

What Are the Islamic Bank Customers Attitude Determinants? A Literature Review

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Abstract: The purpose of this paper is to identify the factors that influence the customers' Attitude to patronise Islamic bank by applying theory of planned behaviour. The literature on Islamic banking is extensive and focuses on customers' behaviour, yet it is still unclear what variables may have a potential impact on customers' attitude. The Islamic bank customers' patronising factors were long discussed in the literature, but the predictors of customers' attitude toward Islamic banks according to the theory of planned behaviour has not been thoroughly discussed. The predictors of attitude were examined within theoretical framework. This study proposed and developed a framework using the Islamic bank customers selection criteria (product features, service quality, social responsibility practices and trust) as determinant of attitude. The framework is open for quantitative test which can form a genera for future researches in the area of determinates of Islamic bank customers Attitude. The theoretical framework incorporates customers selection criteria that are likely determine the customers attitude to patronise Islamic banks. The framework suggests that selection criterias' namely: product features, service quality, social responsibility practices and trust determine the customers attitude to patronise Islamic banks. This study integrates the selection criteria (product features, service quality, social responsibility practices and trust) to determine the attitude in the theoretical framework. The previous studies untapped the integration of customers selection criteria to patronise Islamic banks in the theory of planned behaviour.

Keywords: Islamic bank, Customers, Theory of Planned Behaviour, Attitude, Selection Criteria, Product Features, Service Quality, Social Responsibility Practices (SRP), Trust.

INTRODUCTION

Islamic banking refers to banking services that are run in compliance with the divine rules of *Shariah* (Islamic principles). *Shariah* prohibits the payment or acceptance of interest charges (*riba*) on the investment operations and deposits, as well as carrying out services and products that are considered to be contrary to Islamic principles, such as the consumption of alcohol, eating pork, and gambling. To accommodate the demand from the Muslim population, a banking system has emerged that is based on *Shariah* and Islamic principles. In the late 20th century, a number of Islamic banks were established to provide an alternative banking system for Muslims. These Islamic banks were meant not only for Muslims, but for non-Muslims as well. The Islamic banking and finance sector has gone through different stages of development. It was present in the genesis of Islamic Civilisation, but never took the form of a modern banking system until the second half of the twentieth century.

Up to now, the Islamic banking sector went through tremendous changes, the number of Islamic

bank customers have yet to reach 100 million [1]. Moreover, the estimated total Islamic finance market reached approximately \$2 trillion in 2015 and the ecosystem indicators showed a 16% increase in the number of Islamic finance institution [2]. Accordingly, the industry has grown rapidly, and the World Islamic Banking competitiveness annual report that the Islamic banks' assets will grow at a rate of 19%, with total assets reaching US\$1.8 trillion by 2019 [104]. Furthermore, the total Islamic finance assets will reach \$ 3.5 trillion by 2021 [2].

Despite the rapid growth of Islamic banks worldwide, little is still known about Islamic banks customers' behaviour [3]. Moreover, the number of customers for Islamic banks lags behind the number of customers for conventional banks. This is due to a number of factors, mainly a lack of awareness [4-6]. Even in well established markets, the lack of awareness was one of the reasons for customers' low interaction with Islamic banks in Malaysia [7]. Furthermore, there were a number of studies conducted in Turkey to investigate customers' awareness of Islamic banks'

products and services [8,9,6]. The same survey instrument was adopted in the previous studies with a change in the scope and sample size. The studies showed that customers in Turkey are more prone to deal with Islamic banks when they are satisfied with bank personal services. Furthermore, the customers' awareness improved over time, but the awareness of conventional bank household customers was still low in regards to the Islamic banks' products and services [8]. Whereas, a comparative study conducted in Kuwait and Qatar about customers' perception and expectation of Islamic and conventional banks service quality by [10] revealed that the customers of the conventional banks were more aware and familiar with their products and services in comparison to the Islamic banks' customers in both countries. Meanwhile, Abou-youssef et al. [11] claimed that Egyptian customers were not aware of the Islamic banks' presence, as well as the differences between Islamic and conventional bank products and services. This is due to the lack of trust in Islamic banks' operation and the limited marketing activities conducted by Islamic banks. Furthermore, customers' awareness in KSA was significantly associated with products' compliance with *Shariah* [12]. Furthermore, they stated that as the literature of Islamic banks got older, the awareness and the knowledge of the customers in regards to the products and services remained low. Accordingly, this low awareness caused a low level of acceptance, which consequently affected the attitude of customers to deal with Islamic banks.

