

## **Religiosity and Customers' Intentions to Adopt Islamic Auto Financing: A Qualitative Inquiry**

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### **ABSTRACT**

*The growing demand for Islamic financial products reflects the increasing awareness and preference among consumers for Shariah-compliant financial solutions. While previous research has quantitatively examined factors influencing the adoption of Islamic banking such as awareness, perceived compatibility, and social influence, however, customers' perspective remains unexplored. There is a significant gap in understanding the qualitative dimensions of consumer intention shaped by their religious beliefs. This study aims to explore the how religious beliefs motivate customers to choose Islamic auto finance. Using a qualitative research design, the study explores consumers perception of Islamic auto finance in terms of its alignment with their religious faith, ethical values, and financial needs. Semi-structured interviews were conducted with a purposive sample of customers who have either considered or already availed Islamic auto financing. The analysis adopts a thematic approach to uncover underlying motivations, perceptions, and the interplay between religious commitment and financial decision-making. Exploratory findings suggest that religiosity plays a major role for some consumers by serving as the primary determinant in their financing choice, whereas for a tiny minority, practical considerations such as service quality, cost competitiveness, and institutional trust mediate the influence of religious sentiment. The study also reveals that awareness of Islamic finance principles enhances consumers' confidence and loyalty toward Islamic financial institutions. By providing a deeper understanding of how religiosity interacts with financial behavior, this study contributes to the broader discourse on consumer psychology in Islamic finance. The findings offer practical implications for policymakers and Islamic financial institutions to design marketing strategies, educational campaigns, and financial products that align with both the spiritual and material aspirations of Muslim consumers.*

**Keywords:** Religiosity; Customer Intention; Islamic Auto Finance; Islamic Banking Adaption

## INTRODUCTION

This study intends to explore the intent of consumer opting for Islamic auto finance to investigate if the customer is inspired by the religious sentiments. Religiosity is a very important factor affecting banking customers satisfaction and loyalty (Islam, et. al, 2019.) The close relationship between customer awareness and willingness to adopt Islamic banking services is well proven in recent studies (Hassan et. Al, 2023; Omran et. Al., 2022; Arshed, Yasmin & Gulzar, 2020). Some studies have reported that “awareness and perceived compatibility have a positive effect on customer intention” as well as “religiosity and social influence also have a significant and positive effect on customer intention to adopt Islamic banking services” (Sudarsono *at el.*, 2021) however, such studies are quantitative in nature where they attempted to quantify the success of Islamic banking, its impact and measured willingness of customers to go for Islamic banking products (Sudarsono *at el.*, 2021; Faisal et al., 2021; Echchabi & Aziz, 2012; Wahyuni, 2012). There is dearth of qualitative research on ‘customer intention to purchase’ qualitatively to gauge the customer’s perspective in general and in relation to Islamic finance in particular. The question of how much religious belief of a customer drives him/her to go to Islamic finance remains unanswered. The broader objective of this research is to explore the impact of religiosity in shaping the customer intentions to go for Islamic auto finance

The main research question which the current study attempt to answer is “*How the element of religiosity shapes the customer intention for Islamic banking products particularly Islamic auto finance in the context of Pakistan?*”

The study will add to the existing literature on customer intentions by qualitatively exploring the impact of religiosity on customer intentions to adopt Islamic finance products (Islamic auto finance).

## LITERATURE REVIEW

### Conceptualizing Islamic Banking and Consumer Behavior

Islamic banking represents a financial system governed by *Shariah* principles, which prohibit interest (*riba*) and emphasize risk-sharing, ethical investments, and real-asset transactions. Unlike conventional banks that rely on predetermined interest rates, Islamic banks adopt models such as *Murabaha* (cost-plus sale), *Ijarah* (leasing), and *Mudarabah* (profit-sharing) to ensure financial practices align with moral and social justice values (Salman & Nawaz, 2018; Chhapra et al., 2018). Since the establishment of the first Islamic bank in 1971, the industry has expanded rapidly, recording consistent double-digit growth and growing global recognition (Wilson, 1995; Salman et al., 2018).

