

‘One-CSR-Communication-Strategy-Fits-All?’ Characterizing Consumers of Islamic Banks

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Abstract: The success of Corporate Social Responsibility (CSR) can be determined by understanding consumers’ behaviors, thoughts, beliefs, attitudes, and experiences. In the case of Islamic banking, a skeptical attitude and atmosphere of distrust prevail because the consumers cannot find effective CSR outcomes through Islamic banks. In a competitive environment with a constant challenge of CSR differentiation and credibility, this research identifies factors that can guide Islamic banks to construct a favorable CSR image. Moreover, the research findings suggest that a ‘one-size-fits-all’ CSR communication strategy does not work, due to the range of consumers and their ability to perceive information differently. Based on many articles on CSR of Islamic banks and on CSR communication, this research proposes the distinguished characteristics of consumers’ categorization to establish a positive relation with CSR approach in Islamic banks that are suggested to consider the consumers’ expectations, interests and information.

Keywords: Corporate Social Responsibility (CSR), communication, consumers, Islamic banks, corporate image

INTRODUCTION

In the scenario of global competition, Islamic as well as conventional banks cannot depend merely on financial performance to sustain. Along with financial performance, banks require a strategic approach to address social responsibility for their various stakeholders. Since there is a conjunction in the principles of Islamic and global issues, both financial institutions should consider how to design CSR social concern as well as profit maximization objectives in a more balanced manner. Primarily, the balance and commitment towards various CSR initiatives could be used as a strategic marketing tool to secure stakeholders’ commitments and to enhance reputation.

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Despite Islamic banks are in the industry for the past thirty years, there is still a lack of significant impact of CSR projects, which has resulted in lower levels of consumer confidence. Previous studies indicate a concern that Islamic banks have failed to internalize the social dimension into their operational function (Asutay 2008). Since inception, Islamic banks face higher expectations to fulfill Islamic economic objectives and contribute socially and morally to society (Kahf 2004; Dusuki & Abdullah 2007; Zubairu et al. 2012). Islamic banks are expected to incorporate three elements of development (individual, environment, and human collectivity), specifically social betterment, as the primary goal (Bennett & Iqbal 2013).

Nowadays, many firms are using CSR activities as a corporate economic responsibilities fulfilling legal, ethical or philanthropic responsibilities, however consumers' readiness to support socially responsible organization and evaluation toward their social responsibilities differ (Maignan 2001). It is crucially important to understand consumers' thoughts, feelings, images, beliefs, attitudes, and experiences about CSR activities (Caruana & Crane 2008). Based on effective CSR communication strategies, the firm will be able to build corporate image and branding, along with understanding consumers' perception associated with the firm (Bravo et al. 2011). Literature highlighted that CSR communication has a significant impact on consumer responses: positive word-of-mouth, advocacy behavior and brand loyalty (Chaudhuri & Holbrook 2001; Salmones et al. 2005; Bhattacharya et al. 2008; Pomeroy & Dolnicar 2008).

LITERATURE REVIEW AND RESEARCH METHODOLOGY

The CSR spectrum is broad, complex and interconnected; however literature identified two common issues: low CSR awareness and low skepticism among internal and external stakeholders. There is a concern to be explored about the firm's effective communication of CSR efforts, whether it should be loud or discrete (Du et al. 2010). Loud CSR messages can be treated with a higher degree of skepticism and customers perceive it as PR stunts, spin or hypocrisy, tactical maneuvers, window dressing or blowing their own horn (Ellen et al. 2000; Podnar 2008; Jahdi & Acikdilli 2009; Fassin et al. 2011; Coombs & Holladay 2012; Öberseder et al. 2013). Whilst, discrete or silent corporate communication of CSR depicts an introverted firm's image, yet it is also seen as a reactive response to minimize accusation of dishonesty (Öberseder et al. 2013). If the business depends solely on

a discrete CSR strategy, consumers doubt the firm’s CSR involvement and interpret it as overlooked (Xu 2014). Some (Jahdi & Acikdilli 2009) believe in the projection of a balanced CSR communication approach through effective CSR messages and a socially responsible image of the firm.