Therefore, a framework was proposed to provide in depth understanding of Islamic bank customer's intention to deal with Islamic banks. Thus, the author builds up a framework in this study that is based on previous researches on Islamic bank customers' behaviour. This study proposed that customer attitude is predicted by four latent variables, namely product features, service quality, social responsibility practices, and trust. Consequently, the current study wishes to answer the question as to what the determinants are for Islamic bank customers' attitudes.

In answering this research question, this paper is organised as follows. The next section reviews the consumer behaviour theories. In addition, the justification of DTBP employment in this study will be discussed and the role of attitude in identifying the intention to deal with Islamic banks will be explained. The following section analyses the customers' selection criteria to patronise Islamic banks. Section four discusses the integration of selection criteria as determinants of the attitude, followed by the subsequent section, which introduces the study framework. The final sections present the practical implications and limitations of the study with a conclusion.

Theories of Consumer Behaviours

Consumer behaviour can be defined as “the study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires” [13]. The cognitive approach was widely used in the business research to study consumer behaviour. The cognitive approach attributes the observed actions (behaviours) to intrapersonal cognition. The person is observed as an “information processor” [14]. In addition, the cognitive approach is more applicable for the ethical purchasing behaviour [15]. Because ethical purchasing is a complex action, it integrates many variables related to personal evaluation. For example, does the religiosity determinant matter to patronise Islamic banks in customers' opinion and does it affect their purchasing behavior?

Furthermore, the cognitive approach is divided into two models: the *analytical* and *prescriptive* model. The latter model is more appropriate for the purpose of this study as “it provides guidelines or frameworks to organise how consumer behaviour is structured” [16]. The *perspective* model depicts more organised structures in building causal relationships between a factor and its effect. Furthermore, these models are useful to predict what determinant would be altered or stressed to appeal to a certain consumer response. The main theories used in the *perspective* model are the Theory of Reasoned Action (TRA) [17] and the Theory of Planned Behaviour (TPB) [18]. Consequently, the *perspective* model is used to investigate the effect of certain factors or variables on the consumers' intention to patronise the Islamic. The following section discusses the development of TRA and TPB.

Why Decomposed Theory of Planned Behaviour (DTPB)

Past literatures has proposed and investigated various models to understand people's behaviour in deferent social sciences settings. Researchers have borrowed TRA and TPB from social psychology to test people's intentions and behaviours in business and marketing researches. In addition, TRA and TPB has gathered strong backing in marketing research. The modified version of TPB is most applicable in this research setting, since the research aims to develop an in-depth understanding of the Islamic banks customers' intentions and the ultimate decision to open an account in Islamic banks. The alteration of TPB does not change the essential construction of the theory. In fact, the modification of the variables helps to improve the predictive ability in a particular framework. Ajzen supports such an alteration, stating:

The theory of planned behaviour is, in principle, open to the inclusion of additional predictors if it can be shown that they capture a significant proportion of the

variance in intention or behaviour after the theory's current variables have been taken into account.

(Ajzen, [19])

Given to the above justification, this research aims to adopt DTPB as the theoretical framework in order to examine the customers' attitude determinants to deal with Islamic banks. Furthermore, DTPB is more appropriate than TPB in this research setting due to the extension or decomposition, which provides a better prediction or explanation for the constructs of the model. Thus, compared with TPB, the DTPB is likely to be a more useful model for investigating what the main factors are that influences the customers' attitude to patronise the Islamic banks. The next section discusses the factors that influence intention to perform certain behaviours in different research settings.

Role of Attitude to Identify Intention

TPB is more appropriate to apply in various research fields, whereas behaviour has some aspects that are not under volitional control and the perspective of control over the behaviour are precise [20]. More important, Ajzen in [19], defined attitude as "the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question". Researches on TPB proved that attitude is a key antecedent in predicting intention and actual behaviour [21-26].

