

# The Moderating Role of Islamic Corporate Social Responsibility in Shaping Customers' Intention to Adopt Islamic Home Financing: A Conceptual Framework

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## Abstract

As known to many, the world has witnessed the significant rise of Islamic banking in the global financial system. Like other financial institutions, Islamic banking institutions place great emphasis on consumers as they are regarded the most essential stakeholders of the institutions. Due to that fact, Islamic banking institutions greatly value viewpoints and preferences of their customers so that they can enhance products and facilities offered. This conceptual framework provides a new perspective on customers' intention to use Islamic home finance by introducing the moderating influence of Islamic Corporate Social Responsibility (iCSR) along with the behavioral control, subjective norms as well as attitude components of the Theory of Planned Behavior (TPB). By incorporating ethical considerations into the decision-making process, this framework hypothesizes that positive customer attitudes, favorable subjective norms, and enhanced behavioral control entail higher consumption intentions. Moreover, it proposes that iCSR intensifies this relationship by emphasizing the role of the ethical dimension to essentially impact the adoption of Islamic home financing among customers. Researchers and practitioners can benefit immensely obtaining valuable insights from this framework by. Also, the framework enhances understanding of the dynamics of Islamic finance adoption and provides a foundation for empirical validation and strategic decision making in the industry.

**Keywords:** Customers' Adoption Intention, Islamic Home Financing, Attitude, Subjective Norm, Perceived Behavior Control, Islamic Corporate Social Responsibility.

## Introduction

Started in the year 1983, the Islamic banking industry in Malaysia has succeeded in developing attractive and aggressive Islamic Financial system. A wide range of Shariah compliant related products has been offered by Islamic Banks in Malaysia such as takaful, personal financing, hire purchase, leasing, investment instruments and mortgages products commonly known as the Islamic Home Financing (Amin, 2008; Bassir et al., 2014). The Islamic finance industry in 2022 alone was valued at US\$3.6 trillion and its worth is predicted to continuously rise to US\$4.9 trillion by 2025. Interesting, in 2020, Malaysia lead the top 3 country, represented by 619.7 billion in Islamic finance asset globally (State of the Global Islamic Economy Report, 2022).

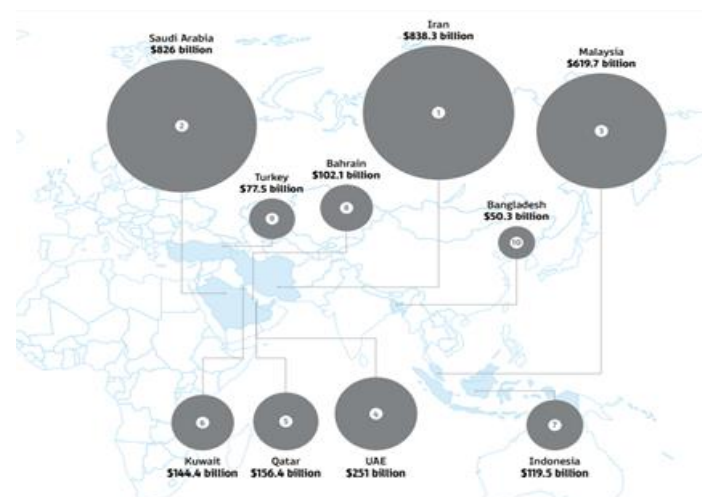


Figure 1: Top 10 countries by Islamic finance assets (State of the Global Islamic Economy Report, 2022)

As opposed to the conventional mortgage system scheme in house purchasing, Islamic banks provide the Islamic home financing scheme, which is the halal version of mortgage system. This financial service is increasingly popular among consumers and buyers (Bassir et al., 2014; N. Ibrahim & Sapian, n.d.; Oseni et al., 2019). Bank Islam reported that the half of total profit of Islamic banks is contributed by Islamic home financing (Amin, 2017). This tremendous contribution in the profit demonstrates that the public is increasingly interested in Islamic home financing and it is become a promising sector. The term "financing" in Islamic bank describes the process of providing funds or financing to customers who need funds, and trading activities are based on assets (Ramli et al., 2014). In Islamic home financing, financial institutions provide this financing in accordance with Shariah principles and using appropriate contracts which include Bai bi Bithaman Ajil, Musyarakah Mutanaqisah as well as Ijarah Thumma Al Bai.

