

The Trust and Loyalty in Islamic Banking: A Systematic Review of Brand Personality's Influence on Non-Muslim Perceptions in Malaysia

Masdayana Binti Md Setamam, Fauziah Sh Ahmad

Universiti Teknologi Malaysia Azman Hashim International Business School

Email: masdayana.mdsetamam@gmail.com, fsa@utm.my

To Link this Article: <http://dx.doi.org/10.6007/IJARAFMS/v15-i2/25112> DOI:10.6007/IJARAFMS/v15-i2/25112

Published Online: 14 April 2025

Abstract

Islamic banking, founded on ethical finance and risk-sharing, has demonstrated remarkable resilience during global financial crises. However, its engagement with non-Muslim consumers remains limited due to persistent misconceptions and ineffective branding strategies. While Islamic banks emphasise Shariah compliance, they must transcend religious branding to highlight universal values such as transparency, fairness, and financial security. Bridging gaps in consumer perception and digital branding is crucial for expanding market reach, strengthening Trust, and positioning Islamic banks as inclusive and competitive financial institutions globally. Thus, this study employs a systematic literature review to examine the role of brand personality in fostering Trust and loyalty in Islamic banking, with findings revealing that while Islamic banks have traditionally focused on compliance with Shariah principles, they have yet to fully utilise brand personality as a strategic tool to engage non-Muslim consumers. As competition intensifies, shifting from a product-centric to a brand-centric approach is essential to bridging trust gaps and enhancing loyalty among non-Muslim customers, prioritising transparency, financial security, and ethical banking. The study also concludes that integrating brand personality with digital financial literacy programmes is critical for Islamic banks to build lasting Trust and strengthen consumer loyalty while driving sustainability via market expansion beyond the Muslim demographic. This proactive approach will enhance their competitive positioning in Malaysia and serve as a model for global Islamic banking growth in multicultural societies.

Keywords: Islamic Banking, Brand Personality, Trust, Loyalty, Non-Muslim

Introduction

The global financial landscape has undergone significant transformations, primarily driven by crises such as the 2007-2008 Global Financial Crisis and the COVID-19 pandemic (Marcu, 2021; Batten et al., 2023), reinforcing the need for more resilient and ethical financial systems worldwide. Under these circumstances, Islamic banking, which is founded on risk-sharing, fairness, and ethical investment principles (Islam & Bhuiyan, 2019), has emerged as an appealing alternative for consumers seeking transparent and socially responsible financial

solutions (Rouf, Hossan, & Kabir, 2024). By demonstrating remarkable stability, this sector, particularly in Malaysia, has successfully proven able to navigate both the 2008 financial crisis and the pandemic-induced economic slowdown (Ibrahim, 2020; Fitch Ratings, 2021; Batten et al., 2023) in which this resilience has solidified Islamic finance's credibility as a key player in the global financial ecosystem (Ibrahim, 2020; Parker, 2021).

Together with the Islamic finance assets that have continued an upward trajectory, with a 9.4% expansion in 2022 that was fuelled mainly by banking and sukuk growth, the projections also suggest that assets will stabilise between \$170 billion and \$175 billion in 2023, with global assets expected to reach \$6.7 trillion by 2027 (Nagraj, 2023). Thus, Malaysia and other countries like Saudi Arabia and Indonesia remain at the forefront of Islamic finance development, driven by strong regulatory support and demand for Sharia-compliant products (Ibrahim, 2020; APAC, 2024). However, despite the expansion, the Islamic banking sector, which currently accounts for 37% of Malaysia's banking sector, is fuelled by the Islamic first strategy and a growing preference for ethical finance (Batten et al., 2023; Ghaffour, 2024), has quite a lack engagement with non-Muslim customers in which continue to remains a challenge, mainly due to misconceptions and a lack of targeted branding strategies (Mustapha et al., 2022). Especially Malaysia, a country with a highly diverse, multicultural nation with a population of 32.4 million (Department of Statistics Malaysia, 2019; Mustapha et al., 2022) that consists of 61.3% Muslims and 38.7% non-Muslims (De Run, 2010; Mustapha et al., 2022), Malaysia citizen are also well known to have shared values that influence consumer behaviour including an increasing preference for ethical financial services (Fontaine & Richardson, 2005). The previous studies showed that the empirical evidence suggests that non-Muslim consumers in Malaysia have shown openness toward Islamic financial principles, particularly in sectors such as halal products, Islamic home financing, takaful insurance, and Shariah-compliant credit cards (Razak & Taib, 2011; Lim et al., 2022), yet their adoption of Islamic banking services remains relatively limited, indicating the need to address underlying factors influencing Trust and loyalty (Mustapha et al., 2022).