Credit card usage behaviour was investigated in USA by Rutherford & Devaney [27]. In this study, 3,476 household responses were utilised in TPB to understand the convenience of use of credit cards in the consumer finance domain. The results revealed that attitude and perceived behavioural control were significantly related to the convenient use of credit cards. In the same research context Zinser [26] investigated the determinants of United States Muslims' intention to use retail Islamic banking financial services in decomposed TPB. The results asserted that there is a significant relation between the positive attitude of USA Muslims and the intention to use Islamic banks' financial services. Furthermore, the studies related to the Islamic banks' home and personal finance services investigated the intention and behaviours of bank customers, in order to highlight the driving factors of acceptance for those products. Amin, Abdul Rahman, and Abdul Razak [28] explained the factors influencing the willingness to become a partner in *Musharakah Mutanaqisah* home financing. The study analysed 168 bank customers who did not use Islamic home financing products. The results indicated that attitude is the first influential determinant to accept Islamic home finance products. In the same setting, Amin *et al.* [25] investigated East Malaysians bank customers' acceptance of home finance. The TPB was decomposed into the probit model with additional constructs:

Islamicity of products and demographic factors. The studies concluded that attitude, subjective norms and perceived behavioural control were influential in predicting the intention of the customers. Demographic factors such as marital status, ethnic, occupation and religion, were influential in predicting the intention of customers as well.

Zakah payment intention and giving behaviour was examined in the TPB framework in many researches. Othman [29] identified factors that influence *Zakah* compliance and intentional behaviour among state government employees in Kalantan. Subjective norms were the most influential factors, followed by attitude and perceived behaviour control. This conclusion is consistent with Sapingi *et al.* [23] research findings, where attitude was a strong predictor for *Zakah* payment behaviour and intention of Muslim academics in higher learning institutions. Huda *et al.* [24] findings confirmed the conclusions of a previous study, where attitude similarly explained the *Zakah* payment intention in Jakarta by using the multiple leaner regression method. This implies that the payment of *Zakah* is *Fared*, meaning that a Muslim does not need enforcement from his social referents to influence his intention to pay, as devoted Muslims should do it willingly. The TPB was also applied when examining the factors that influence the cash *Waqf* giving behaviour by Osman, Mohammed and Fadzil [30]. The theory was decomposed into three additional constructs, namely religiosity, trust, and perceived services quality towards cash *Waqf* giving behaviour intention. Attitude, trust, religiosity, and perceived behaviour control were positive in predicting the giving behaviour. In contrast, subjective norm and perceived service quality were negative in predicting the behaviour.

Participation in the Islamic insurance scheme *Takaful* was employed in TPB to predict the factors that influence the intention to participate in Islamic insurance. Husin and Rahman [31] imposed external factors to TPB, namely awareness, knowledge, and exposure, to investigate the influence of those factors on the individual's intention to participate in the family *Takaful* scheme. The study revealed that attitude obviously contributed to the prediction of intention to accept the *Takaful* scheme. Furthermore, awareness, knowledge, and exposure have an impact on individual's attitude towards the intention to participate in the *Takaful* scheme. Another study was conducted by Haron, Ismail, and Abdul Razak [32] to investigate the factors influencing unethical behaviour of insurance agents. The study decomposed TPB by postulating attitude, subjective norm, perceived behavioural control, and moral obligation were mediators of the relationship between supervisory influence and the role of ambiguity to behavioural intention. The study showed perceived behavioural control did not mediate

the relation between supervisory influence and the role of ambiguity to behavioural intention, while the three remaining mediators, including attitude, were significant.

The TPB application was extended to investigate bank customers' intention to patronise Islamic banks' products and services. Echchabi & Abd.Aziz, [33] investigated the perception and adoption behaviour of Islamic banks' services in Morocco. The sample size was about 146 and multiple regression was applied for data analysis. The study decomposed the attitude into five determinants, namely uncertainty, complexity, relative advantage, compatibility, awareness, and subjective norms. The results exhibited that there was a significant effect of awareness, compatibility uncertainty, relative advantage, and subjective norms on the attitude. Complexity was not significant in determining the attitude, and self-efficacy did not have any influence on perceived behavioural control. While the same attitudinal determinants were applied to investigate intention directly by Abd Aziz *et al.* [34], a larger sample size and complexity was excluded in this research setting. The number of respondents was 400 from most of the Moroccan regions. The data analysis method was linear regression. The findings showed a significant effect of compatibility, relative advantage, and social influence. Uncertainty and awareness were not influential in determining the intention, even with a larger sample size.

