and the exclusion criteria were employed (Jalali, 2012; Dixon-Wood et al., 2006). Finally, research harvested as a result of the snowballing process was incorporated onto Mendeley, and so we arrived at our final collection of primary research.

### 3.4. Study selection process

A tollgate approach was employed in selecting studies, as described by Balaid et al., (2012); Giuffrida and Dittrich (2013) and Nidhra, Yanamadala, Afzal, and Torkar (2013). Thus, once we had combed the databases mentioned above using the keywords we had chosen, we created a primary search that threw up 140 studies found in the automatic searching process. Seven of the studies were duplicates and so Mendeley removed them. The 133 studies that remained were measured against the inclusion and exclusion criteria (the exclusion criteria were applied to keywords, abstracts, and titles). At this stage, papers with no relevance to the scope of this review were rejected. 17 papers were rejected at this stage on the basis of a review of the keywords, abstracts, and titles, leaving 112. As Kitchenham (2007) suggests, it should be emphasized that in this step the only papers that were excluded were those that obviously had no relevance; if there was any doubt, the paper moved through to the next selection step. In this third step, our selection criteria were used with the entire text of each paper; after reviewing all 112 remaining studies, 36 remained. Having eliminated all non-relevant papers, we began the second stage of manual searching. As per previous, this was undertaken to ensure that we could be confident that the search results were comprehensive. The references for all 36 remaining studies underwent screening and 42 more studies were discovered. These 42 studies were then incorporated into Mendeley, and we arrived at a pre-final collection of primary studies, comprising 78 papers. Another full-text revision of these papers was undertaken, and two studies were excluded due to not meeting the criteria for relevance. Thus we were left with 76 primary studies to go forward into the next stage of the review. Fig 1. Search strategy and study selection process.
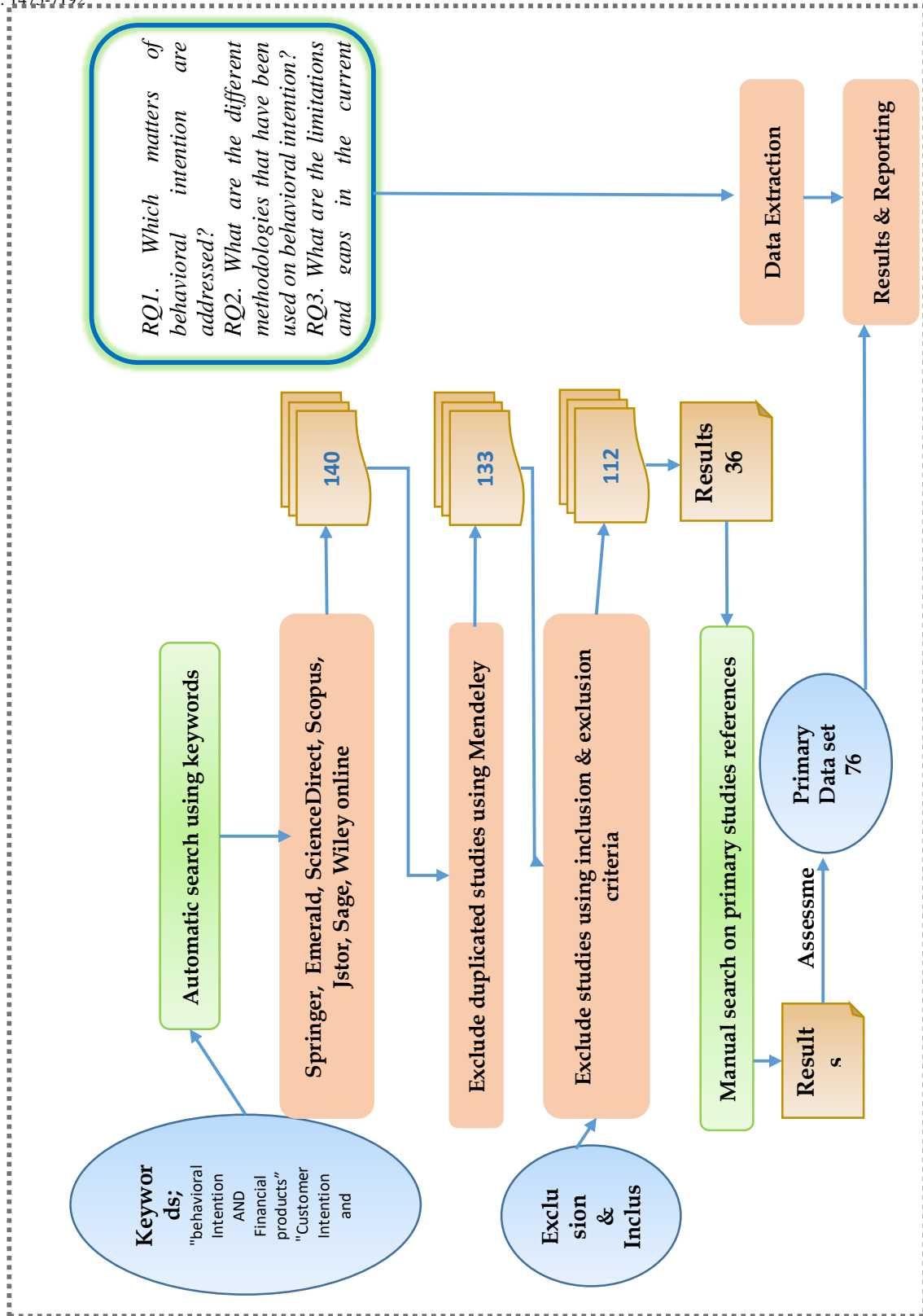
**Figure 1:** *Search strategy and study selection process (adapted from (Giuffrida and Dittrich, 2013).*