One of the crucial yet underexplored aspects of Islamic banking's growth is the role of **brand personality** in shaping consumer trust and loyalty. A brand personality, which is defined as human-like attributes associated with a brand (Aaker, 1997), has been widely recognised as a determinant of customer engagement and retention across industries (Saffira, 2021). A strong and well-articulated brand personality for Islamic banks can mitigate scepticism and enhance brand appeal among non-Muslim consumers (Mustapha et al., 2022). Under the Stimulus-Organism-Response (S-O-R) Model (Mehrabian & Russell, 1974) framework, the process of understanding the relationship of how brand personality (stimulus) influences consumer emotions (organism) and ultimately behavioural outcomes such as trust and loyalty (response) may achieve desire synchronisation. In Islamic banking, well-crafted brand personality traits can help reshape non-Muslim perceptions and foster long-term engagement (Aaker, 1997; Garanti & Kissi, 2019; Ahmed & Jan, 2015). Additionally, the increasing digitalisation of financial services underscores the importance of digital financial literacy in enhancing non-Muslim Trust and participation in Islamic banking platforms (Setiawan et al., 2016; Golden & Cordie, 2022).

Despite the progressive expansion of Islamic banking, a persistent gap exists in fully engaging non-Muslim customers, many of whom still perceive Islamic finance as exclusively

Muslim-oriented (Rammal & Zurbruegg, 2007). Addressing these misperceptions through targeted branding strategies and enhanced consumer education is critical to fostering financial inclusivity and sustainable market expansion (Abdullah et al., 2012; Freling & Forbes, 2005; Ghaffour, 2024). This study seeks to bridge this gap by analysing existing literature on brand personality's role in shaping non-Muslim Trust and loyalty in Islamic banking, with implications for academic research and industry practice. By integrating perspectives from consumer behaviour, branding theory, and Islamic finance, this study aims to provide a comprehensive understanding of how brand personality can be leveraged to enhance Trust, dispel misconceptions, and strengthen customer loyalty among non-Muslim consumers in Malaysia's Islamic banking sector.

Theoretical Foundations & Consumer Context

Branding has evolved from being a simple marker of product origin to a powerful strategic tool that differentiates businesses in a competitive financial sector (Bastos & Levy, 2012; Barbu & Cristescu, 2012). Initially, branding was primarily associated with ownership and quality assurance; however, today's business landscape represents corporate identity, reputation, and the long-term relationships businesses build with consumers (Rink, 2020). Islamic banking, in particular, has undergone a significant transformation in its branding approach. While it was initially focused on compliance with Shariah principles, which distinguished it from conventional banking through the prohibition of *riba* (interest) and the promotion of ethical finance (Hirsanuddin & Martini, 2023), the industry has expanded its branding strategies including incorporated digital marketing, customer-centric services, and ethical finance positioning to attract not only Muslim but also non-Muslim customers (Srisusilawati et al., 2023; Abd Wahab et al., 2023) to cope with current financial evolution.

