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Religiosity role on Islamic bank consumers' self-esteem, mortal salience and social responsibility (CnSR): a terror management theory (TMT) perspective

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Abstract

Purpose – This study explores the impact of religiosity on self-esteem and mortality salience, subsequently influencing Indonesia's Islamic banking consumers' social responsibility (CnSR).
Design/methodology/approach – In total, 613 participants, Indonesia's Islamic bank consumers, were recruited, and structural equation modelling (SEM) was used to examine research frameworks.
Findings – The empirical findings show that religiosity levels have a significant effect on self-esteem and mortality salience. Furthermore, mortality salience is less influential on CnSR than self-esteem. Furthermore, self-esteem and mortality salience partially bridge the relationship between religiosity and CnSR.
Research limitations/implications – Future studies need to examine the correlation between religiosity and CnSR in other contexts and theories, such as conventional banks and companies across the globe, to provide comprehensive insights into the mindset and actions of CnSR.
Practical implications – The recent study clarified the primary operations of Islamic bank customers in the context of business, religion and CnSR. Hence, increasing attention to customers' social responsibility and religiosity is required from both the government and the Shariah Supervisory Board.
Originality/value – The result of the current study contributes to extending knowledge on terror management theory (TMT). In addition, it creates a fresh perspective on the factors affecting customers' decision-making.
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Keywords Religiosity, Self-esteem, Martial salience, Social responsibility, TMT
Paper type Research paper

1. Introduction

In order to prevent moral hazards in the workplace, stakeholders have placed pressure on organisations to adopt ethical norms and operate under ethical procedures (Junaidi, 2024; Khurshid *et al*., 2014). According to Harvard Business, most people expect companies to be active and socially dedicated to making the world a better place through environmental sustainability and social care (Kang *et al*., 2023; Stobierski, 2021). The social mission of a company influences the consumers' concern to stay and switching to other firms (Chou *et al*., 2020). Hence, corporate social responsibility (CSR) has become a primary concern for firms in recent years due to its many advantages for both society and the economy. The degree to which CSR programs are successful influences consumers' willingness to make repeat purchases and loyalty (Aguirre *et al*., 2023; Ali *et al*., 2023). CSR encompasses four key areas: financial responsibilities, philanthropic endeavours, ethical developments and the environmental

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impact of operations. As a result, international financial institutions (IFIs) like Islamic banks have some programs to improve society's well-being and promote a positive brand image (Fatima and Elbanna, 2023; Jaiyeoba *et al*., 2018).

Consumers are now demanding that brands be authentic and impactful in the communities (Khan *et al*., 2024). The Sharia norms in Islamic banks already provide an explanation of the CSR idea. For instance, Islamic banks primarily link the concept of CSR to prohibiting interest, pursuing economic equality and donating wealth to Zakat. This suggests that the idea of Islamic banks' CSR is crucial to the creation of an economy and to extending its advantages beyond the Muslim as a person and consumer (Alazzani *et al*., 2019; Butt *et al*., 2021). This demonstrates the close relationship between CSR and consumers' social responsibility (CnSR), which extends from psychology to business, and vice versa (Rahimah *et al*., 2024; Quazi *et al*., 2016). Three important factors influence CnSR: purchase or non-purchase behaviour, expressed opinions and expressed activity about current issues, such as inequality, environmental demonstrations and boycotts (Devinney *et al*., 2006; Friske *et al*., 2021; Junaidi *et al*., 2023). Existing research has examined various aspects of company characteristics that promote CnSR, but it has not adequately investigated one personal characteristic of consumers: self-esteem and mortality salience. Fundamentally, improvisation toward the religious level is a spontaneous response to ethical or unethical incidents (Arli and Tjiptono, 2018; Asante, 2019; Rahimah *et al*., 2024).