*3.5 Quality Assessment (QA)*The QA process seeks to assess the quality of the chosen studies (Kitchenham, 2007). Therefore, to identify the strength of inferences and steer the analysis of the study results, evaluations used the following quality criteria: QA1. Do the addressed topics relate to this review? QA2. Does the text describe the context of its research? QA3. Does the text explain its research methodology? QA4. Does the text outline its data collection methods? QA5. Does the text evidence and accurately explain its data analysis? Employing these five QA criteria, we examined the 76 chosen studies and sought to determine a level of confidence in their credibility. This approach, using the five QA schema, was inspired by Nidhra et al. (2013). Using three values (high, medium and low), the schema was used to score the quality of each study. If a study was found to fulfil a given criterion, it was awarded a score of 2. If it only partially fulfilled said criterion, it was awarded a score of 1. In other cases, where a study did not fulfil a given criterion, it was awarded a score of 0. If a study scored a total of 6 or more, its quality was recorded as high. If it scored 5, it was recorded as medium, and if it scored below 5, low. Such quality assessments are, however, subjective. Conscious that the review concentrated predominantly on empirical studies, we considered whether each study provided sufficient data or was, indeed, subjective in itself. The quality assessments themselves were as objective as possible. Despite the risk of subjectivity, it was concluded that these quality assessments gave an overall impression of the validity of the reviewed studies. The results showed that most of the chosen studies did, indeed, fulfil the given criteria. Therefore, based on Nidhra et al.'s QA criteria (2013), the SLR primary studies included 76 articles.

*3.6. Data Extraction*

Data extraction and synthesis were completed by carefully digesting the 76 studies and extracting the relevant data. This data was then managed using MS Excel and Mendeley. This study phase sought to create data extraction forms that could be used to accurately record information found in the primary studies (Kitchenham, 2007). The review recorded the following study elements: study ID, title, authors, publishing date, publishing location (e.g. conference, journal etc.), and research context. These categories were aligned with the research objectives and questions. Table 3 shows the form that then steered the data extraction process. Examining the full text of each primary study, the relevant data was extracted and synthesized to enable discursive analysis of a range of issues, including the topic, methodology, theoretical framework, and research domain. When the data had been extracted and recorded, it was then analyzed using qualitative and quantitative methods. The following section will outline the results of this synthesis.