As the development of Islamic banking is increasingly challenging, it must compete vigorously not only with domestic and foreign Islamic banks, but also with non-Islamic competitors. Hence, the study regarding the challenges and opportunities in Islamic Home Financing in Malaysia outlines some of the challenges facing the industry. According to the study by Hamid et al. (2011), challenges face by Islamic banks includes community awareness and understanding of Islamic home financing, related regulations and legal frameworks, and the need to increase the knowledge of industry professionals. Furthermore, this author identified opportunities to expand and improve Islamic home financing services, such as increasing awareness through education and information, developing more innovative financing

products, and increasing collaboration between financial institutions and stakeholders in the Islamic home financing industry. Noteworthy, the Islamic home financing products currently witness the absence of the element of consumer preference (Amin et al., 2017). As highlighted by Zafar and Sulaiman (2021) the concept of CSR in Islamic banking is an extension of Islamic ethical principles and values. Thus, when Islamic banks adopt the iCSR practices, this can emotionally connect the Muslim customers and the organizations. Also, it is the increasing numbers of customers as well as the purchasing power that encourage progressively the institutions to develop the concept of Islamic corporate social responsibility (Khurshid et al., 2014). Interestingly, despite the knowledge and awareness deficit, many Malaysians are willing to move to an ethical and moral banking system (Nor & Asutay, 2011). Thus, the framework proposed in this study can potentially raise awareness of iCSR initiatives and customer purchase intention related to Islamic Home Financing and be useful for future researchers. The paper follows the following sequence of literature review, proposed conceptual framework, and conclusion.

## **Literature Review**

### **Theory of Planned Behavior**

It was Ajzen (1991) who first introduced the Theory of Planned Behaviour (TPB) after revising the Theory of Reasoned Action (TRA) put forward by Fishbein and Ajzen (1975). Ajzen's Theory of Planned Behaviour (TPB) provides a model in which a person's intention determines how they act or behave. According to this theory, the perceived behavioural control represents the individual behavioural control which was absent in the TRA (Fishbein & Ajzen, 1975). In addition, this model provides better insights to understanding on the lack of willingness control of an individual over the actual behaviour (Ajzen, 1991). TPB has been used in theory-driven research to examine topics such as the purchasing of halal food, sustainable housing, and the behaviour of online gamers (Sayuti et al., 2020).

### **Customers' Adoption Intention of Islamic Home Financing**

Purchase intention refers to a person's situation before performing an action, which can be the basis for predicting the behaviour or action as described by Ajzen and Fishbein (2010). According to Fahmi (2017), customer's purchase intention or purchase priority starts with gathering product information based on personal experience and environment. Then, the customer will assess and evaluate after receiving the information to a certain extent, and purchase decision will only be made after comparing and considering thoughtfully. Numbers of researches have made the Islamic home financing and customer purchase intention a subject of interest (Ajetunmobi et al., 2018; M. A. Ibrahim et al., 2017a; Sayuti et al., 2020; I. M. Shaikh et al., 2021; I. M. Shaikh & Noordin, 2019; Zaidi et al., 2018). However, the studies produced inconsistent results on intention among customers in purchasing the Islamic home financing. Sayuti et al. (2020) demonstrated that the improvement of measurement items for TPB factors, as well as the creation of new factors reflecting Islamic home financing, are important in making an Islamic home financing decision. In addition, M. A. Ibrahim et al., (2017) revealed that factors of attitude, perceived behavioural control, subjective norm, awareness and religiosity of a customer significantly impact the consumers to have the intention to subscribe to the Islamic home financing.

The consistent relationship between intention and actual behaviour of customers has been proven by numbers of studies, and to add, some suggested the use of moderators to further improve the relationship (Elliott et al., 2003). One of the studies also illustrated the inclusion

of commitment and trust in effectively moderating the purchase intention and online shopping behaviour of customers (Rehman et al., 2019). It has been revealed by many studies on Islamic banking that customers subscribe to services and products offered by Islamic banks after considering the elements of efficient delivery service, acceptable cost and benefits, reputed bank's size and reputation, offered convenience (location and adequate parking), and bank staffs' hospitality (Dusuki & Abdullah, 2007; Moosa & Kashiramka, 2022; Suhartanto, 2019). This current study will use the Islamic Corporate Social responsibility as moderating variables between purchase intention and adoption intention of Islamic Home financing among customers to strengthen the relationship among the variables as suggested by Elliott et al. (2003) the use of moderators to further improve the relationship between intention and actual consumer behavior.

### **Linkage between Attitude and Customer Purchase Intention of Islamic Home Financing**

An attitude is a person's general feeling of being positively or negatively disposed toward a particular stimulus object or in other words, an attitude is a learned predisposition to respond to an object in a consistently positive or negative manner (Fishbein & Ajzen, 1975). Based on the given definition, it can be understood that attitude and behaviour are closely related. Originally, attitude was firstly discussed from the perspective of psychology when there was effort to explain human behaviour (Fishbein & Ajzen, 1975). Moreover, a person's major beliefs will significantly influence his/her attitude towards something.