Various contexts, such as consumer motivation for CnSR (Aguirre *et al*., 2023; Fatima and Elbanna, 2023; Jaiyeoba *et al*., 2018), consumer behaviour (Butt *et al*., 2021) and death perception (Harding *et al*., 2005; Piotrowski *et al*., 2020), have examined the outcomes of religiosity (Harjoto and Rossi, 2019). But there is not much research on how religiosity, self-esteem and mortality affect CnSR in Islamic banking (Quazi *et al*., 2016; Soni *et al*., 2021). Also, people are becoming more worried about how they can force companies to do CSR (Aguirre *et al*., 2023; Ali *et al*., 2023; Friske *et al*., 2021; Kampf, 2018). Moreover, despite some evidence showing that individuals exhibiting improvisational behaviour are effective in innovative activities (Asante, 2019), there seems to be an absence of evidence confirming whether religiosity could affect Islamic bank consumers self-esteem, mortality salience and CnSR. Another gap is that existing research on the CnSR tends to lack sufficient evidence regarding the mediating condition that could influence the impact of religiosity on the CnSR (Arli and Tjoptono, 2018; Rahimah *et al*., 2024). Could Muslim religiosity influence some group members more or less than others in terms of their belief in death, trust, satisfaction and sense of belonging to an Islamic bank? Investigate these critical research gaps and questions to expand the existing knowledge, as well as uncover the correlation between CSR and CnSR in the Islamic banking field. Moreover, scholars and Islamic bank executives have underscored the necessity of comprehending Islamic CSR (ICSR) from a global viewpoint due to the growing demand from Muslim customers for Islamic products and society services (Alazzani *et al*., 2019; Sandikci, 2021). The result could potentially enhance the company's value by offering consumers valuable insights into economic and social values.

2. Literature review

2.1 Terror management theory (TMT)

The non-conscious potential for anxiety drives people's behaviour (Greenberg *et al*., 1986). It arose from the perspective of the certainty of death. People must resolve the fundamental, potentially terrifying and psychological conflict (Ali *et al*., 2023; Bessarabova and Massey, 2020). However, cultural and religious worldviews often contain a wide range of compartmentalised and possibly contradictory beliefs (Arndt *et al*., 2004; Bessarabova and Massey, 2020; Rothschild *et al*., 2009). In order to connect with beings that will endure long after a person's own death and have fundamental motive control, one must symbolically transcend death (Jong *et al*., 2017; Piotrowski *et al*., 2020). Therefore, a customer motivating outcomes driven by self-esteem and mortality salience (Johnstone, 2012; Rothschild *et al*.,

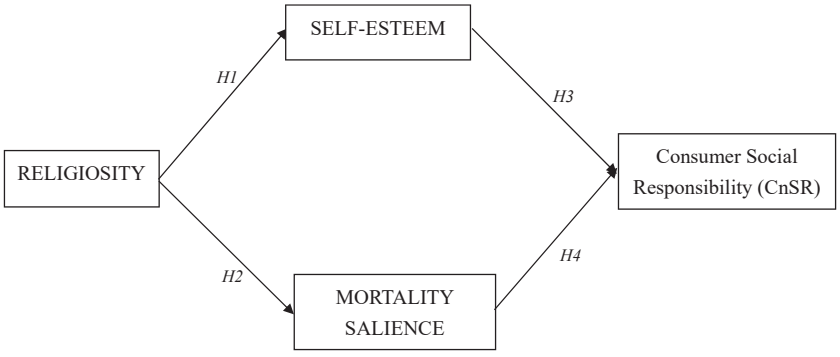
2009), TMT provides insight into pertinent decision-making (see Figure 1). The majority of people in Indonesia are Muslim and believe that there is a real, just and fair existence after death (Junaidi *et al*., 2023). Furthermore, everyone has a lifetime of responsibility to God. The Qur'an makes it evident that Muslims should prepare for death, which can happen at any time or location. In the context of business and finance, it is evident that individuals who engage in consumption and other activities that align with their interests will stand "on Judgement Day." This demonstrates the correlation between religiosity and the TMT dimension, as well as CnSR (Harding *et al*., 2005; Khurshid *et al*., 2014).