**Table 3 :** Data Extraction for each Study

| Extracted Data | Description |
|---|---|
| Study ID | Unique Identity for the paper |
| Bibliographic References | Authors, Title, Publication Source & publication year |
| Type of Paper | Journal Article, Conference, thesis, etc. |
| Data Collection Method | E.g. Survey, Interview, or otherwise |
| Data Analysis Method | Quantitative, Qualitative, Mixed Method or otherwise |
| Context of Application | Description of the Study Domain, e.g. banking, Takaful etc. |
|  |  |

## IV.    SLR RESULTS

This section will provide the statistical results of the study analysis before then discussing the data analysis. It will detail the source, publication type, citation status, temporal view, methodology and method of each study. It will then present information on the context of the research.
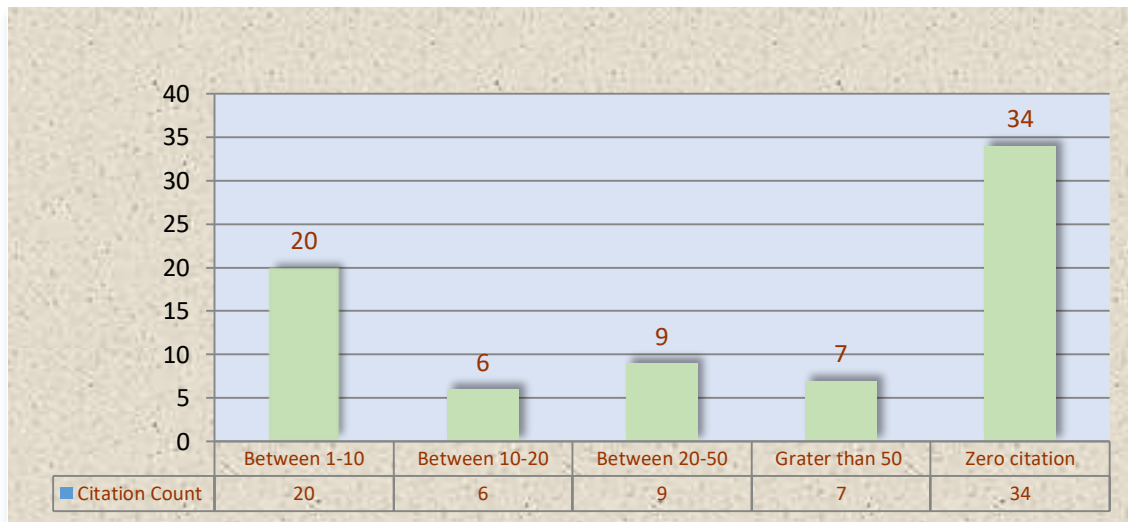
### 4.1 Publication sources overview

Most primary studies were found to have been published in leading journals and conference notes that are contained within the most cited sources. These leading positions and impact factors give credibility to the potential effect of this review and the QA as a whole. Figure 2 shows the distribution of the primary studies according to their publication channels. It shows that 90% were published journal articles (68 studies). The remaining 10% (eight studies) had been published in conference articles. No articles had been published in workshop or symposium notes.
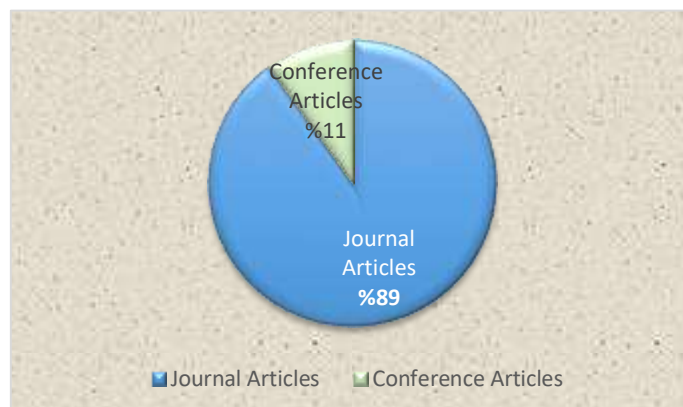
**Figure 2:** The distribution of the primary studies derived from their publication source.

*4.2 Citation Status*

The review found that some studies had high citation rates. Many, however, have no citations to date. Figure 3 provides an overview of the study citation rates, identified using Google Scholar. As seen in Figure 3, some 42 studies had been cited in other texts. Of these 42, only seven had been cited more than 50 times. Nine studies had 20 to 50 citations in other texts, while six had between 10 and 20 citations. Finally, 20 studies had less than ten citations, and 34 had none whatsoever. For the 34 uncited studies, this was unsurprising as the majority had been published in the last three years (between 2017 and 2019). It was considered unlikely that these articles would have reached a high citation rate in such a short time period. In sum, it was expected that the study citation rates would increase over time, with most studies having been published within the last five year



| | Between 1-10 | Between 10-20 | Between 20-50 | Grater than 50 | Zero citation |
|---|---|---|---|---|---|
| ■ Citation Count | 20 | 6 | 9 | 7 | 34 |