A person's acceptance and intentions can be influenced by his/her positive attitude towards Islamic home financing. Such claim of positive influence of intention to opt for Islamic home financing product is supported by numbers of studies conducted (Ali et al., 2017; M. A. Ibrahim et al., 2017a, 2017b; I. Shaikh et al., 2018). For this context, we propose:

H1: Attitude positively influences customers; intention to choose Islamic home financing.

### **Linkage between Subjective Norm and Customer Purchase Intention of Islamic Home Financing**

Subjective norms are referring to a person's view of another person's point of view that acts as a reference candidate related to behaviour according to Ajzen (1991). Subjective norm from the perspective of reasoned action theory and planned behaviour theory refers to a specific behavioral prescription or proscription attributed to a generalized social agent (Ajzen, 1991; Fishbein & Ajzen, 1975). In other words, subjective norm sometimes refers to one's perception of whether his significant others think he should or should not conduct particular behaviour (Ajzen & Fishbein, 2010; Ajzen & Madden, 1986).

Behavioural intentions have been evidently proven by many studies to be an important subject of analysis. Empirical studies have confirmed that customers' intention to use mortgage financing in Malaysia is significantly impacted by subjective norms (M. A. Ibrahim et al., 2017a; Usman & Lizam, 2016) and towards Islamic mortgage adoption (Sayuti & Amin, 2019). Similarly, towards the study Islamic Home Financing in Pakistan, Ali et al. (2017) and I. M. Shaikh and Noordin (2019), found that social influence significantly influences customers' intention opting for Islamic home financing. In different view, study done by Bhutto et al. (2022) towards intention to purchase halal cosmetics in Pakistan shows that SN had a significant relationship with purchase intention. For example, customers might influence by their family, valuable people in their life and close friends to consume halal cosmetics. Therefore, this study postulates the following hypothesis:

H2: Subjective Norm positively influences customers; intention to choose Islamic home financing.

### **Linkage between Perceived Behavior Control and Customer Purchase Intention of Islamic Home Financing**

The belief of the easiness or difficultness of performing an action is known as perceived behaviour (Abdullahi & Othman, 2021; Ajzen & Madden, 1986; Chu & Chiu, 2003). The presence of opportunities and resources is the most important determinant of perceived behavioural control (PBC), which signifies the individual's belief to perform a behaviour (Ajzen, 1991). An individual's perceived behaviour can be impacted by his/her belief about the power of both situational and internal factors that enable the execution of the behaviour (Shah Alam & Mohamed Sayuti, 2011).

Numerous studies have confirmed the importance of such factors in behavioural intention. For example, in the context of halal products industry, an interesting study by Khan et al. (2022) and Shah Alam and Mohamed Sayuti (2011), which examined PBC on purchase intention of halal foods, demonstrated a significant effect between PBC and purchase intention. However, Bhutto et al. (2022) revealed that PBC was insignificant in terms of purchase intention of halal cosmetics among Generation Y in Pakistan. This is due to the lack of resources and the difficulty for young consumers to easily find halal cosmetics in this country. Sayuti and Amin (2019) in their study discovered that the intention of Muslim bank customers to opt for Islamic financing products is motivated by their perceived behavioural control. Similarly, a study by Abdullahi and Othman (2021) in the context of Nigeria revealed that customers' PBC has a considerable impact on the intention to use Islamic home financing. Therefore, the following hypothesis is put forward:

H3. Perceived behavioural control has a positive influence on the behavioural intention to adopt Islamic Home Financing.

### **Islamic Corporate Social Responsibility (iCSR)**

Dusuki (2008) asserted that as Islam is viewed as the way of life whereby the essence of God consciousness, servitude and vicegerency transcends all aspects of life, the religious aspect outlines the conceptualization of CSR. This therefore makes, the foundation of Islamic Corporate Social responsibility a Shariah (Dusuki, 2008; Zafar & Sulaiman, 2021; Farook, 2008). The central to understanding Shari'ah is taqwa, which means fear of God or God-consciousness. In this sense, the paradigm of God-consciousness (taqwa) serves as the basis for understanding the position of Islam on CSR. As highlighted by Farook (2008) and Darus et al. (2018) the core principles of Islamic responsibility are derived from Al-Quran. In the context of Islamic banking, the concept of CSR is closely related to Islamic principles and values that emphasize social justice, community welfare, and environmental sustainability (Jaiyeoba & Adeyemi, 2015).

As highlighted by Darus et al. (2014), fulfilling rightfully the obligations towards God and stakeholders is the main objective for having CSR activities. Islam outlines that every individual is accountable for shouldering two roles; the first or primary accountability stems from the concept of khalifah, which states that a person is a trustee of God's resources, and the second role is established through a contract between the owner or investor and the manager (Hameed & Ibrahim, 2005). Meanwhile, in a study by Zafar and Sulaiman (2021) the



author explained that CSR in the Islamic banking paradigm is understood in the light of Shariah compliance and the achievement of its objectives.