2.2 Religiosity

Religion offers a fundamental guideline to assist individuals in pursuing the correct paths in life. Furthermore, religiosity also provides personal faith in mystical objects (Vail *et al*., 2010). Additionally, it significantly influences the attitudes and behaviours of individual consumers (Junaidi *et al*., 2023; Sandikci, 2021). The contemplation of death can address people's desires. The TMT dimensions encompass the impact of religion on consumers' self-esteem (Olsen *et al*., 2021; Rahimah *et al*., 2020). It demonstrates that individuals who engage in religious activities tend to have greater respect and empathy for others (Maung *et al*., 2020; Soni *et al*., 2021). Additionally, self-esteem influences an individual's subjective evaluation (Schmeichel *et al*., 2009). People tend to defend their self-esteem when it faces threats (Pyszczynski *et al*., 2004; Soni *et al*., 2021). Self-esteem is a fundamental component of the human ego, and individuals with low self-esteem often exhibit uncertainty (Truong and McColl, 2011). Therefore, individuals with low self-esteem must diligently cultivate a quality of morality to demonstrate their worth and earn the respect of others, thereby enhancing their self-esteem among customers. It boosts customer self-esteem towards religious activities (Chou *et al*., 2020; Rahimah *et al*., 2020). Hence, this study proposes that:

H1. Religiosity has a positive effect on consumers' self-esteem.

Religious affiliation pertains to an individual's personal belief and behaviour towards the sacred law, which includes involvement and participation in religious activities. The religiosity dimension accommodates their basic needs (e.g. personal and social comfort) (Vitell *et al*.,



H5: RELIGIOSITY – SELF-ESTEEM – CnSR

H6: RELIGIOSITY – MORTALITY SALIENCE - CnSR

Source(s): Authors' own work

Figure 1. Proposed research model

2016). It directly affects Muslim daily lives and enhances social values to obtain other individual and community faith goals. Religiosity affects consumers' consciousness and sense of belonging to others (Shahid *et al*., 2022). Therefore, TMT suggests that the awareness of death's inevitable outcome, when paired with the survival drive, has the capacity to immobilise customers in fear. Furthermore, customers create a variety of defense mechanisms to deal with the anxiety and fear that come with death, which stifles their conscious and unconscious fears of dying in accordance with religious law (Jiménez *et al*., 2021; Junaidi, 2024).

Pyszczynski *et al*. (2004) claim that existential uncertainty is pointed by consumers' dual-component cultural anxiety buffer. A group's common understanding of the nature of reality is referred to as its religion worldview. Religion gives the universe purpose, structure and a sense of permanence. Social interactions strengthen Islamic worldviews. Adopting Islamic law as a worldview also offers a framework and a set of guidelines that enable the metaphorical transcendence of death (Arndt *et al*., 2004). It means that the sense of God may change consumer views on the value of success (e.g. the luxury of material and wealth), lead to a simpler life and also reduce the desire for costly goods. The positive consumers' activities correlated with their religion, such as reading scripture, praying, believing in God and recognising religion as an essential key to customers' mortality salience. Religion refers to personal religious activities that directly affect their daily lives and enhance social values.

H2. Religiosity has a positive effect on consumers' mortality salience.

