

E-BOOK OF EXTENDED ABSTRACT

THE 14TH INTERNATIONAL INVENTION, INNOVATION & DESIGN COMPETITION 2025



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DESIGN COMPETITION 2025

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FAITHFUL ISLAMIC HOME FINANCING THROUGH i-CSR (FITHi-CSR)

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ABSTRACT

The concept of CSR in the context of Islamic Financial Institutions (IFIs) aligns with Islamic principles and values, emphasizing social justice, community welfare, and environmental sustainability. IFIs have consistently focused on i-CSR activities, contributing to economic development and enhancing community confidence. To support these goals, this study proposes the development of a new application utilizing the construct of i-CSR to influence customers' intentions to adopt Islamic Home Financing. i-CSR, grounded in *Maqasid al-Shariah*, emphasizes justice, transparency, and societal well-being. The prototype is designed to raise awareness, promote informed financial choices, and foster stronger trust between Islamic Financial Institutions (IFIs) and consumers. This user-friendly application captures customers' preferences and behavioral intentions while also serving as an engagement platform for IFIs to communicate their social value initiatives. Developed based on expert perspectives on i-CSR as well as incorporating principles of *Maslahah* and *Maqasid al-Shariah*, the tool holds the potential to align financial inclusion with sustainable development goals (SDGs).

Keyword: Islamic Home Financing, Islamic Corporate Social Responsibility

1. INTRODUCTION

The role of Islamic Corporate Social Responsibility (i-CSR) in Islamic banking continues to expand, reflecting the ethical principles of Shariah-compliant finance. i-CSR goes beyond conventional CSR as it is closely aligned with *Maqasid al-Shariah* and *Maslahah*, which aims to safeguard essential human interests such as religion (*din*), life (*nafs*), intellect ('*aql*), wealth (*mal*), and lineage (*nasl*) (Dusuki & Abdullah, 2007). There is a growing expectation for Islamic Financial Institutions (IFIs) to go beyond fulfilling their economic and legal responsibilities but also address their social and moral duties toward both the community and environment. This emphasis on social welfare and justice corresponds directly with the objectives of *Maslahah* (public interest), making i-CSR a foundational element in the governance of Islamic banks.

Islamic home financing, a vital offering within the Islamic banking system, provides ethically compliant alternatives to conventional mortgage products. Shariah-compliant mortgage products and services such as *Bai Bithamal Ajil*, *Tawarruq*, and *Musharakah Mutanaqisah* are already commonly available in the market (Amin, 2022). Furthermore, numerous studies have evidently proven that customers' purchase intention as well as behavior are influenced by an organization's CSR principles and initiatives (Annora, 2019). Therefore, embedding i-CSR principles into customer-facing tools can enhance the transparency and social purpose of these products, in addition to improving both adoption and stakeholder confidence. FITHi-CSR aims to enhance customer acceptance by employing Islamic

Corporate Social Responsibility (i-CSR) practices, which are intended to positively influence customer intentions and build trust in Islamic financial products.

2. METHODOLOGY

This project utilized a conceptual development methodology grounded in Islamic philosophy by incorporating the experts' insights particularly on the role of i-CSR in Islamic Financial Institutions. The prototype design incorporated principles of Maqasid al-Shariah, emphasizing value creation, public interest, and holistic well-being as i-CSR adopts a comprehensive approach by incorporating a spiritual viewpoint grounded in the Al Quran and Sunnah (Dusuki & Abdullah, 2007). Key elements such as transparency, environmental responsibility, community empowerment such as zakat, waqf, and welfare contribution were embedded into the application to reflect the real-world CSR obligations of IFIs. Literature on Islamic home financing, consumer behavioral intention, and Islamic Corporate Social Responsibility (i-CSR) was reviewed to ensure the prototype is relevant to consumer needs and reflects current knowledge in the field. The application was structured to provide educational modules on i-CSR, interactive feedback channels for customer input, and features to assess customer attitudes toward Islamic home financing. The interface was designed for accessibility and usability, targeting Islamic banking customers as primary stakeholders. This methodology ensures the prototype serves not only as a functional innovation but also as a reference model for value-driven decision-making within Islamic banking

3. CONCLUSION

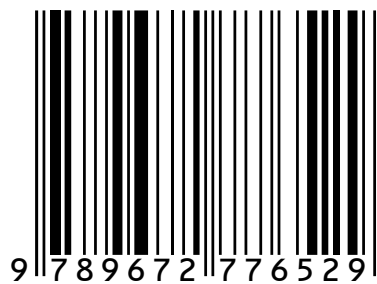
The Faithful Islamic Home Financing through i-CSR (FITHi-CSR) prototype offers a strategic solution to strengthen ethical engagement and enhance customer trust in Islamic banking. By grounding specifically in Maqasid al-Shariah and Maslahah this prototype aligns customer preferences with institutional values and social goals. It enables Islamic Financial Institutions to promote responsible financing practices, demonstrate social accountability, and support the Sustainable Development Goals (SDGs). Ultimately, the model provides a practical tool to guide both IFIs and customers toward more meaningful financial relationships that prioritize justice, community welfare, and long-term sustainability.

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