Regarding Islamic banks, consumers have higher expectations for the application of Islamic values in services and products, such as authentic products, lower service charges, honest marketing, the inclusion of un-catered segments, and proactive contributions to society. Consumers become skeptical if they fail to differentiate between Islamic and conventional banking services, products, and a productive outcome through CSR strategy. ‘Is Islamic banking really Islamic?’ - the consumer’s skeptical dilemma persist and affect the level of trust in CSR initiatives of Islamic banks.

There is a dearth of literature on consumers’ perspectives about CSR communication and their image of CSR in Islamic banks. Existing Islamic CSR researches are either reflection of employees’ perspective or disclosure of CSR in annual reports and bank websites. To streamline consumer skeptical attitude and incongruities in the implementation of CSR in Islamic banks, this research reviewed 116 articles and identified critical areas of CSR communication (Information, Initiative and Involvement): 1) CSR information through websites and social media can decrease CSR skepticism. 2) The impact of message appeal (cognitive/emotional CSR appeal) can assist in image building. 3) CSR knowledgeable employees can enhance credibility and consumer’s trust. 4) Absence of impactful and innovative CSR initiatives can lead to consumers’ distrust and skepticism. 5) Effective engagement in CSR dialogues and campaigns can increase customers’ involvement.

Built on extracted key points from literature, this research proposes the consumers’ categorization based on their characteristics and involvement.

CSR information through websites and social media

The key factors of CSR Information are ‘message content’ and ‘channels’ but the effective solutions for the above remain ambiguous (Du et al. 2010). To explore the expectations and perceptions of various consumers about the CSR information, literature attests a cross-disciplinary approach in CSR research (Ibid). The annual reports and corporate websites are considered active sources for CSR

communication in comparison to press releases, TV commercials, magazines, and billboard advertisements (Du et al. 2010; Bravo et al. 2011). However, companies have not fully explored the potential of electronic platforms as a way to improve dialogue, engage with stakeholders, and transform customers to CSR advocates (Eberle et al. 2013; Cortado and Chalmeta 2016). To perceived credibility by consumers and for effectiveness of interactive communication channels, firms have to monitor and strategically manage social communication channels (Eberle et al. 2013). By underestimating the importance of e-CSR communication, firms risk the CSR activities going unnoticed, thus wasting their investment, time, and losing customer attention or trust (Pérez & del Bosque 2012). Any misinformation or negative experience faced by the consumers can cause e-gossiping, and bring significant damage to the corporate identity (Bögel 2019). In the case of reputational loss, customers will be drawn to the competitors (Caruana & Crane 2008).

Customer perception differs according to the credibility and desirability in a portfolio of communication channels (Du et al. 2010). Studies further suggested that CSR communication through social interactive channels can be more effective if messages are tailored to particular groups, such as Generation Y, heavy social media consumers (Branco & Rodrigues 2006; Pérez & del Bosque 2012). There is a possibility of higher consumer skepticism if relying on corporate control channels (Morsing & Schultz 2006). Ineffective channels may either prevent the message from reaching the target group or may cause loss of credibility and trigger skepticism (Berens & Popma 2014). There is a need to explore future relationships between consumers association with corporate influenced CSR communication strategies and their behavioral consequences such as loyalty and brand bonding (Kim et al. 2002).

In demonstrating a commitment to CSR, literature insists that disclosure policy can substantially work for banks, and also customers (Khan et al. 2018). However, differences are identified between Islamic banks in the level of CSR disclosure (Farook et al. 2007) which led to another concern that CSR disclosure practices appear similar as conventional banks (Zubairu et al. 2012; Darus et al. 2014). The spiritual dimension of the Islamic banks seems superficial, due to the gap between the practice and the theoretical content, ethical expectation and communicated ones (Haniffa & Hudaib 2007; Kamla & Rammal 2013). Thus, this research explores the key elements of

CSR communication: the message content and the channels in Islamic banks according to various consumer types.

Influence of CSR messages on consumers’ interest

Message content is a crucial element of CSR communication. However, companies are befogged about the best ways to communicate their CSR content (Andreu et al. 2015). Literature insists on the investigation of customers’ perceptions about CSR activity, which is influenced by cognitive or emotional marketing messages. Cognitive factual and detailed CSR advertisements are likely to be effective when consumers’ interest, attention to the topic and involvement are higher (Pomeroy et al. 2013).