The current study aimed to investigate the patronage intention of bank customers toward the Islamic banks' products and services in a conceptual framework. Thus, variables were employed that were more compatible to the research setting of bank customers. The attitude was decomposed into four determinants, which were borrowed from the literature. The proposed determinants for attitude were products features, service quality, social responsibility practices, and trust. Again, referring to the TPB literature, these determinants were never before used to verify the customers' attitude; thus, the current study attempted to fill a gap in the theory by proposing the influence of each factor in the attitude toward the intention to patronise Islamic banks. Yet again, referring to the TPB literature, the mentioned latent variables were never employed as determinants of attitude in this TPB framework. This will fill a gap in the theory and explain the patronise behaviour. In addition, the relationship between product features, service quality, social responsibility practices, and trust was evaluated in the theoretical formwork of TPB. Based on the above, the following hypothesis was proposed:

H1: There is a significant effect of customers' attitude toward the intention to patronise Islamic bank

Analysis of Customers' Selection Criteria/ Preference to Conventional and Islamic Banks

The choice criterion study can be geographically traced to the West as early as 1976 by Anderson, Cox and Fulcher [98] in USA. Fifteen choice criteria were developed to determine the importance of each using determinant attribute analysis. The fifteen bank selection decision criteria are: recommendation by friends, reputation, availability of credit, friendliness, service charges on checking accounts, interest charges on checking accounts, interest charges on loans, location, overdraft privileges on checking accounts, full service offering, parking, hours of operation, interest payments on savings accounts, special services for youth, special services for women, and new account premiums or gifts. The study revealed that there are two important customer market clusters: convenience-oriented customers, and service-oriented customers. The study also provided a foundation to market segmentation and design from patronage applications. In 1985, Martenson conducted a study on Sweden retail bank customers, where the results were dissimilar from the conclusion of the studies regarding the choice criteria. He argued that, "more than one-third of all bank customers made a random choice when they selected their main bank", [102] meaning that consumers do not select their banks as consciously and confidently as one would anticipate.

In the UK, literature on bank awareness began by criticizing the traditional banks' attitude toward the public. Traditional banks were only focused at tailoring their services to meet the needs of the upper class market and ignoring the mass market. This banking strategy created a gap between the banks and the public [35]. However, intense competition among the traditional banks forced them to bridge this gap [35].

Studies on the customers of conventional banks have focused on the factors determining preference. Kaynak and Whiteley [36], for example, was one of the earliest studies that looked at the banking preference factors in the city of Perth in 1995. They concluded that the choice criteria to patronise a particular bank were: friendly services and expert bank employees. In fact, this is in line with the idea that was endorsed by Howcroft [37] who stated that this criteria would lead to customer satisfaction in retail banking. Devlin [38] divided the customers into two groups. The first group includes the low financial knowledge customers who choose a bank based on its location or by recommendation. The second group includes those with high financial knowledge who are more likely to select a bank for fundamental criterion, such as service features, rate of return, and low fees. A year later, Howcroft, Hewer and Durkin [39] investigated the customers' motivations to establish a relationship with a particular bank when purchasing financial services, by

applying a series of focused group discussions. The study concluded that the nature of the relationship between banks and customer is greatly dependent on the nature of the financial products being purchased, as the customer is more likely to seek to start a relationship when there is a financial benefit. Devlin and Gerrard [40] presented an analysis of trends of the relative importance of choice criteria in respect to selecting a retail bank. The data collected for the study in the early part of 2000 throughout Britain revealed that the major influential factor was friends' recommendation. Equally important, in the same year, a study conducted in a southeast city in the USA by Babakus, Eroglu and Yavas [41], developed a model based on the economics of information theory, including search, credence, and experience dimensions. The study presented deeper insights about the dynamic bank selection attitude by indicating three main influential attributes in selecting a particular bank, namely 'search attributes' (e.g. fees charged), 'experience attributes' (e.g. customers' previous experience with the bank services), and 'credence attributes' (e.g. honesty of the bank). Notably, a study was conducted by Blankson, Omar and Cheng in [99] with the objective to compare students' selection criteria in the USA and Ghana to determine the differences and similarities in customers' bank selection criteria between developed and developing countries. Four main criteria were found to be similar between both countries, as follows: competence, convenience, no banking charges, and recommendation by parents.

Given these point, later studies continued to rank the choice selection criteria of the customers towards retail banking products and services in different contexts with minor changes in the criteria. Quantitative approaches using a questionnaire were the primary means of collecting data. A few modifications were made in the analysis technique to analyse data across different demographic attributes, such as age, income, marital status, education, and frequent/infrequent users. More recently, electronic banking has arisen from these studies as a relevant bank selection factor, as e-commerce has emerged due to technological advancement. A new area to conduct financial services began, which consequently affected customers' behaviour to fulfill their banking needs. Early introduction of internet banking was faced with resistance from the customer side [42,43,39, 44]. However, a recent study conducted in India by Sikdar, Kumar and Makkad in 2015 [45] to examine the customer attitude toward online banking showed that system reliability and inefficiency of web design were obstacles that negatively affected the intention to adopt e-banking. Thus, the awareness factor is diminutive due to customers' familiarity and acceptance of online banking. "The topic of electronic banking adoption has grown significantly and remains a fertile area for

academic research into the next decade" [46]. Furthermore, the new selection criteria have a great influence on the customers' decision process to deal with banks. The following section elaborates on the discussion in regards to the criterion proposed to identify the attitude in a theoretical framework for this study.