Nevertheless, despite these advancements, Islamic banks continue to face unique challenges, as they must balance the strict requirements of Shariah compliance while also appealing to a global audience, including non-Muslims who may have limited familiarity with Islamic financial principles (Nurhayati et al., 2021; Hermanita & Hayati, 2022). Leading financial institutions such as HSBC Amanah, Dubai Islamic Bank (DIB), CIMB Islamic, and Bank Islam Malaysia Berhad (BIMB) have adapted to these challenges by leveraging digital banking, corporate social responsibility (CSR) initiatives, and modern branding strategies, which in turn help them establish strong customer trust and loyalty (Rohimah, Budianto & Dewi, 2023). A key element in this journey is brand personality, which influences consumer perception, emotional engagement, and long-term relationship with a brand (Aaker, 1997; Garanti & Kissi, 2019).

Aaker's Brand Personality Theory provides a valuable framework for understanding the significance of brand personality in the Islamic banking sector. This theory explains how brands, like humans, possess specific personality traits that influence consumer perceptions and behaviours (Aaker, 1997). These personality dimensions include sincerity, excitement, competence, sophistication, and ruggedness. Among these, sincerity and competence are particularly relevant to Islamic banks, as they align with the sector's emphasis on ethical finance, transparency, and trustworthiness (Sheoran, 2021; Hendratmi & Laksana, 2019). Research has shown that when brand personality traits align with customer expectations, Trust and loyalty are significantly enhanced, especially among non-Muslim consumers who

may not initially identify with Islamic finance principles (Jan & Shafiq, 2021; Ahmed & Ali, 2020).

To further complement this perspective, the Stimulus-Organism-Response (SOR) framework, first proposed by Mehrabian and Russell (1974), offers an additional theoretical lens to understand consumer behaviour. This model explains how external stimuli influence consumer emotions and cognitive processes, subsequently driving behavioural responses (Donovan & Rossiter, 1982; Jacoby, 2002). In the context of Islamic banking, stimuli such as brand messaging, ethical banking principles, and digital banking platforms shape customer perceptions and emotional reactions. These reactions, in turn, influence consumer trust, loyalty, and continued patronage (Pradhan, Malhotra & Moharana, 2019; Wang, Kortana & Kuang, 2020). Numerous studies have confirmed that well-designed digital banking environments significantly enhance consumer trust and engagement, strengthening brand loyalty (Andriani, Setyorini & Shihabhatallab, 2021; Roberts-Lombard & Petzer, 2024). By combining the insights from the SOR framework with Aaker's Brand Personality Model, this study may present a dual-perspective strategy that explains both the cognitive decision-making process and the emotional factors driving brand loyalty (Bagozzi, 1986; Bloch, 1995).

Although Islamic banking continues to grow, it remains anchored in fundamental Shariah principles, which emphasise ethical finance, risk-sharing, and asset-backed transactions (Islam, 2019; Harahap & Risfandy, 2022; Kazi, 2021). Unlike conventional banks that rely on interest-based borrowing, Islamic banks operate under alternative financial models that include Mudarabah, which is a profit-sharing partnership; Musharakah, which refers to joint ventures; Murabahah, which involves cost-plus financing, and Sukuk, which represents Islamic bonds (Othman, Soualhi, & Kassim, 2021; Danlami, Abduh, & Razak, 2023). These principles ensure fairness, transparency, and financial inclusivity, which appeal to consumers who seek ethical and socially responsible financial solutions (Alam, Gupta, & Shanmugam, 2017; Hirsanuddin & Martini, 2023).

Today, Islamic banking services have expanded across more than 70 countries, attracting Muslim and non-Muslim consumers alike (Solé, 2007). Furthermore, Malaysia has positioned itself as a global leader in Islamic banking, with Bank Negara Malaysia regulating both conventional and Islamic financial institutions (Harkati, Alhabshi, & Kassim, 2020), in which non-Muslims account for nearly 50% of the Islamic banking clientele, which underscores the increasing appeal of Islamic financial services beyond religious boundaries (Mohamad & Majid, 2016; Ibrahim, 2020). However, while Islamic banking offers a range of ethical and financial benefits, several challenges persist in attracting non-Muslim consumers. One of the most significant obstacles is the lack of awareness and understanding of Islamic banking principles among non-Muslims. Many consumers find the financial terminologies such as *riba*, *Mudarabah*, and *Sukuk* complex and challenging to grasp, which can lead to hesitation in adopting Islamic banking services (Mohamad & Majid, 2016; Setiawan, Puspitasari, & Manurung, 2016).