Research evidence shows that young, educated, or females react to relevant and factual CSR marketing messages with deep skepticism (Cheah et al. 2011; Schmeltz 2012; Jones et al. 2017). On the contrary, an adequate level aims to evoke a positive perception of the CSR efforts based upon consumer emotions and moods. Therefore CSR initiatives address more on a personal level to make a trustable, likable and friendly impression (Back & Parks 2003; Fullerton 2009; Lee et al. 2010; Andreu et al. 2015). The emotional tactics will be more effective if the stakeholders’ interest in the issue is low and time is limited (Petty & Cacioppo 1984), though there is lack of evidence about the emotional role of CSR in enhancing image or level of interest (Bravo et al. 2011). Some (Yang & Hsu 2017) suggest that firms should plan advertisement content carefully when promoting their CSR activities because exaggerated or understated content triggers doubt in consumers’ minds. Literature gave a serious call for CSR communication research to develop and substantiate outcomes that may better explain CSR communication strategies and practices (Nielsen & Thomsen 2012).

Based on the above concern, it is essential for Islamic banks to understand consumer perception about CSR appeal. Is it perceived as marketing trick or is it considered a genuine approach to their social commitment? After assessment, Islamic banks can develop CSR communication strategy, deciding which rational or emotional appeal needs to address specific concern of consumers.

Impact of CSR information shared by employees

CSR does not belong to one department; managers need to ‘involve’ employees and customers rather than just ‘informing’ about CSR

communication activities (Morsing & Schultz 2006). To create a corporate brand, firms use both marketing resources and internal operations to construct the desired image in the minds of various stakeholders. Branco & Rodrigues (2006) also averred that CSR success is primarily related to qualitative factors, such as employee engagement, motivation, morals and commitment. Motivated employees will establish reliable connections with customers as a result, and customers will have an intense effect on CSR awareness (Morsing & Schultz 2006).

In the context of Islamic banking, research identified that senior bank executives possess a thorough knowledge and understanding of CSR; however, they are less aware of effective practical implementation (Baghalab 2013; Aribi & Thankom 2014). In order to enhance trust in Islamic banks, research suggests to strengthen their internal and external communications, and to focus on alternative strategies to publicize their CSR-based activities (Sujana 2013). There is a need to explore the role of Islamic bank employees in reducing CSR related consumer skepticism.

Effect of CSR innovative and impactful initiative on consumer's image

Marketing researchers emphasize that adopting an innovative CSR approach can improve corporate image, gain competitive advantage, and retain customers (Pomeroy & Dolnicar 2009; Pelozo & Shang 2010; Bravo et al. 2011; Preuss 2011). Despite the companies integrating CSR into their business strategies, skepticism and distrust with CSR claims exist (Perez & del Bosque 2013; Pomeroy et al. 2013). Unsuitable CSR initiatives investments are made due to less innovative capabilities of firms (Luo & Bhattacharya 2006). Literature asserts that the company's challenge is to assure that the receiving end gets the right message, generates favorable CSR attribution and overcomes skepticism (Du et al. 2010). Since credibility and skepticism correlate with brand trust (Chaudhuri & Holbrook 2001), the choice of CSR initiatives requires attention to influence consumer attribution. In the case of impactful CSR campaigns, consumers will evaluate CSR efforts positively and consequently endorse CSR messages with a higher level of credibility and authenticity (Ellen et al. 2000). Not all CSR initiatives are perceived as the same by stakeholders, due to the difference in the area of interest and worth of the CSR cause (Munro 2013). Consumers would be interested to know the outcome and the impact of the causes, such as the number of

people who support the cause or amount of funds raised for a cause (Du et al. 2010). Selection of the less impactful initiatives will likely reduce the credibility of communicated CSR messages and instigate skepticism toward the firm (Ellen et al. 2000). To develop credible CSR programs, banks should strategically communicate their CSR achievement (Middlemiss 2003).

Literature implies that investing in unique Islamic CSR activities will positively impact and attract more customers (Sutan & Suliman 2011; Quazi 2012). However, there is a lack of eagerness by Islamic banks to show a sense of responsibility in the social and environmental dimension (Hamdan 2014). The study also indicated that CSR activities performed by Islamic banks are more of a strategic tool rather than consideration for social welfare (Masud et al. 2016). Identifying stakeholder interest, level of commitment, expectation and engagement of CSR as critical determinants for corporate success, seldom responded accordingly (Dawkins 2005; Du et al. 2010). It is suggested that Islamic banks should encourage the development of CSR innovative campaigns, incentive rewards for innovation, and set an example (Hassan & Chachi 2005). There is a lack of data in innovative CSR activities by banks and consumer preference for CSR innovation; therefore, this research attempted to identify consumers possible reactions, their willingness to be part of innovative and impactful CSR initiatives.