Among various Shariah-compliant instruments, Islamic auto finance has gained prominence as a practical alternative to conventional car loans. Under such contracts, the bank purchases the asset and leases or sells it to the customer, transferring ownership gradually after payments are completed. This structure not only satisfies Islamic legal requirements but also allows consumers to align financial decisions with their ethical and religious commitments. Consequently, Islamic banking functions not merely as a financial system but as a moral and cultural institution, reinforcing the integration of faith-based values in consumer markets.

### Religiosity as a Determinant of Financial Decision-Making

Religiosity is a multidimensional construct encompassing beliefs, values, and practices that shape individual attitudes and behaviors (Huber & Huber, 2012). Rather than treating it as a static label or set of

rituals, contemporary scholarship views religiosity as a *psychological orientation* influencing moral judgment and lifestyle choices (Mathur, 2012; Jan & Shafiq, 2021). Within consumer research, religiosity has been identified as a significant factor guiding purchase intentions, particularly when products embody ethical or faith-related attributes (Ali et al., 2020).

In Muslim-majority contexts, religiosity can influence both the *cognitive* (perception, evaluation, and intention) and *affective* (motivation, trust, and attachment) dimensions of consumer behavior. However, its expression varies across cultures, reflecting differences in interpretation, religious education, and local socio-economic realities (Sudarsono et al., 2021). These variations complicate the assumption that all Muslim consumers behave uniformly in financial matters. The degree to which religiosity affects the decision to adopt Islamic financial products—such as Islamic auto finance—remains underexplored, particularly from a qualitative, meaning-centered perspective.

### **Religiosity, Social Influence, and Consumer Intentions**

Consumer intention toward Islamic financial products emerges from an interaction between internal belief systems and external social pressures. Empirical studies comparing Islamic and conventional banking (e.g., Majid, Nor & Said, 2005) show comparable performance outcomes but differing motivational structures. While conventional customers may focus on convenience or profit, Islamic banking customers often prioritize *Shariah compliance*, ethical transparency, and moral satisfaction.

Conceptually, religiosity functions as an internalized normative driver, while social influence—shaped by family, peers, community, and religious leaders—acts as an external reinforcement of that belief system. The social environment legitimizes religiously consistent behavior, strengthening an individual's intention to act according to faith-based norms. Hence, the decision to adopt Islamic auto finance cannot be understood solely through economic rationality; it reflects an interaction between personal religiosity, perceived social expectations, and moral self-consistency.

This conceptual linkage underscores the need for qualitative exploration to capture the subjective meanings and motivations underlying consumers' adoption of Islamic financial products. By examining how religiosity and social influence co-shape customers' intentions, this study aims to contribute deeper theoretical insight into consumer behavior within the growing domain of Islamic finance.

### **CONCEPTUAL FRAMEWORK**

This study draws on two interrelated theoretical foundations — Social Embeddedness (Granovetter, 1985; Tok & Kaminski, 2019) and Habitus (Bourdieu, 1972; Aldridge, 1998) — to explore customers' intention to adopt Islamic auto finance.

The Social Embeddedness perspective views economic behavior as situated within a network of social and religious relationships, where norms and values shape financial choices. For Pakistani Muslim customers, financial decision-making cannot be separated from Islamic principles and cultural expectations (Sudarsono et al., 2021). Hence, customers' preferences for Islamic banking products emerge not solely from economic rationality but from their embeddedness in socio-religious structures that define what is morally and culturally acceptable.

Complementing this, Bourdieu's concept of Habitus explains how individuals internalize these norms into dispositions and behaviors. The "Muslim consumer habitus" embodies religious values, social upbringing, and community expectations that guide perceptions of what constitutes *halal* financial

practice. Consequently, a customer's intention to choose Islamic auto finance reflects both internalized religiosity and the external reinforcement of social context.

Together, these frameworks conceptualize the customer as a socially and religiously embedded actor, whose intention to adopt Islamic finance arises from the interaction of internal belief systems (habitus) and external socio-religious structures (embeddedness).