2.3 Consumer social responsibility (CnSR)

Self-esteem is known to influence CnSR (Bessarabova and Massey, 2020; Khan *et al*., 2024). People use their sense of self-worth to determine whether or not they are upholding the standards and ideals of their cultural and religious worldviews (Maung *et al*., 2020; Rahimah *et al*., 2020). The desire for material goods and the acquisition of money and riches dominate many consumers' lives, impacting their sense of social duty (Appau and Crockett, 2023; Vail *et al*., 2010). TMT predicts that self-esteem plays a vital role in influencing consumers' worldview and affirming their social responsibility (Morris *et al*., 2019; Quazi *et al*., 2016). The emphasis on environmental sustainability, social empowerment and zakat payment distinguishes Islamic banking CnSR. Self-esteem can amplify worries and eco-conduct, and the ensuing environmental consequences can provide insightful information about society and environmentally conscious consumption (Rahimah *et al*., 2024). All three stages of consumer behaviour — obtaining, consuming and disposing — are included in CnSR, which is the obligation placed on consumers to prevent harm to society and to take proactive measures for social benefits (Vitell, 2015). Thanks to CnSR (Aguirre *et al*., 2023), consumers can act responsibly and participate in designated activities that support particular causes. Examples of these activities include making donations, participating in socially conscious protests, and boycotting companies that defy environmental standards. In other words, self-esteem facilitates consumers' social responsibility. Because of these factors, the TMT dimension, such as self-esteem, offers a personal basis for comprehending the processes that support maintaining one's own self-worth, a justification for committing to a particular social worldview, an apparently innate propensity to empathise with like-minded people and a fundamental desire (Asante, 2019; Jaiyeoba *et al*., 2018; Khan *et al*., 2024). Hence, the hypothesis is:

H3. Consumers' self-esteem determines consumers' CnSR.

Recently, firms and scholars have been offered the concept of CnSR to share responsibility with a greater section of humanity. It emerged as a call for entities, individuals and communities to demonstrate ethical concern for the benefit of the wider environment and society (Khan *et al*., 2024; Ratnasari *et al*., 2023). The appearance of CnSR has enlightened consumers' respect for everything from economic value and satisfaction to social issues, including fairness, justice, rights and sustainability (Fatima and Elbanna, 2023; Soni *et al*., 2021). The concept of CnSR includes individuals' responsibilities as consumers and

personalities. Kampf (2018) noted that consumers' communication and interaction have possibly enhanced their engagement and pushed companies to produce friendlier and healthier products. It positively affects consumers' behaviour (Arli and Tjiptono, 2018; Asante, 2019). Pigors and Rockenbach (2016), Quazi *et al*. (2016), and Vitell (2015) found consumers derive a motivation for purchasing products and services from the social responsibility of firms. Therefore, consumers are motivated by instrumental factors that align with ethical and moral values. TMT pointed out that consumers' attitudes capture certain outcomes and utility perceived, including ethics and moral considerations (Soni *et al*., 2021). Customers can encourage others to adopt more socially conscious attitudes and actions by incorporating a variety of social considerations into their purchasing decisions (Maung *et al*., 2020; Soni *et al*., 2021). Consequently, consumers who exhibit high levels of altruism show a strong interest in social justice and environmental sustainability (Khurshid *et al*., 2014; Rahimah *et al*., 2024). Responsible consumers will choose products that are least detrimental to the community because they carefully examine what they really need and how their actions will affect others, including society and the environment (Kang *et al*., 2023). Thus, they preserve their pro-social beliefs while demonstrating their concern for society (Ali *et al*., 2023; Butt *et al*., 2021).

H4. Consumers' mortal-salience has a positive effect on CnSR.

2.4 The mediating role of consumers' self-esteem and mortality salience

Religion significantly influences consumer attitudes, economic and social values, behaviours, and various aspects of consumption such as CSR and CnSR. Moreover, religiosity affects how consumers assess products and CnSR (Arli and Tjiptono, 2018). It demonstrates that more religious consumers showed greater humanism for others in terms of economic and social value. When both participants in the economic and social activities were religious and aware of each other's religious backgrounds, consumers need to maintain social value because of religiosity principles (Greenberg *et al*., 1986). In another study, greater religiosity led to higher interpersonal ethics and materialism (Jong *et al*., 2017). Interpersonal self-esteem and mortality-salience positively correlated with CnSR (Jiménez *et al*., 2021). However, some religious people could think that humans have the right to use nature for personal gain because of the influence of higher powers (Junaidi *et al*., 2023). Religious followers are more likely to be wary of corporate coverage of global warming and have mistrust toward the media, which contributes to their skepticism (Fatima and Elbanna, 2023). Religious views significantly influence consumers' ethical and behavioural actions to evaluate products and consumption decisions (Kampf, 2018; Rahimah *et al*., 2020). On the other hand, consumers' religiosity adheres to naturalist views affirming stewardship and the need to preserve and safeguard the Earth for coming generations (Mazereeuw-van der Duijn Schouten *et al*., 2014; Rothschild *et al*., 2009). Consumers which have a strong emphasis on sustainability exhibit more overt signs of it (Piotrowski *et al*., 2020; Vitell *et al*., 2016). Religious adherents place less value on sustainability compared to nonreligious counterparts that religiosity has crucial role on CnSR. Hence, the hypothesis is:

H5. Self-esteem has a positive effect on mediating relationship between religiosity and CnSR.

Ali *et al*. (2023) define religiosity, or religious devotion, as the degree to which a person complies with religious laws. Consumers who are devoted to their religion will adhere to and integrate the principles and doctrines of consumers' respective faith organisations into their everyday lives (Harding *et al*., 2005; Jabłońska-Karczmarczy, 2024). Religious level can greatly influence consumer attitudes, values and behaviour both in and out of society (Graafland, 2015; Ratnasari *et al*., 2023). Given that religion upholds essential values that influence numerous aspects of consumer behaviour (Rahimah *et al*., 2020), individuals who identify as intensely religious are more likely to intentionally work to make sure that consumers' decisions are compliant with religious law (Junaidi *et al*., 2023). Since both religion and social responsibility offer a set of instructions for behaviour when faced with ethical

dilemmas, social responsibility is placing more emphasis on the influence of religion on consumers' attitudes and choices regarding ethical consumption (Arli and Tjiptono, 2018; Jong *et al*., 2017; Maon *et al*., 2021). CnSR conscious views influence their behaviour and encourage them to participate in charitable undertakings and other social activities.

H6. Consumers' mortality salience has a positive effect on mediating relationship between religiosity and CnSR.

3. Methodology

3.1 Questionnaire design, pretest and pilot test

This study collected survey data from Indonesia's Islamic bank consumers. An anonymous sample of respondents and a randomisation scheme for the measuring items were used to conduct a pretest using a Google Form and a random selection approach. The first phase of the poll verified that the participants are Indonesian Islamic bank consumers. Structural modeling analysis (SEM) requires minimum data. In order to reduce respondents' concerns, this study screened the construct labels, randomly ordered the assessment items and required respondents to complete the survey anonymously from October to November 2023 (Podsakoff *et al*., 2003). In order to prevent single-source bias, a pilot test was also used to determine whether the participants comprehended the questions and updated their dictionaries. A translator from Indonesian to English reviewed the wording. To ensure complete understanding in the Indonesian context, the pre-testing suggested removing and changing a few statements. Junaidi *et al*. (2023) measured religiosity using eight instruments, which included statements from Islamic bank consumers about their belief in God and immortality (life after death), the role of religion in daily life, participation in religious activities and adherence to Islamic law. Islamic bank self-esteem and mortality salience were adapted from Dickstein (1972) and Gana *et al*. (2013). Muslims' CnSR comprises seven dimensions adapted from Devinney *et al*. (2006).

4. Result

4.1 Sample characteristics

Online surveys were used in this data collection method. In total, 692 people completed the survey. Still, 613 samples were legitimate. This suggests an 88.58% completion rate. Table 1 presents the respondent's demographic characteristics.

Table 1. Respondent demographics

Demographic items	Frequency	Percentile (%)
Gender		
Male	305	48.2
Female	308	51.7
Age		
18–30 years old	208	31.9
31~50 years old	348	57.9
Over 50 years old	57	10.2
Education		
Bachelor and below	351	56.8
Master	221	37.1
PhD	41	6.1

Source(s): Authors' own work

4.2 Pearson correlation

Table 2 shows the connections between the variables that were observed (e.g. religiosity, self-esteem, mortality salience and CnSR). This method was used because it is a parametric statistic and requires interval data for all variables (Hair Jr. *et al*., 2019). It proves that all assessment items and conceptions have good validity in the construct study.