**Figure 3:** Studies citation

**Table 3:** Most cited studies

| No | Title | Citation Count |
|---|---|---|
| S28 | Factor influencing intention to use diminishing partnership home financing | **181** |
| S25 | Determinants of customers' intention to use Islamic personal financing | **141** |

| S59 | Is Religiosity an Important Factor in Influencing the Intention to Undertake Islamic Home Financing in Klang Valley? | 96 |
|---|---|---|
| S27 | Consumer attitudes and purchase intentions toward Islamic banks: the influence of religiosity | 76 |
| S29 | Factors influencing Malaysian bank customers to choose Islamic credit cards: Empirical evidence from the TRA model | 70 |
| S23 | Patronage factors of Malaysian local customers toward Islamic credit cards | 65 |
| S36 | Modelling the service antecedents of favorable and unfavorable behaviour intentions in life insurance services in India | 57 |
| S71 | Customers' Attitude towards Diminishing Partnership Home Financing in Islamic Banking | 41 |
| S8 | What drives consumers to participate into family takaful schemes? A literature review | 39 |
| S11 | Factors affecting to select Islamic credit cards in Pakistan: the TRA model. | 37 |
| S70 | Moslem Community Behavior in The Conduct of Islamic Bank: The Moderation Role of Knowledge and Pricing | 33 |
| S16 | The impact of Islamic beliefs on consumers' attitudes and purchase intentions of life insurance. | 30 |
| S6 | Integration of rural and urban healthcare insurance schemes in China: an empirical research | 30 |
| S10 | Do Muslims intend to participate in Islamic insurance? Analysis from theory of planned behaviour | 26 |
| S20 | The roles of mass media, word of mouth and subjective norm in family takaful purchase intention. | 23 |

### 4.3 Temporal view

Figure 4 shows the distribution of the primary studies according to their years of publication. These results show a gradual increase in the number of related publications since 2008, proving a growing interest in the field of study. Predominantly, this trend is observed in the years since 2012. Specifically, it shows that while the years 2008 to 2012 saw the publication of only four new texts, 2016 to 2018 saw the completion of 16 related studies.
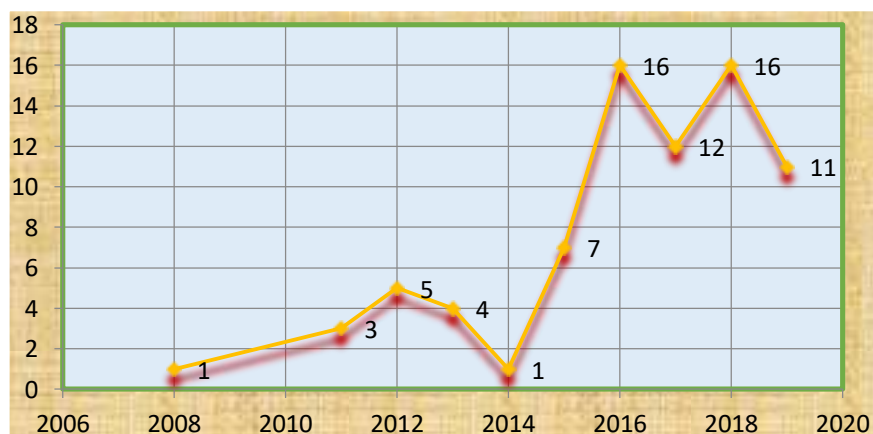
**Figure 4:** Number of studies by year of publication