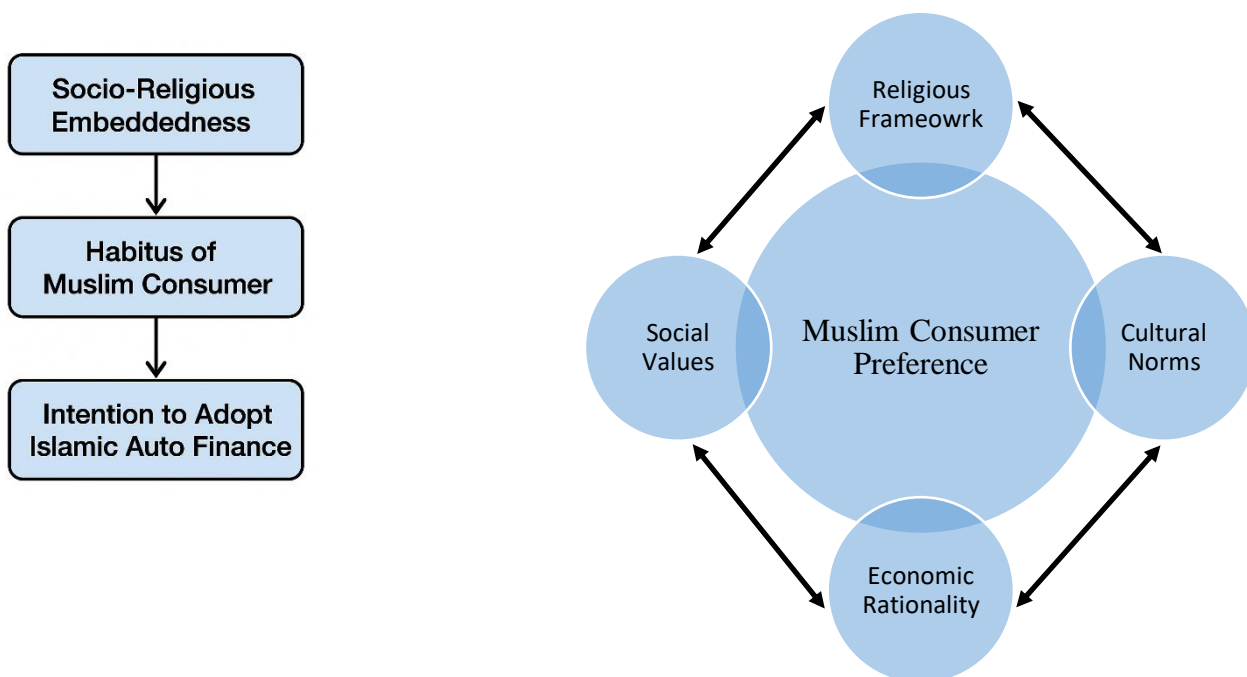


Figure 1. Conceptual Model of Customers' Intention to Adopt Islamic Auto Finance

## RESEARCH DESIGN

### Research Philosophy

Research philosophy explains the basic assumptions of the study philosophical approach that a researcher adopts for the purpose of his/her work. "The philosophical assumptions of the research provide the researcher with the grounds to conceptualize, justify, explain and present the research work" (Rauf, 2012). Justification of the chosen research design is based on the underlying research philosophy and helps the researcher to select the appropriate research method for the study Easterby-Smith, Thorpe and Lowe (2002). Any research philosophy is based on some underlying assumptions that can be categorized into ethics (axiology), epistemology, ontology and methodology (Creswell, 2005). Ontology refers to the "nature of reality" (Saunders, 2011) and "nature of human beings in the world" (Denzin & Lincoln, 2011). Researcher assume an 'objectivist' position where he/she believes that reality exists already, it can be studied objectively. On the other hand, 'subjectivist' researcher cannot detach him/herself from the study and believes in the co-creation of the social reality (phenomenon under study). Current research study assumes a subjectivist stance to understand the social world because the socio-cultural spaces and religiosity are subjective factors, and researcher cannot stay detached from the respondent during the data collection stage.

Epistemology is the study of knowledge that aims to inform and structure the research (Saunders, 2011). Ontological and epistemological assumptions help researchers to make a choice of suitable methodology for exploring the research problem. They give rise to several research paradigms.