4.3 Measurement model

The proposed model and the research hypothesis were tested using structural equation modelling (SEM). In this investigation, a two-stage methodology developed by Hair Jr. *et al*. (2019) was used. Initially, it is likely that the measurement model was developed using confirmatory factor analysis (CFA) to assess the validity and reliability of the research constructs. Table 3 shows that all constructs indicate good representative reliability for all assessment items.

4.4 Structural model

This study confirms that religiosity has a significant effect on consumer self-esteem and mortality salience ($\gamma_{11} = 0.243, p < 0.001$; $\gamma_{21} = 0.105, p < 0.001$), supporting H1 and H2. This suggests that Muslims' frequent prayer and interactions with one another may have an impact on attitudes, behaviours and beliefs regarding judgement on the day of death. Consumers' self-esteem materialism has a positive effect on CnSR ($\beta_{31} = 0.537$, $p < 0.001$); furthermore, consumer mortality salience has a negative effect on CnSR ($\beta_{31} = 0.057$, $p > 0.05$) to support H3 and unsupport H4. This indicates that the Islamic banking operational system adheres to the Shariah concept. Furthermore, it clarifies the nature of the banking sector and the factors that compel customers to use their services. Figure 2 shows the results of the research hypotheses.

4.5 Mediation effect

To test the mediation effects of self-esteem and mortality salience in mediating the relationship between religiosity and CnSR. Table 4 demonstrates that every percentile technique and bias-corrected excluded zero confidence interval has a significant result, demonstrating that every mediation effect is present. The findings indicate that all are partially mediators. Therefore, through consumer self-esteem and mortality salience, religiosity positively influences Islamic bank CnSR, H5 and H6 were supported.

5. Discussion

5.1 Key findings

This study approves that religion plays a vital role in influencing CnSR. The study also confirms that Muslims' belief that consumers' lives are based on an Islamic perspective

Table 2. Correlation matrix for measurement scales

Constructs	Mean	SD	RL	SE	MS	CnSR
RL	5.92	1.13	*0.818*			
SE	5.60	1.08	0.364**	*0.768*		
MS	5.23	1.04	0.152**	0.159**	*0.781*	
CnSR	5.62	1.14	0.621**	0.608**	0.189**	*0.822*

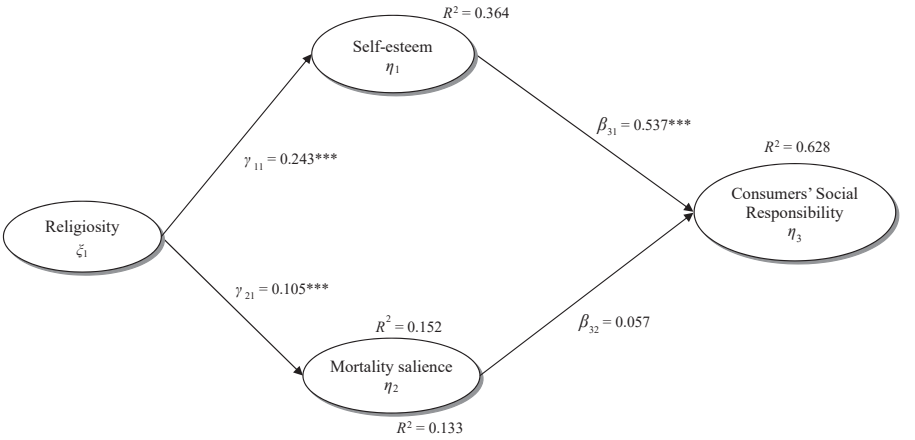
Note(s): RL: Religiosity, SE: Self-esteem, MS: Mortality salience, CnSR: Consumer social responsibility
SD: Standard deviation
Diagonal elements are the square roots of the AVE for each construct
Pearson correlations are shown below the diagonal
Significant at $^{*}p < 0.05$, $^{**}p < 0.01$, $^{***}p < 0.001$
Source(s): Authors' own work