Effect of CSR initiative on consumers' involvement

The CSR engagement is possible by linking the consumer, company, and strategy of CSR communication (Schmeltz 2017). Ineffectively while designing CSR models, consumer perspective is incorporated in a segment of process. This practice leads to a lower level of CSR consumer awareness/interest, despite active participation from the banks (Pomering & Dolnicar 2009). The crucial factor is to identify the gap between customer interest and bank CSR effort to survive in the competitive market (Perez & del Bosque 2015). Some researches (Tata & Prasad 2015) propose that organizations should take measures to inform audiences about their CSR intentions and also detect noise in the feedback loop. Ruiz de Maya et al. (2016) highlighted the fact that participatory CSR campaigns lead to higher consumer perceptions, which result in more favorable attitudes toward the company.

None of the studies seem to challenge the effect of CSR participatory practice and the co-creational marketing approach in

Islamic banks. Most studies focus on the importance of CSR rather than investigating the effectiveness of consumer participation in CSR campaigns. In an Islamic banking context, consumers' opinion of co-creation possibilities and the type of consumer involved in the process are unexplored and can be investigated.

In a competitive environment, where CSR communication is a constant challenge, this research identifies key factors from a lot of existing articles. Reviewing them, the inconsistencies in the implementation of CSR communication for the Islamic banking industry can be streamlined by identifying: 1) information (website, message appeal, and employees); 2) impact and innovation; and 3) involvement, for different consumer types and categories.

There is no consensus on the impact of extensive CSR communication on customers' attitudes and image associations, and the customers' reservations due to the actual versus the marketed impact of CSR (Dawkins 2005; McDonald & Rundle-Thiele 2008). Available studies either use existing models or create a theoretical framework to test selected variables linking with the level of satisfaction with CSR (Galbreath & Shum 2012; Chomvilailuk & Butcher 2013). The researcher does not rely on the earlier models or existing theories as it might restrain getting a complete picture of an issue. Upon realizing the gap in the existing literature, this research adopted a qualitative and deductive research approach to contribute significantly to academic and theoretical knowledge.

DISCUSSION: CONSTRUCTING A FAVORABLE CSR ISLAMIC BANKS IMAGE FOR CONSUMERS

This research deduced after reviewing literature that in order to reach consumers effectively, Islamic banks should offer tailored CSR communication strategies to meet the expectation of the different consumers. Islamic banks cannot address the expectations of different consumer groups by a single CSR communication approach. The central aspect of CSR is to evaluate consumers' level of involvement, the information they received (content and channel), and the effect of CSR outcomes on their perception. Highly cited research also pointed toward the gap and issue of CSR consumer types and their expectations but does not provide a guideline concerning how to approach the different consumer types practically (Mohr et al. 2001). This research attempted to characterize Islamic bank consumers, along with CSR communication strategy to reach the four

consumer types (passionate, convenient, basic, skeptical) in order to construct positive attitudes, resolve concerns, build credibility, increase loyalty, engage customers and differentiate Islamic financial brands. The absence of the above mentioned CSR elements will create difficulty in connecting with customers. The presence and absence of these factors can be explored in future empirical research.

The passionate: highly involved and information seeker

The first category of consumers ‘passionate’ show a higher level of interest, actively seek information, and indicate a strong desire for involvement concerning CSR. This designated group can be characterized as a strong promoter of corporate social responsibility and has a higher degree of concern, which makes them receptive to rational CSR marketing approaches of Islamic banks. Due to the ‘passionate’ consumers’ remarkable proactive nature and inherently higher CSR interest, Islamic banks can utilize all interactive communication channels, specifically social media, and bank staff, to foster connection. If the impact of CSR initiatives outcome noticeably impressive, the passionate would likely share information through social media or word of mouth. For such proactive consumers, Islamic banks can provide a platform to allow open discussions, invite for constructive suggestions and ideas concerning the bank’s CSR engagement. This consumer group will likely appreciate innovation and differentiation in Islamic bank CSR strategies.