**Table 1: Epistemological positions of different paradigms**

Epistemological Questions	Positivism	Interpretativism	Constructivism
Status of knowledge	Ontological hypothesis: the knowledge object has its own essence (contextual, objective) -Independence of Subject & object	Phenomenological hypothesis: the essence of the object is multiple (interpretativism), cannot be attained (moderate constructivism) or does not exist (radical constructivism) -(Subjective, contextual)	
Nature of 'reality'	Determinist hypothesis: world is made up of necessities	Intentionalist hypothesis: the world is made up of possibilities	
How is knowledge generated?	Discovery -Research question formulated as 'for what reasons' -Privileged status of Explanation	Interpretation -Research question formulated as 'what motivates actors to' -Privileged status of understanding	Construction -Research question formulated as 'to what ends does...' -Privileged status of construction
What is the value of knowledge? (Validity criteria)	Degree of confirmation; refutability; logical consistency	Credibility; transferability; dependability; confirmability	Adequacy; 'teachability'

(Source: Thiétart, 2001: 15)

Current research study is informed by 'constructivism' because it aims to explore how customers intentions are shaped by the element of religiosity in the context of Pakistan, from the customer perspective. The basic philosophy of constructivism assumes that reality (topic under study) is socially constructed, is subjective and changing with actors and in different contexts (Neergaard & Ulhøi, 2007).

### **Qualitative Methodology**

The choice of qualitative methodology is rooted in the epistemological position that the researcher is assuming for the research study. To study the chosen research phenomenon using a constructivist stance it is imperative to refer to qualitative research design. The selection is based on the fact that "qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them" Denzin and Lincoln (2011). The researcher aims to study the customers' intentions for selecting Islamic auto finance in their natural setting, bringing their choices to fore and to explore the elements that shape their choice. Hence qualitative research design is best suited to the study.

### **Unit of Analysis: Pakistani Muslim Customer**

A unit of analysis refers to the entity that a researcher analyses in the research (Mitra & Basit, 2021). It is also defined as “what or whom being studied” (Babbie, 2020). Unit of analysis can be an individual or a group, or it can be an artifact (book, photo or newspaper) or a geographical unit (town or a state) or it can be the social interaction (Babbie, 2020).

The choice of the unit of analysis depends on the research objectives. This research study aims to explore if religiosity shapes the customers’ intentions to go for Islamic auto finance, therefore, the Muslim Pakistani customer (who is intending to buy or has contracted for Islamic auto finance).

### **Source and Instrument of Data Collection**

Primary data will be collected through in-depth interviews. Interviews are the useful source to generate rich qualitative data. The open-ended questions allow the openness of interviewer to all kinds of responses from the interviewee about inquiry (LeCompte & Schensul, 1999). Respondents will be interviewed at the place of their convenience. All the interviewed will be audio recorded with the permission of the respondent.

### **Use of Interview/Topic Guide**

The interview guide for the study will be designed keeping in mind the research objectives and literature on Islamic finance and religiosity. The purpose of the interview guide is to have a checklist of points that must be covered in the interviews (Mitra & Basit, 2012). The guide acted as an ‘aide memoire’ (Brinkmann & Kvale, 2018) and keep the researcher focused on the research issues to be explored. The interview/topic guide is appended as [Annexure – 1](#). The interview guide is guided by valid and reliable questionnaire from study by Sudarsono *et al.*, (2021).

### **Designing A Qualitative Sample**

Selecting the unit of analysis from the population is called sampling (Bobbie, 2020). The purpose of quantitative and qualitative studies is different therefore their sampling procedures also differ. Quantitative studies employ larger sample and use non-probability sampling to give equal chance to the sample because the aim of the research is the generalization of the result. Whereas the qualitative sampling aims to explore the phenomenon of interest and to generate in depth, rich information hence, it employs non-probability sampling procedure (Saunders, 2011).

The study will employ purposive sampling. The criteria for selection of the respondents will be as charted below.

The potential respondent is

- i. Muslim
- ii. Pakistani
- iii. availing/has availed Islamic Auto finance from specific bank(s)
- iv. resident of Islamabad/Rawalpindi



- v. willing to be interviewed for the study

### Sample Size

Qualitative sample is smaller in size because qualitative research aims in depth inquiry of a specific issue/phenomenon. Furthermore, generalization of the results is not aimed, therefore, a smaller sample with longer and richer interview data will be preferred. According to Denzin and Lincoln (2011) there is no specific number of respondents however, 5-15 respondents with detailed response on the issue under discussion is deemed sufficient. For current study the researcher will try to interview a minimum of 15 respondents.

For this research the researcher used NVivo for transcription of interviews, storing data in one interface, coding, and generating themes.

The pilot study was conducted to refine the topic, get direction in conducting the literature review, to refine the interview guide and to have a flavor of the field. The data of the pilot will be merged in the main study where the codes generated from the pilot interviewed will be added to the main study results.