Customers seek financing that is consistent with Shariah principles, therefore leading to opt for Islamic home financing. Islamic Corporate Social Responsibility (iCSR) can ensure that banks will conduct their business in accordance with Shariah principles as this is the mandatory forms of CSR for Islamic Bank (Farook, 2008; Nathan & Pierce, 2009). This reassures customers that they are working with institutions that share the same Shariah interests, and that the financing they receive is consistent with the tenets of the Islamic religion. In addition, Islamic corporate social responsibility can encourage Islamic banks that provide Islamic financing to protect the interests and welfare of their customers, as Acts of fraud, deceiving, and hoarding products for the purpose of creating shortages in the market with the cunning objective of rising price are all condemned by Islam (Khurshid et al., 2014). The above discussion shows that iCSR is more closely related to the beliefs and values of the Muslim consumer market. Therefore, it is more than plausible that iCSR should be the primary principles held by Islamic banks in the effort to establish the banks' business ideology in accordance with the Islamic guidelines and principles (Bukhari et al., 2020). So, by choosing a bank that practices iCSR, Islamic home financing's customers can feel happy because they are also supporting positive social activities and environmentally conscious business practices. In addition, this builds trust among customers using Islamic home financing and ensures that the financing they receive is in line with Islamic values and provides greater benefits to society. Based on this context, we propose:

H4: i-CSR moderates the relationship between customer purchase intention and actual adoption of Islamic Home Financing.

### Conceptual Framework

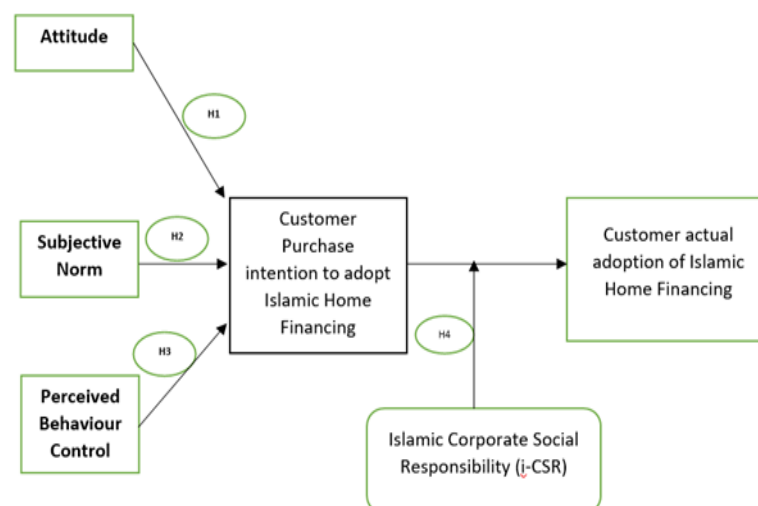


Figure 2: Proposed Conceptual Framework

As can be seen in Figure 2, the study will analyze the moderating role of i-CSR on the adoption intention of Islamic home financing in accordance with the framework presented. According to the framework, this study outlines the independent variables (IVs) of Theory of Planned Behaviour in terms of attitude, perceived behavioral control, and subjective norm. The newly

proposed moderating variable is Islamic Corporate Social Responsibility (i-CSR) in relation to the customer's actual adoption of Islamic Home Financing. The consistent relationship between intention and actual behaviour of customers has been proved by several studies, and in addition, some studies have suggested the use of moderators to further improve the relationship (Elliott et al., 2003).

### Conclusion

In summary, this conceptual paper discusses factors that influence the purchase intention of customers towards Islamic home financing. Therefore, a conceptual framework was proposed to investigate customers' purchase intention in Islamic home financing. The paper proposed the moderating factor of Islamic corporate social responsibility to test its influence on purchase intention and adoption for Islamic home financing. In particular, the extent of Islamic banking intention and usage will be of significant value to Islamic financial institutions as well as policy makers and marketers. The integration of meaningful ICSR practices not only promotes customer trust and loyalty, but also resonates with individuals seeking Islamic home financing solutions. Moreover, it will serve as a practical guide for managers of Islamic banks, especially in making decisions on the survival of new products and services of Islamic banks, and in marketing strategy to attract and retain customers in choosing their products. In addition, this framework, when validated, will be of value to researchers interested in explaining the channels through which Islamic banking products are adopted and used in Malaysia. This framework will also be of immense importance to practitioners, academics, and other relevant stakeholders. The researchers hope that this study will add value to the existing literature on Islamic home financing and show how Islamic banking contributes to sustainable economic development and remains competitive in the global market.

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