Additionally, there is a widespread misconception that Islamic banking is designed exclusively for Muslims, which further limits its adoption by non-Muslim consumers (Beck, Demirgüç-Kunt, & Merrouche, 2010; Marlina, 2020). Although the core principles of Islamic finance emphasise fairness, ethical investments, and transparency, these advantages are

often overshadowed by misunderstandings regarding its exclusivity. To overcome these challenges, Islamic banks must implement targeted branding and educational strategies highlighting their universal benefits.

Recent research has also shown that increasing financial literacy, simplifying product information, and communicating the ethical and financial advantages of Islamic banking can significantly improve its adoption among non-Muslims (Mustapha et al., 2022; Abd Wahab et al., 2023). Furthermore, technological advancements, particularly in digital banking, have played a crucial role in bridging the gap between Islamic financial institutions and consumers unfamiliar with its principles (Moosa & Kashiramka, 2022; Abd Wahab et al., 2023). Brand positioning has emerged as a crucial factor in distinguishing Islamic banks from conventional banks, particularly as they strive to attract a more diverse customer base. Successful Islamic banks focus on ethical branding, technological innovation, and customer-centric approaches (Schottmann, 2014; Ullah et al., 2023).

Ethical branding emphasises transparency, fairness, and corporate social responsibility (CSR), making Islamic banks appealing to socially responsible investors and customers prioritising ethical business practices (Ifada et al., 2019). In parallel, technological innovation has allowed Islamic banks to modernise their financial services by incorporating digital banking platforms, artificial intelligence, and user-friendly financial applications, making banking more accessible and efficient. Additionally, customer-centric branding ensures that Islamic banks cater to the needs of both Muslim and non-Muslim consumers by developing personalised banking solutions and marketing strategies tailored to different demographics (Puteri, Parsaulian & Azman, 2022). Ultimately, the ability of Islamic banks to align their Shariah-compliant financial values with consumer expectations will determine their long-term success (Mollah et al., 2020; Freling & Forbes, 2005). By integrating **brand personality** that resonates with both Muslim and non-Muslim customers, Islamic banks can achieve sustainable growth, increase financial inclusivity, and position themselves as competitive, ethical, and customer-centric financial institutions in the evolving global financial landscape (Raich & Crepaz, 2009; Ahmed & Jan, 2015; Andriani, Setyorini & Shihabhatallab, 2021).

Why is Brand Personality important? Personality in human psychology is profoundly shaped by cultural and religious contexts, leading to distinct differences between Muslim and non-Muslim perspectives (Mbawuni & Nimako, 2018). These differences arise from unique values, beliefs, and social practices influencing consumer decision-making and financial behaviour. For **Muslims**, personality development is deeply rooted in Islamic teachings, emphasising honesty, humility, patience, and compassion (Ahmed et al., 2019; Jan & Shafiq, 2021). The Five Pillars of Islam, which include faith, prayer, charity, fasting, and pilgrimage, reinforce these values, shaping moral character and interpersonal relationships (Rahayu et al., 2020). Moreover, the concept of **Ummah** fosters a strong sense of collective responsibility, encouraging values that prioritise social harmony, Trust, and ethical financial dealings (Nugraheni & Muhammad, 2023; Rouf, Hossan, & Kabir, 2024). Role models within the Islamic tradition, mainly the Prophet Muhammad, also further guide personal and professional conduct, inspiring traits such as **“justice”** and **“sincerity”** (Ahmed et al., 2019; Ratnasari, Hati, & Chalid, 2021).