Integration of Selection Criteria in TPB and the hypotheses

To develop an in depth understanding of customers' attitude, the selection criteria integrated as determinants of attitude were products features, service quality, social responsibility practices, and trust. A significant amount of studies showed the importance of the former selection criteria in forming customers' perception and behaviour toward patronizing Islamic banks' products and services.

Products Feature

The *products feature* substitute cost/benefit factor is defined as "the cost of the services and products offered by the bank as perceived by the customers, such as the rate of return on deposits, investments, etc. [47]".

People always make rational decisions and try to maximise the gain and minimise the loss of their decisions or actions. The product feature factor includes the cost and charges of Islamic bank services and products. An extensive amount of studies showed a significant effect of product features on the decision to patronise Islamic banks. Specially, in the case of Islamic banks, customers compare products with conventional banks products to form their decision on whether to deal with Islamic banks or select conventional banks products and services. In Mansour's *et al.* [48] study, 55.76 per cent of the respondent (Muslims and non-Muslims) selected low service charges as one of the foremost selection criteria. Similarly, a study conducted in Malaysia comprised of Muslims and non-Muslims customers, showed that the low interest charges on loans and low service charges ranked highest among 26 selection criteria [49]. Likewise, Amin, *et al.* [50] asserted that the price was a significant determinant to influence the intention to use Islamic personal finance. Furthermore, Bizri in [51] found that the cost of financing and banking transaction criteria had a substantial influence on the decision to patronise the Islamic banks in Lebanon. A favourable loan condition was the second highest influential factor for customers to prefer dealing with Islamic banks among the respondent in Turkey [52].

From the above, it can be asserted that there is a significant influence of product features on customers' attitude to deal with Islamic banks. In conclusion, customers do consider product features in the process of

deciding to patronise Islamic banks. Thus, the following hypothesis is proposed:

H₁. There is a significant effect of product features on the customers' attitude.

Service Quality

The Islamic banks must know which factors drive the customers to select a financial institution. Knowing the choice criteria of the customers helps to build a sustainable relationship. SERVQUAL multiple-item scale dimensions or the GAP model developed by Parasuraman, Zeithaml and Berry in 1988 [103] helped to investigate the customers' perception on service quality. Furthermore, the proposed SERVQUAL dimensions are: tangibility, reliability, responsiveness, assurance, and empathy. These dimensions measure the customers' perception and expectation about the service offered, where the lower the gap between the perception and expectation, the higher the service quality [53]. The SERVQUAL model was modified throughout the literature to be more suitable for the Islamic bank sector perspective. For instance, Othman and Owen [53], introduced the CARTER model by adding a sixth dimension, compliance with Islamic Law. The new scale was important to judge the quality of the services offered to customers in the Kuwait Finance House. Further, the PAKSERV model was derived from SERVQUAL scales by Raajpoot [54] to investigate customers' perception about service quality in the non-Western culture. The model was expanded by adding the personalisation, formality, and sincerity dimension. These elements helped to explain the customers' evolution of service quality in Islamic cultures [54]. Similarly, the PAKSERV model was adopted by Kashif *et al.* [55] to study the customers' perception about the Islamic banks' services in Malaysia. The model revealed that PAKSERV was an excellent model and the three new dimensions (personalisation, formality, and sincerity) were validated.

In the same way, Al Zaabi [56] modified SERVQUAL by adding Islamic variables, such as financing compliance with Islamic *Shariah*, services compliance with Islamic *Shariah*, availability of profit-sharing finance, employee awareness of Islamic banking services and products, and the trustworthiness of *Shariah* boards. This was to investigate the correlation and relationship between these items and the SERVQUAL dimension. The finding revealed that the Islamic variables were extremely important to the Islamic customers in the UAE and they took these variables into account when they judged the service quality in their bank. However, the service quality model and the dimensions added depend on the service sector, context, condition, customer needs, and other factors [57].