Table 3. Measurement results

Variables Item scales	Factor loadings	α	CR	AVE
Religiosity		0.941	0.669	0.818
RL1: I have a strong feeling of Allah's presence	0.827			
RL2: I belief in immortality (life after death)	0.921			
RL3: I belief in a soul existing after death as a universal spirit	0.883			
RL4: For me, religion is important part of the Muslim life	0.936			
RL5: For me prayer in important for peace decision making	0.779			
EL6: I pay zakat of wealth and income	0.744			
RL7: I active in Mosque activities	0.701			
RL8: I belief a judgement day after death	0.718			
Self-esteem		0.896	0.590	0.768
SE1: I trust to my leader	0.786			
SE2: I trust the integrity of my leader	0.886			
SE3: I confidence that my leader will treat us fairly	0.707			
SE4: I am satisfied with my leader ethics	0.797			
SE5: I have strong sense of belonging toward my leader	0.721			
SE5: I have strong sense of belonging toward my leader	0.696			
Mortality salience		0.904	0.611	0.781
MS1: I aware about my own death	0.751			
MS2: I aware about death of loved ones	0.753			
MS3: I belief to live on after death	0.715			
MS4: I belief happy on my own death	0.729			
MS5: I think people should concern about death	0.798			
MS6: I belief to live on after death	0.742			
Consumer social responsibility		0.936	0.676	0.822
CnSR1: It is important to share social responsibility with the others	0.774			
CnSR2: I have a responsibility to maintain environmental health	0.849			
CnSR3: I always give feedback to concerned authorities about their responsibilities towards society	0.838			
CnSR4: I consider my responsibility to improve the weaker section of the society	0.904			
CnSR5: I consider environmental issues in day to day consumption practices	0.779			
CnSR6: I focus on ethical and moral practices exercised by companies	0.823			
CnSR7: I support weaker section of the society by doing charities and donations from time to time	0.771			

Note(s): Fit statistics (N = 613)
χ^2/df = 4.817, Goodness-of-Fit Index (GFI) = 0.913, Nonnormed fit index (NFI) = 0.914, Comparative Fit Index (CFI) = 0.913, Incremental fit index (IFI) = 0.914, and Root Mean Square Error of Approximation (RMSEA) = 0.076
Source(s): Authors' own work

has a greater impact on the self-esteem of Islamic banking consumers than mortality salience. It implies that the Islamic bank also needs to focus on social values besides economic values and consumers' sense of self-esteem (Jiménez *et al*., 2021; Rahimah *et al*., 2020), mortality salience (Morris *et al*., 2019), and social responsibility (Arli and Tjiptono, 2018; Maung *et al*., 2020). It indicates that in order to affect Islamic bank customers' social responsibility, religiosity needs self-worth and mortality salience as catalysts. It implies that Islamic banks should introduce CnSR and collaboration in social activities. CnSR awareness helps increase the appeal of Islamic banking goods and services to consumers in the social, cultural and economic contexts. Furthermore, CnSR contributes to raising awareness of the significance of Islamic banking market share.



Source(s): Authors' own work

Figure 2. Structural model results

Table 4. Mediation effects

IV	M	DV	IV- > DV (c)	IV- > M (a)	IV + M- > DV IV (c')	IV + M- > DV M(b)	Bootstrapping 95% CI Percentile method	Bootstrapping 95% CI Bias-corrected
RL	SE	CnSR	0.476***	0.354***	0.642***	0.468***	[0.419, 0.533]	[0.580, 0.704]
Standard Error (SE)			0.029	0.035	0.031	0.030		
RL	MS	CnSR	0.422***	0.627***	0.642***	0.106**	[0.565, 0.690]	[0.580, 0.704]
Standard Error (SE)			0.028	0.031	0.031	0.033		

Note(s): Significant at $^{*}p < 0.05$, $^{**}p < 0.01$, $^{***}p < 0.001$
Source(s): Author's own work

Conversations related to business significantly influence CnSR. Religiosity is also a significant factor in determining the mortality salience and self-esteem of Islamic bank customers. This suggests that Islamic bank managers should to participate more actively in religious gatherings and skillfully highlight on how the Shariah principal functions within their organisation.