*4.4 Methodology*

Figure 5 shows the distribution of the primary studies according to their research methodologies. The results show that a quantitative approach was most regularly employed. While only one study was found to have used a qualitative approach, 68 had used a quantitative one. Of the remaining seven, six has used a conceptual approach, and one mentioned no methodology at all. Given that this field of research commands a large sample size, the quantitative approach is considered most appropriate.
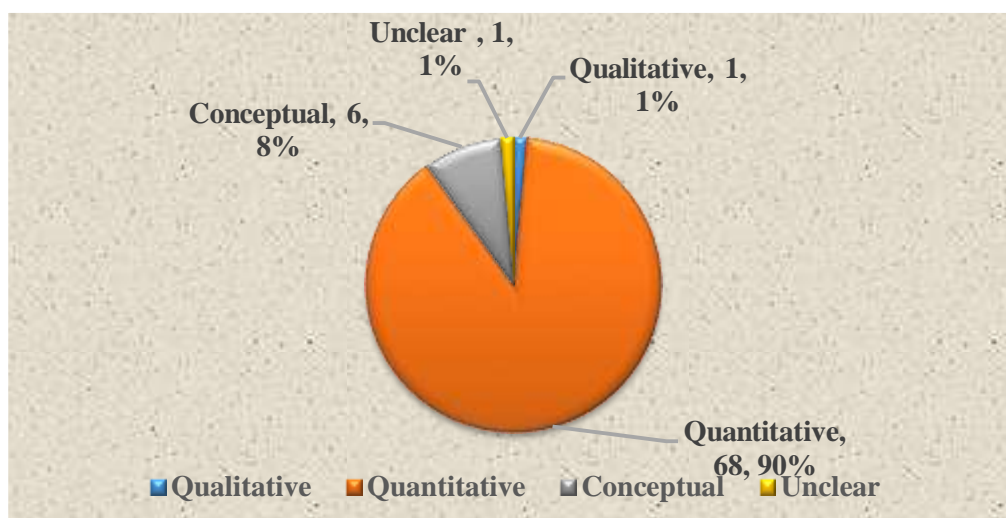


**Figure 5:** Research methodologies distribution of primary studies.

*4.5 Methods*

As shown in Figure 6, 68 of the 76 texts were found to have used a survey method, while six were found to have used reviews. Of the remaining two, one mentioned no specific research method, while the other had used case studies. Evidently, surveys were most popular.



| | Case Study | Survey | Review | NA |
|---|---|---|---|---|
| No | 1 | 68 | 6 | 1 |
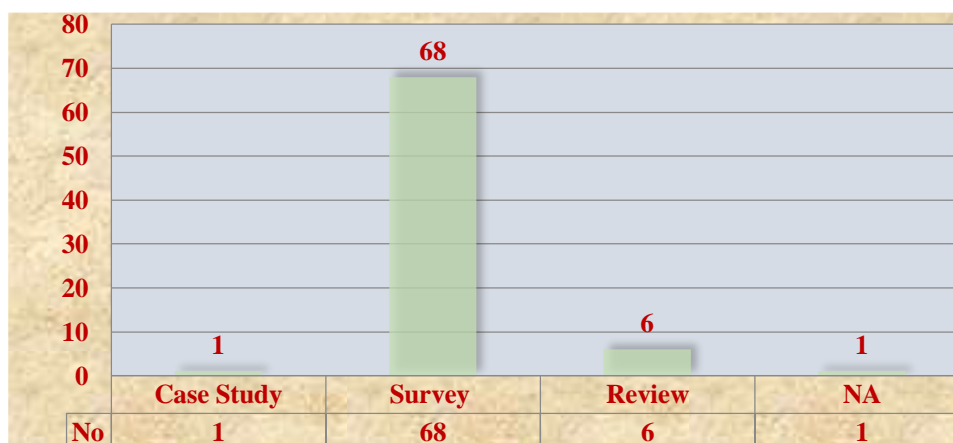
**Figure 6:** Research methods distribution of primary studies