The convenient: medium involved and less information seeker

The second consumer type ‘convenient’ can be identified as less engaged, thus less active in seeking CSR information. This type of consumer group generally values the concept of CSR to a greater extent but often holds a sense of guilt for their short engagement in seeking CSR information. The ‘convenient’ are eager to be informed, however, with the limited involvement and less effort possible. They might not get directly involved in communication with the bank but can provide suggestions voluntarily. Considering the voluntary aspect, Islamic banks can provide them an opportunity to get feedback through short yet optional questionnaires. Such consumers will prefer subtle CSR communication and do not wish to be overwhelmed by CSR messages: in this case, they maintain a preference whether to pay attention to the marketing messages or not. To convey information about CSR differentiation activities and their outcomes, direct emails,

text messages, and social media platforms can be utilized. In addition to the above, for non-conversational dialogues, a novel CSR approach neuro-marketing, can be incorporated for convenient consumers. By using neuro-marketing, banks can directly probe into consumer minds without requiring cognitive or conscious participation by capturing user's eye-gazes and analyzing the emotions of the users' facial expressions while exploring websites or advertisements (Jaiswal et al. 2019). On similar line, Yang et al. (2015) demonstrate a new neurophysiological way (electroencephalogram) in evaluating media content, which can extract affective and cognitive indices such as happiness, surprise and attention. Understanding the subconscious consumer decision-making processes, neuro-marketing might help in revealing the stimuli that can be helpful for consumers and banks as well. This research is not undermining conventional research methods; it agrees with the stance for designing innovative CSR models, experimental approach being required (Majumdar & Saini 2016).

The basic: not involved and least information seeker

The third category of consumers can be classified as 'basic', with minimal information, not engaged in CSR activities, and uninterested in communication with banks. Moreover, the 'basic' will have no expectations but demand Islamic banks to be ethical. This consumer group might ignore CSR advertisements through TV, newspapers, and websites; however, they pay attention during branch visits, social media advertisements. Also they might trust endorsement and validation of bank CSR claims recognized by third parties such as CSR awards. For effective CSR engagement and communication with the 'basic' category of consumers, Islamic banks can incorporate a mixture of emotional and cognitive factual elements. The CSR information, to this group, has to be conveyed in a casual dripping style as they perceive the messages gradually over time if there is a lack of consistency in communication from Islamic banks the 'basic' probably might drift toward the skeptical group.

The skeptical: highly doubtful and suspicious about information

The fourth and final consumer type can be identified as 'skeptical', they might believe that CSR activities of banks' are benefit-centered; therefore they prefer a bank to adopt silent CSR strategy, reflecting the concept of talk less and act more. Moreover, they can be attentive to negative headlines and can be the first ones to share negative news

through word of mouth and social media. This group disbelieves the outcomes of CSR initiatives, therefore, will avoid engaging in CSR communication with banks. Thus, it will be challenging for Islamic banks to engage the ‘skeptical’ in CSR activities. To establish trust and credibility, facts and figures of successful CSR outcomes can be communicated through CSR reports highlighting comparative development between past and current CSR programs.

Summarizing, we can determine that for creating a favorable image, CSR communication of Islamic banks needs to be in accordance with consumers’ interest and involvement. Banks must tackle ‘basic’ and ‘skeptic’ consumers cautiously. ‘Basic’ might rely on bank-customer engagement or review on social media more than bank websites give. Furthermore, cognitive CSR appeal can be effective specifically for ‘skeptic’ consumers. Bank employees and innovative initiatives can play a role in building trust for ‘basic’ consumers and eliminate skepticism; and regarding the ‘convenient’, the approach can be adapted.

CONCLUSION

Despite the substantial importance of CSR topic, there is limited research about CSR activities and communication strategies specific to Islamic banking industry. To remove consumer doubts and skeptical attitude, this research identifies elements of CSR communication from literature and it suggests to characterizing consumer groups by their level of involvement, trust and information. The purpose of the research is to generate consumer insight on CSR of Islamic banks and to make a nascent contribution to the theoretical and managerial implications. Comprehension of classified consumer groups and their level of interest with CSR will assist future research to predict the model such as satisfaction, loyalty and engagement, also indicating a practical approach for CSR communication. Future empirical research can be conducted to identify whether ‘one-CSR-communication-strategy fits all’ for Islamic bank consumers.

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