Given below is the snippet of the field note;

**Table 2: Pilot Interviews: Recorded Interview of candidates with potential interest in Islamic auto finance**

Date: 13 <sup>th</sup> April 2021	Duration 25 min
Respondent: ABC	
Interview Venue: Blue Area	
Access method: Interviewer's Personal Acquaintance	
<u>Interview Summary:</u> He mentioned that Islamic auto finance does hold an important aspect to customers purchase intention. It may not offer a potential buying rate or interest what so ever but the idea that it has the religious sentiment to it is appealing. I personally consider it as such, but in my case, I do think that Islamic auto finance does give more ease in that regard to the customer in paying back. He further mentioned that he would still consider buying a car through the Islamic banking.	
Language : Urdu/English	

## DATA ANALYSIS AND FINDINGS

### The Data Analysis Framework

The choice of grounded theory technique for data analysis is based on the exploratory nature of the research study. Constant comparison of the data was expected to reveal the themes that would help in reaching interesting and emergent findings. Grounded theory is a qualitative method which derives its name from the practice of generating theory from the research which is 'grounded' in data (Strauss and

Corbin, 1990, Glaser and Strauss, 1967). This research study is informed by the Charmaz's constructivist version of grounded theory.

### **The Analytical Coding Procedures**

Coding is a dynamic and fluid analytical procedure which provides the link between the data and the theory (Lye et al., 2006). Coding refers to “categorizing segments of data with a short name that simultaneously summarizes and accounts for each piece of data” (Charmaz, 2006). The grounded theory analysis embraces three types of coding namely 1) initial line by line coding, 2) focused coding and 3) theoretical coding. Initial coding involves the analysis of the text (observations and interview transcripts) on a line-by-line basis or paragraph-by-paragraph basis, in order to identify the core codes or concepts. The second step is focused coding that represents the delineation of hypothetical relationships between initial codes that result in (sub) categories and higher order categories. Categories represent the organized data that was deconstructed during initial coding. The final step is theoretical coding (also referred to as ‘selective’ coding), that involves finding the possible relationships between the categories which helps the researcher construct the story or theme by the integration of the higher order categories (Charmaz, 2006).

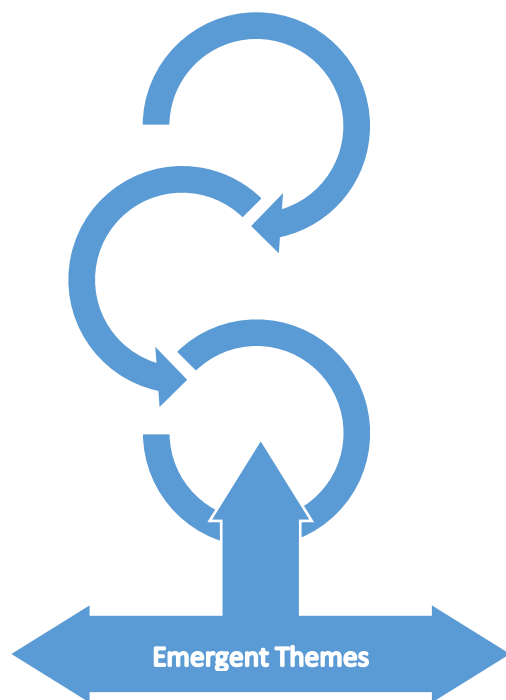


Figure 2. Data Analysis Framework: From Coding to Emergent Themes

### **Emergent Themes from Interviews**

The researcher intends to use Thematic Analysis to analyze the qualitative data where emergent themes will chalk out the potential relationship between religiosity and customers' intention to use Islamic auto finance.



### **Religiosity as a Primary Driver**

Respondents consistently highlighted religiosity as the foremost reason for preferring Islamic auto finance. Many perceived conventional banking as *haram* due to the element of interest (*riba*).

*“For me, the main reason is simple — I don’t want to involve myself in riba. Even if the installment is a little higher, I feel peace of mind knowing it is Shariah-compliant.”* (Respondent 4)

*“It is not about saving money, it’s about saving my faith. I would rather pay extra but stay within Islamic principles.”* (Respondent 9)

### **Trust in Shariah Compliance**

Customers expressed a strong sense of trust in Islamic banks, largely because of the Shariah boards certifying products. This trust reduced their concern about technicalities they didn’t fully understand.