*4.6 Research Context*

Figure 7 shows the distribution of the primary studies according to their research contexts. It shows that these included a number of domains such as banking, insurance, Islamic finance, Islamic banking, and Takaful insurance. It shows that Islamic banking had the largest number of studies (26). 22 focused on Takaful insurance, 14 on insurance, and one on banking. Indeed, two studies compared Takaful insurance with insurance. The remaining studies focused on Islamic finance.
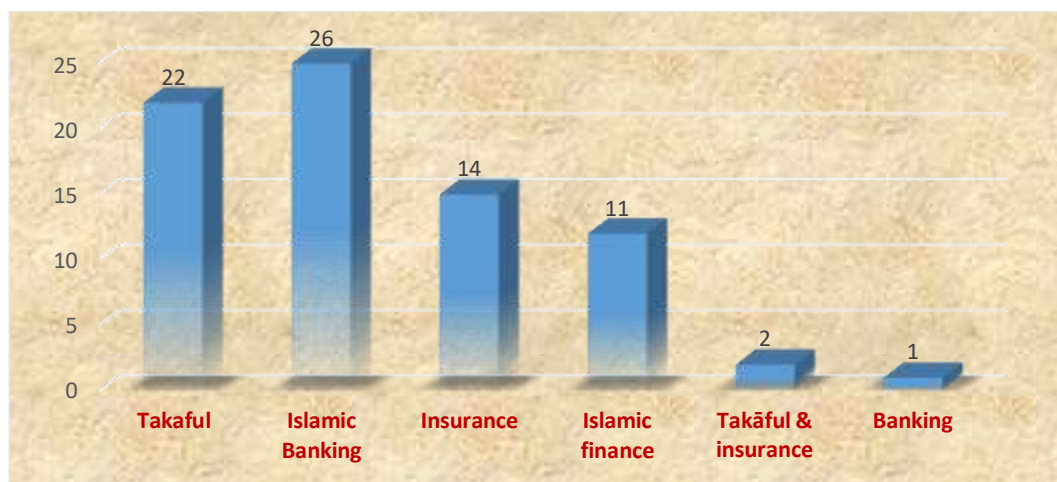


**Figure 7:** Research contexts distribution of primary studies

*4.7 Research Origin*

Figure 8 shows the distribution of the studies according to their countries of origin. Evidently, the largest number of studies had been conducted in Malaysia (25). While Pakistan claimed nine, India claimed five. Tunisia, Indonesia and China all had four studies each. The remaining studies were found to be split among Spain, Germany, France, Ghana, Oman, Jordan, and the Philippines, as each of those countries has one study.
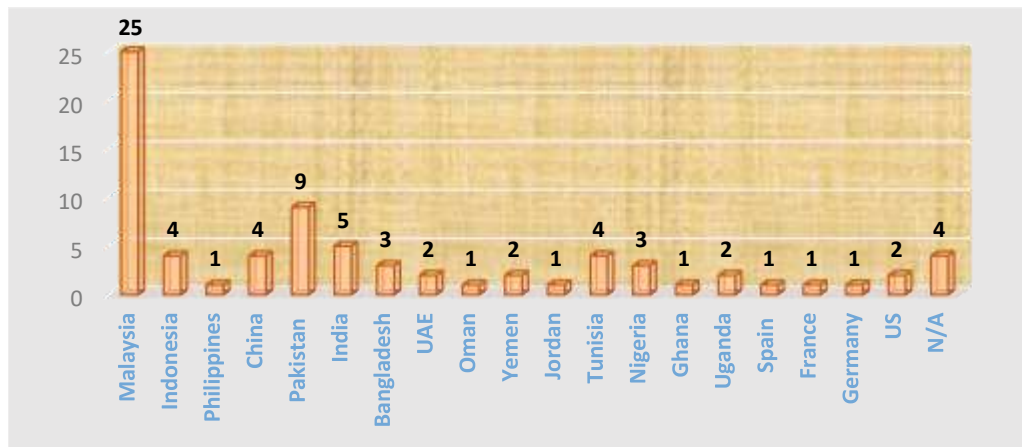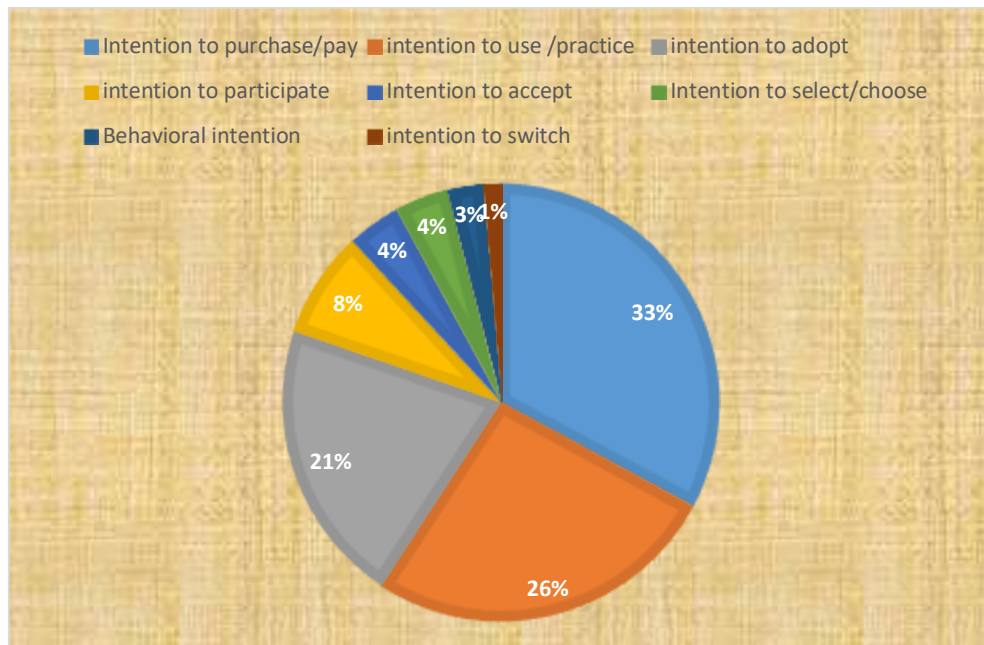
**Figure 8:** Distribution of research studies by country.