Service quality in the customer selection criteria literature substituted service delivery, which included "factors, such as provision of a fast and efficient service. For example, the speed of the application process and range of services offered" [47]. Service quality works well in explaining customers' perspective as well as forming customers' perception toward patronizing Islamic banks' products and services. Several studies were conducted to investigate the service quality criteria of Islamic and conventional bank customers to patronise the banks. The results were similar as both customer segments showed that the quality of the services was a significant criterion in the process of decision making to deal with a bank [58]. On the same scale, according to the ranking of the selection criteria, quality of the services was the first of the five important factors for Islamic and conventional bank customers [59]. In Al-Tamimi, Lafi, and Uddin's [60] study, the quality of the services was an important factor in selecting the banks in the UAE. In this study, Muslims' and non-Muslims' perspective about the quality of services in Islamic banks was investigated. In a similar study, the majority of the respondents were non-Muslims (80 %), and the Muslims and non-Muslims showed no differences in their selection criteria [5]. However, the quality of the services was an important factor to patronise banks for Muslim and non-Muslims in Singapore [61]. Amin, Isa, and Fontaine's [62] study showed that Muslim and non-Muslims customers' satisfaction about Islamic bank services curb their desire to switch to other banks, and thus, become loyal customers. The main drivers to deal with Islamic banks among the non-Muslims in KSA was the cheaper transaction cost and better service delivery [63]. However, Goh, Suki, and Fam [64] used a value added model to conclude that there were different adoption characteristics to deal with Islamic mobile banking between Muslims and non-Muslims.

Although the quality of the services was a significant criterion to patronise Islamic banks among different group of customers', it was not tested as determinant of attitude in the theoretical framework. Hence, the following relationship was proposed:

H₂. There is a significant effect of service quality on the customers' attitude.

Social Responsibility Practices

The social responsibility practices (SRP) was defined by Dusuki [47] as "the various aspects of social responsibilities environments, human resource development and ethical aspect of business". The social responsibility perspective is driven from the divine principles of Islamic *Syariah*. There are *Quran* verses and *Hadith* from the Prophet Mohamed (pbuh) that substantiates this claim. Accordingly, Islamic banks cannot conduct business practices without ethical consideration of the society. The adoption of the SRP is

still new in the Islamic banking industry, thus, most of the Islamic bank literature neglected the SRP criterion in patronizing studies. To date, little was done to identify the SRP in the Islamic bank setting, despite the phenomenal growth of Islamic banks [101]. The perception of the customers towards the Islamic banks SRP is not examined thoroughly, nor has the effect of SRP on customers' intention to accept Islamic banks services been explored in detail.

The literature of SRP in the Islamic bank setting is still in an early stage. Haron *et al.* [49] stressed that it is important to not neglect the social welfare activities in Islamic banks, especially from the management policies. Dusuki's [47] study was the first empirical attempt to investigate Islamic banks stakeholders' perspective on SRP in Islamic banks. Dusuki [47] categorised SRP into four dimensions: Human Resource Dimension, Environmental Dimension, Human Rights Dimension, and Philanthropic Dimension. These dimensions were adopted from the western literature of SRP. The study revealed that SRP is one of the main selection criteria to opt for Islamic banks from the stakeholder perspective. Dusuki [65] emphasised that Islamic banks are not only a profit maximisation entity, but their role should be extended to take part in the social welfare of the community.

Measuring the Corporate social responsibility practices (CSR) of Islamic banks helps to improve the social performance of Islamic banks [66]. CSR in the Islamic banking literature is divided into two schools of thought. The first view argues that Islamic banks are obligated to maximise profit for internal stakeholders, according to *Shariah* principles, where they must obey the opinions of the *Shariah* supervisor boards or the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI) standards [67]. Similar to Dusuki's [68] argument that any business claims to follow *Shariah* principles in their businesses should already conducted a decent CSR practices and implemented, to reflect the true spirit of Islam. The second view argues that Islamic banks should have a broader obligation through applying *Maqasid Shariah* to attain society and economic welfare [69-71, 65]. Musa [72] motioned that there are likelihoods of failure in the social impacts of Islamic banks practices because of discrepancies between theory and practice of corporate social responsibility. Thus, Islamic banks should consider the impact of their services on the whole society.