- *“I don’t know all the financial details, but I trust that if the bank says it’s Shariah-approved, then it must be correct.”* (Respondent 2)
- *“When the Mufti sahib has signed the document, I don’t need to doubt. That’s enough for me.”* (Respondent 7)

### **Social and Peer Influence**

Peer circles, family members, and religious community leaders were significant in shaping customer decisions.

- *“My elder brother financed his car through Islamic banking, and he insisted I should do the same. In our family, it is considered the right way.”* (Respondent 6)
- *“Most of my friends have switched to Islamic auto finance, so naturally I also felt I should go for it.”* (Respondent 10)

### **Religiosity Coupled with Practical Benefits**

While religious motivation dominated, practical aspects such as flexible repayment and better service were also acknowledged.

- *“I chose Islamic auto finance mainly because of my religious belief, but I must say their installment plan is also quite convenient.”* (Respondent 3)
- *“Even if they charge a little more, the process is smoother and I feel respected as a customer.”* (Respondent 11)

### **Perceived Spiritual Satisfaction**

Respondents spoke of an intangible but deeply felt peace of mind that came from aligning financial decisions with Islamic principles.

- “Whenever I make a payment, I feel a sense of relief — like I am not doing anything against Islam.” (Respondent 1)
- “For me, the biggest satisfaction is spiritual. I sleep peacefully knowing I am avoiding interest.” (Respondent 8)

## DISCUSSION

The findings reaffirm that religiosity is not just an influencing factor but the dominant driver for adopting Islamic auto finance in Pakistan. Customers’ decision-making reflects social embeddedness (Granovetter, 1985), where religious norms and peer networks reinforce choices. Bourdieu’s concept of habitus further explains how lifelong exposure to Islamic teachings predisposes individuals towards Shariah-compliant products.

While earlier quantitative studies (Echchabi & Aziz, 2012; Faisal et al., 2014; Sudarsono *et al.*, 2021) showed a statistical relationship between religiosity and Islamic banking adoption, this qualitative exploration reveals the lived experiences and motivations behind those numbers. The emotional and spiritual satisfaction described by participants shows that for many, the decision is less about financial rationality and more about *moral and religious legitimacy*.

Interestingly, respondents also acknowledged the dual-layered motivation: although religiosity is primary, practical benefits (ease of repayment, customer service, product accessibility) strengthen their loyalty towards Islamic finance. This indicates that while Islamic banks should market the *faith-based dimension*, they must not overlook service quality and customer convenience.

## CONCLUSION

This study explored how religiosity influences customer intention to adopt Islamic auto finance in Pakistan. The findings highlight that religiosity is not only a significant factor but the central determinant of customer choice. Respondents consistently emphasized their desire to avoid *riba* and align financial decisions with Shariah principles, often prioritizing religious commitment over purely financial considerations. This underscores the deeply embedded role of faith in shaping consumer behavior within the Islamic finance sector.

Alongside religiosity, the study also revealed the importance of social and peer influence, trust in Shariah compliance, and the sense of spiritual satisfaction customers derived from using Islamic products. Practical benefits such as flexible repayment and service quality played a secondary yet reinforcing role. These insights support the theoretical perspectives of social embeddedness and habitus, showing how socio-religious and cultural contexts guide economic decisions.

In sum, the study adds qualitative depth to the existing body of literature by illustrating the lived experiences behind the adoption of Islamic finance products. For practitioners, the findings suggest that while marketing strategies must foreground religiosity as the dominant motivator, maintaining service quality and convenience is equally important for sustaining customer loyalty.

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**Annexure 1: Interview/Topic Guide**

Intention of adoption

- When and why do you want to go for Islamic auto finance?
- How did you get to know about the Islamic auto finance?
- Benefits of Islamic Banking
- Any other Islamic banking products in use?
- Experience with conventional banking

Religiosity

- Impact of Islam on different facets of life
- Shopping and Islam
- Routine life and Islam

Social Influence

- Recommendation
- Use of Islamic banking by social circle
- Belongingness to Islamic (religious) peer group

*The interview guide is guided by valid and reliable questionnaire from study by Sudarsono, Tumewang and Kholid (2021).*