# V.    RESEARCH QUESTIONS: THE RESULTS

*Having selected the 76* primary *studies and extracted the relevant data, we were able to confidently answer the research questions. Each of the studies was assigned to its most appropriate research question, and similar studies were grouped together. The results for each research question, as defined in Section 1, can be seen in the following sub-sections.*

RQ1. Which matters of behavioral intention are addressed?

As outlined above, our data synthesis phase examined the research topics of each primary study, identifying similarities between research topics and content. According to these similarities, we identified seven somewhat distinct categories. These all considered a separate behavioral intention, namely that to: *use*, *adopt*, *participate*, *accept*, *choose*, or *switch*. Figure 9 provides an overview of these classifications, showing that the largest group contained 25 of the studies (33%), and addressed the *intention to purchase*. These studies primarily focused on insurance and Takaful insurance. The second largest group were those in the *intention to practice* category (26%). Of these 20 studies, most concentrated on Islamic banking, with their researchers assessing the intention to engage new product lines such as Islamic credit cards. Next, 16 studies (21%) focused on the *intention to adopt* a given service or product. Again, most of these studies considered the intention to engage Islamic banking products. With a general focus on Takaful insurance products, six studies considered the *intention to participate* (8%). The smallest categories were those considering the *intention to accept* (4%), the *intention to select* (4%), behavioral intention (%3) and the *intention to switch* to a given service or product (1%).

**Figure 9:** Research Topics distribution of primary studies

### RQ2. What are the different methodologies that have been used on behavioral intention?

As shown in fig 5 the majority of studies are applying the quantitative approach 68 studies (%90). Also, the review shows one study applied the qualitive and 6 studies (%8) are conceptual. The qualitive study was done by Husin et al (2017) where they discuss the perception of Muslim on family takaful scheme participation. However, the concentration on the quantitative approach is because of the need to quantify attitudes, opinions, behaviors, other defined variables and generalize results from a large sample population. Also, the widely use for the behavioral intention theories such as TRA and TPB in financial products can justify the concentration on quantitative approach. Figure 10 shows the review theories distribution. The review shows that the theory of planned behaviour were applied on 24 studies (%32) and the theory of reasoned action were applied on 18 studies (%24). Some studies combine theories together such as Mbawuni and Nimako (2017) study, they used the theory of planned behavior and the technology accepting model. Also, Luca (2018) study, where he used the theory of reasoned action and Regulatory focus theory (RFT).
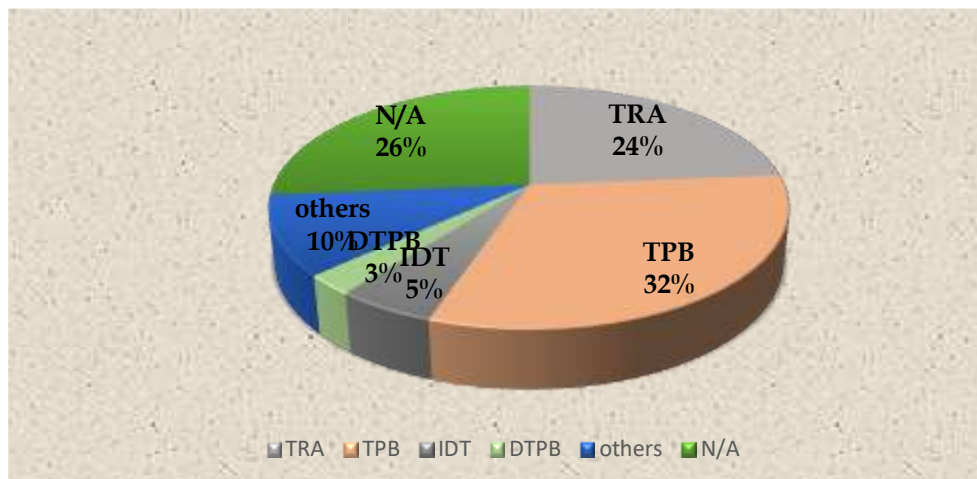
**Figure 10:** The review theoretical distribution