On the other hand, some studies argued that social objectives and profit objectives should be balanced. Several studies stressed that fulfilling the customers' expectations of the Islamic banks as socially responsible entities as well as satisfying their financial

needs is particularly important. Gerrard and Cunningham [61] concluded that "Islamic banks should aim to be as profitable as or more profitable as conventional banks". This is because a notable percentage of the respondents (66.5 per cent non-Muslims, 20.6 per cent Muslims) answered that they would withdraw their deposits if the Islamic banks made no profit in any one year. In addition, Ahmad and Haron [5] studied the perception of Malaysian corporate customers toward Islamic banking products and services and found 65 per cent of the respondents believed that Islamic banks must adopt profit maximisation strategies order to survive in the competitive business environment.

CSR are known and accepted among the Western and Islamic business communities, particularly from an Islamic standpoint [73]. The attempt to examine the effect of CSR on consumer behaviour was conducted in the business world in general. Sen and Bhattacharya [74] discussed the consumer reaction to the CSR, stating that CSR adds a non-product dimension to the companies' role. They also stressed that CSR practices effect consumer intention to start a relationship with the company. Park *et al.* [75] examined the determinants of behavioural intention of 1,189 South Koreans airline services users. The outcomes were that CSR had an important effect on behavioural intention to use the air line services. CSR on commercial bank customers was examined by Khan, Ferguson and Perez [76] in Pakistan. The study surveyed 408 bank customers from five commercial banks. Researchers concluded that CSR initiatives have a direct impact on consumers' repurchase intention and the banks should integrate CSR in their marketing strategies in order to gain customer loyalty and intention.

In conclusion, little is known about the CSR effect on consumer intention [74]. Accordingly, this study is the first attempt to examine the effect of corporate social responsibility practices on the customer behavioural intention to deal with Islamic bank products and services in DTPB. The SRP is employed as a determinant of attitude to predict the intention of customers to patronise Islamic banks. Based on prior findings, the following hypothesis is proposed:

H₃. There is a significant effect of social responsibility practices on the customers' attitude.

Trust

The bank selection criteria literature has always integrated trust with confidence. In the current research, we attempted to segregate trust as a cognitive concept related to the customers perception, and used confidence in regards to institutions, such as the bank [77]. Trust is an abstract and multi-faceted concept that

combines aspects of emotion, cognition, and behavior. Trust in the Islamic bank context is derived from the compliance to the divine law of Islam. Compliance also implies transparency and the smooth flow of information to the public. “Muslim customers establish relationships with Islamic banks because they trust that Islamic banks are *Syariah* compliant” [62]. “Islam places the highest emphasis on trust and considers being trustworthy as an obligatory personality trait” [78]. Trust refers to the customer interpersonal mental state that may affect customers’ behaviour toward Islamic banks [77]. Thus, the impact of being *Shariah* compliance is very important in creating trustworthiness from the customers’ perspective. Therefore, Islamic banks must deliver secure banking products that are completely compliant with Islamic principles [62]. In contrast, a study conducted by Misbach *et al.* [79] revealed that the level that Islamic banks were compliant to *Syariah* principle was low in influencing the customers’ trust and satisfaction. The author justified this outcome by stating that the customers of Islamic banks consider economic aspects more than emotional or spiritual aspects. However, Bizri [51] showed that “trust in Islamic banks and their true compliance with *Syariah*” is considered a significant variable in patronizing Islamic banks.

Several studies showed the importance of the trust element in influencing customers’ patronizing behaviour toward Islamic banks [28, 51, 78]. Trust, in this study, was employed as a determinant of

customers’ attitude toward the intention to patronise the Islamic banks in DTPB. This to signify the effect of the perceived trustworthiness of Islamic banks in providing *Shariah* compliance products and services on the customers’ attitude, and behavioural intention, to deal with Islamic banks. As this research is a first attempt to employ the trust criteria in the theoretical model, this will fulfil a gap in the literature. Therefore, the related hypothesis is proposed:

H₄. There is a significant effect of trust on the customers’ attitude.

Theoretical framework of the customers’ behavioural intention to deal with Islamic banks

The main implication for the theory of planned behaviour is to predict a deliberate and planned behaviour over which a person has the ability to employ self-control. In other words, when we plan to do something, we are more likely to do it. The literature has provided several empirical works that adopted TRA and TPB in a financial service setting, such as m-banking, credit card, and life insurance. Evidence from previous studies [80, 33, 81-83] predicted the intention of a specific deliberate behaviour by using TRA or TBP. To provide an in-depth understanding of customers’ attitude toward intention to patronise Islamic banks, as well as taking into consideration DTPB framework, the theoretical framework of this research is formulated, as shown in Figure 1.