In order to care for others, the firms must consider consumers' feedback sincerely and avoid using unhealthy products (e.g. alcohol and tobacco). Furthermore, the dimensions of consumer self-esteem and mortality salience also have a positive and significant effect on CnSR. It also demonstrated that an individual with high levels of both collective and individual well-being may be more focused on the effects of humanity and feel a stronger sense of belonging, which includes being more inclined to choose a firm which care to CSR. This suggests that a positive perception of businesses such as empathy and altruism, as opposed to personal concerns has a favourable impact on customer actions related to social responsibility. Furthermore, the findings support preliminary studies that revealed consumer self-esteem and mortality salience have a strong correlation to religion and social responsibility (Ali *et al*., 2023; Arli and Tjiptono, 2018; Junaidi *et al*., 2023). It enhances the communication between consumers and

Islamic banks stakeholders. As a result, Islamic banks must incorporate consumer self-esteem and mortality salience into marketing strategies and CSR. Additionally, it is critical for businesses to continuously promote a product in accordance with consumer wants in order to foster favourable attitudes and understandings of CSR and CnSR.

5.2 Academic implications

This study offers a deeper understanding of the relationship between consumers' religiosity, self-esteem, mortality salience and CnSR by utilising the TMT. Consumers who possess a high awareness of religious values demonstrate a greater commitment to social values, human beings and social rights. Furthermore, consumers' self-esteem and mortality salience mediate the relationship between religion and social responsibility. Consumers are willing to care about a company's moral standards, a sense of belonging, and recommendations to others based on their own experiences, as indicated by the role of mediator factors. Finally, this research validates the proposed TMT as a predictive tool for CnSR variables like religion, self-esteem, mortality salience and social responsibility. The strength of the mediating role demonstrates the willingness of consumers to cultivate CnSR due to Islamic law places significant importance on religious deeds, knowledge and social interactions. It implies that the development of religion must start at the base, which helps to construct CnSR in a methodical manner. Finally, this study supports the suggested TMT, which anticipates religious characteristics that influence CnSR, based on the Maqasid al-Shariah principle.

5.3 Practical implications

Islamic bank managers need to enhance social activities, including community empowerment, to strengthen relationships with consumers. Therefore, in order to ensure that bank activities align with Islamic law, it is crucial to gather more information about consumer religiosity and TMT dimensions, as these factors significantly contribute to the cumulative CnSR. The role of consumer self-esteem and mortality salience as mediators between religiosity and social responsibility suggests that consumers are aware of and approve of the importance of religiosity in influencing social awareness and the decision to choose or shift to others' products. It has the potential to shape public attitudes toward the significance of religion, ethics, and social responsibility. Consumers who possess a strong awareness of religious values demonstrate a greater commitment to social values and human rights. Therefore, the regulator should propose regulations that encourage Islamic banks to enhance their contribution by promoting CSR and corporate social responsibility (CnSR). Islamic banks should also provide their customers with training, acting as agents of change, on how the financial sector contributes to improving the quality of life by actively participating in social activities, particularly in the areas of environment and social empowerment, for instance, how to enhance Muslim Islamic financial literacy.

5.4 Limitations and future research directions

Although the study offers insightful data on the connections between Indonesia's Islamic bank customers' religiosity, self-esteem, mortality salience and CnSR, the findings' applicability to different cultures and geographical areas is questionable. Future research could broaden the scope to incorporate a variety of cultural, religious and regional samples. Additionally, the study did not consider other factors that may influence consumers' social responsibility attitudes. Therefore, future studies could investigate the role of these factors in consumers' decision-making processes. Lastly, the majority of the research's hypotheses received validation. Future research must thoroughly examine the connection between Islamic banking, CnSR and religiosity in light of Maqashid Shariah and Islamic law, and also compare the practical application of CnSR with conventional banking across different religions and regions.

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