### RQ3. What are the limitations and gaps in the current research?

This review has shown the behavioral intention construct in different financial products. Though the behavioral intention as a construct has got attention in different fields, the current body of disciplines remain limit. The study review resulted in several gaps and limitations. First, the focus in general was on new product line such as Islamic credit card and Islamic insurance (Takaful, Family Takaful) and there wasn't any exploring for other exciting personal lines such as home insurance, travel insurance, micro-savings .Studying the customers behavioral intention for those products may led to build an effective marketing strategy and deep understanding for the customer needs and perceptions. Add to that, the less studies on the potential customers needs. The more studies on potential customers in different occuptions and ages may result in good prediction for future products and needs. Furthermore, there is no study that explore the global issue that insurers don't read the insurance policy. Exploring that from the behavioral intention prospective can result in designing  policies that can be useful for customers to read and understand. Moreover, as mentioned before, the majority are applying the quantitative approach which have proven its worth and came out with effective solutions. However, as we strive to explore new knowledge, different  approach is needed. The other approach is the qualitive approach and mixed methods. The qualitive methods are exploratory. Patton (1990) notes that the qualitative methods may be employed to discover "what people do, know, think, and feel". Kaczynski et al (2014) stated that; "We need to extend our research practices beyond data collection methods so that we may conceptualize and apply complex methodological frameworks into our design. Qualitative inquiry means staying inductively open to the unknown while exploring, seeking to discover or enhancing a deeper understanding of intricate social relationships". Imagining the benefits from extending the data to include what are people saying which can help to inform new concepts, theories, products and services.

On the other hand, the systematic review shows that the studies distribution by country indicated lack or scant research attention concerning customers' behavioral intention in some countries, such as Saudi Arabia. The kingdom of Saudi Arabia has the largest economy in the Arab world and the middle east. Moreover, the recent developments to achieving the vision of 2030 which include big shift in all financial context, entails paying more attention to researching customers' behavioral intention toward financial products in all context.

## VI. DISCUSSION AND CONCLUSIONS

This review introduced an overview of the behavioral intention publications in financial settings by applying a systematic method to review 76 studies published in the span 2012-2019. Methodical steps had been applied in order to select, review and extract data from these studies; The results showed the key contribution that the behavioral intention provided in a variety of financial products such as insurance, takaful, islamic banking and islamic finance. The studies were categorised into several categroies according to their topics; the intention to purchase, intention to use, intention to adopt, intention to participate, intention to accept, intention to choose or select and intention to switch. A further remark from our review is that the majority of the studies employed the quantitative approach which cover %98 of the total. In conclusion, this review provides directions for future research for researchers, as well as valuable guidelines for practitioners and professionals in decision making in different financial settings. For instance, researchers may benefit from the findings of this review in exploring new areas where there was limitations and gaps not covered in previous works. Moreover, the results of this review may assist practitioners by introducing up to date knowledge in current research, thus, they may modify, improve their services and policies. Despite all these results, yet, this review is not without limitations. These include the possibility of bias in the selection step. Nevertheless, the review protocol has been systematically applied in order to ensure that the studies' selection is unbiased as possible. Other limitation relates to the possibility of excluding relevant studies. The step of inclusion/ exclusion criteria has been applied so that the researcher reviewed each study's suitability for inclusion. Finally, the systematic literature review focused on certain recommended databases which excluded the studies from other resources (grey literature). In fact, a review could increase the validity by combining other studies, but for a review such as this systematic one, it is hard to identify those studies from grey resources. These limitations can be addressed by other researchers to review systematically more literature concerning customers' behavioural intention in financial and other setting.

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