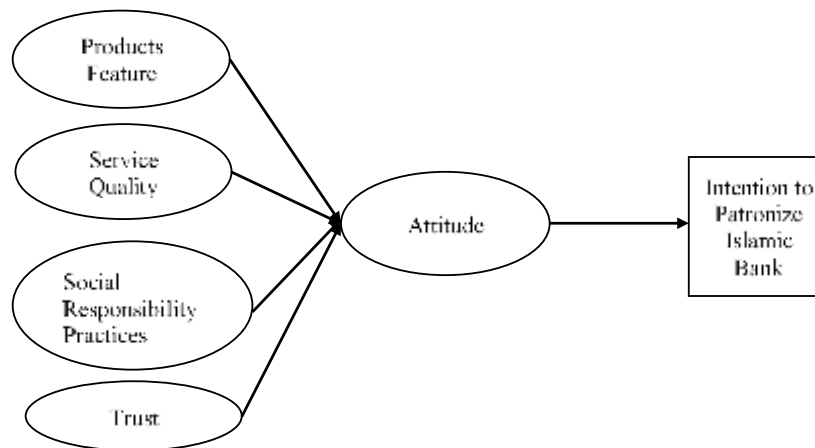


Fig-1: Research Theoretical Framework

This study attempts to decompose the attitude into four determinants to predict intention, namely product features, service quality, social responsibility practices, and trust. TPB is open for added constructs or elements if it is shown that these additional constructs are able to hold a significant percentage of Tzeng variance in intention, as well as behavior, after the basic predictors are considered in the [8487]. Given this reason, several studies decomposed the original model

of TPB to have a better understanding of intention and behaviour, such as in the technology setting [88-90], financial services setting [91-95, 85, 86] and in the Islamic banking setting [22, 31, 26]. Nevertheless, DTPB has yet to be adopted in the Islamic banking sector in different contexts to test the effect of different variables on the intention and behaviour toward Islamic bank acceptance.

Implication and Limitation

The study intended to integrate the selection criteria to determine the attitude in the theoretical framework. The implication of this study was twofold. First, from the researchers' standpoint, this study enhanced the literature on Islamic bank customers, as well as the TPB literature. The results of this study add new determinants in understanding the customers' attitude and intention to deal with Islamic banks. Furthermore, the factors proposed provide new dimensions to the Theory of Planned Behaviour studies, which were not investigated in the previous studies. This will help future researchers to take the proposed factors into consideration when structuring TPB to study the most influential factors of attitude toward intention to patronise Islamic banks. However, the proposed framework should be tested to identify the relevant factors and to eliminate the non-relevant factors in the model. The author, thus, elaborates on the works of previous researches [31, 96, 30, 26, 97, 100] in the Islamic bank sitting.

The second implication of the framework is from the practitioner's standpoint, since the framework was initially proposed to assist the marketers to verify the factors that significantly influence the customers' intention to deal with Islamic banks. Therefore, knowing the features that attract the customers to deal with Islamic banks helps to segment the market accordingly, as well as to plane marketing strategies that are tailored to the customers' needs. The framework proposed shows that the attitude is affected by the product features, service quality, social responsibility practices, and trust. Thus, in order to increase the customers' intention to deal with Islamic banks, the practitioners should enhance product features and service quality, as well as trust, in Islamic bank products and engagement in social responsibility practices.

However, like any conceptual framework, the one which proposed has its limitations. Although, the framework suggested in this study is based on different research results from the financial service setting, it is still open for different variables to be introduced. However, going back to the extensive literature review, the authors are confident that the most relevant factors were proposed for the given framework.

As a final limitation, only a limited number of studies discussed the determinant of attitude of Islamic bank customers, thus, only a few publications were discussed in this study. Regardless, this study adds to the literature related to the Islamic bank customers' intention and behaviour studies in the theoretical framework.

CONCLUSION

This study adopted the DTPB framework to enhance the understanding of the attitude and intention of Islamic bank customers, as well as to contribute to the literature on Islamic bank customers' behaviour. With regard to the extensive literature review, the model proposed the relevant determinants of attitude that influence customers to patronise Islamic banks. Furthermore, going back to the Islamic bank customers' behaviour studies and to the best knowledge of the authors, the framework proposed in this study is the first to integrate the customers' selection criteria to predict the attitude in the DTPB. Originally, the DTPB was employed extensively in human behaviour studies as well as information system studies, but it is a relatively general theory to explain human behaviour in different research settings. Therefore, DTPB could be adopted to explain Islamic bank customers' behaviour.

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