In contrast, **non-Muslims** come from diverse religious and secular backgrounds, each with distinct teachings and societal influences shaping personality and financial preferences (Saiti, Ardo, & Yumuşak, 2019; Nurhayati et al., 2021). For instance, Western cultures, heavily influenced by Christianity and secularism, emphasise individualism, personal achievement, and self-expression, leading to personality traits such as independence, self-confidence, and assertiveness (Mustapha et al., 2022; Soulisa, 2023). Conversely, Eastern non-Muslim cultures, influenced by Buddhism, Confucianism, and other belief systems, often prioritise collectivism, social harmony, and respect for authority, fostering traits such as humility, cooperation, and community orientation (Hamzah, Yudiawan, & Umrah, 2023; Mustapha et al., 2022). While these cultural orientations may shape consumer behaviour differently, universal traits such as kindness, honesty, and responsibility remain valued across Muslim and non-Muslim communities (Jan & Shafiq, 2021; Kambuaya, 2024). However, the degree to which religious principles influence daily life tends to be more pronounced in Muslim-majority societies, where financial ethics are closely intertwined with religious obligations (Rahayu et al., 2020; Jan & Shafiq, 2021). In contrast, in secular societies, personality development and financial decision-making are often shaped more by societal norms, economic structures, and personal experiences rather than religious doctrines (Rammal & Zurbruegg, 2007; Putra, 2023).

These cultural differences also affect perceptions of Islamic banking. Muslim consumers generally view Islamic banks as a natural extension of their faith and ethical commitments, reinforcing Trust in Sharia-compliant products (Hoque et al., 2019). In contrast, non-Muslim consumers may lack familiarity with Islamic financial concepts and perceive Islamic banking as exclusive to Muslims, creating barriers to engagement (Mohamad & Majid, 2016; Setiawan, Puspitasari, & Manurung, 2016). Additionally, some non-Muslim consumers struggle with understanding financial terminologies such as *riba* (interest prohibition), *Mudarabah* (profit-sharing), and *Sukuk* (Islamic bonds), which can lead to hesitation in adopting these banking services (Herawati & Listyawati, 2017; Rosanti, 2019; Marlina, 2020). Misconceptions that Islamic banking serves only religious purposes rather than universal ethical and financial objectives further limit its appeal among non-Muslims (Beck, Demirgüç-Kunt, & Merrouche, 2010; Marlina, 2020).

Beyond awareness barriers, non-Muslim customers evaluate Islamic banking based on service quality, product competitiveness, and financial returns. While Islamic banks emphasise ethical finance and transparency, non-Muslim consumers often compare their offerings with conventional banks, particularly regarding profitability, convenience, and flexibility (Abdullah et al., 2012; Abd Wahab et al., 2023; Moosa & Kashiramka, 2022). Some non-Muslims perceive Islamic finance as less flexible or less lucrative due to its profit-sharing models and asset-backed structures (Mustapha et al., 2022). Additionally, customer experience is crucial in influencing adoption, as non-Muslims prioritise technological advancements, seamless digital banking experiences, and responsive customer service when selecting financial institutions (Ullah et al., 2023). Furthermore, previous studies also showed that Islamic banks that enhance digital banking platforms and improve financial accessibility are more likely to attract non-Muslim customers (Moosa & Kashiramka, 2022; Abd Wahab et al., 2023).

Nevertheless, despite these challenges, there is growing interest in Islamic banking among non-Muslim consumers, mainly due to its emphasis on ethical investment, corporate social responsibility, and risk-sharing mechanisms (Mustapha et al., 2022; Andespa, 2024). As global awareness of environmental, social, and governance (ESG) principles rises, many non-Muslims seek financial institutions that align with their ethical values, such as sustainable investments, fair trade financing, and interest-free banking models (Nurhayati et al., 2021; Abd Wahab et al., 2023). However, for non-Muslims to fully embrace Islamic banking that leads to **Trust** and **loyalty**, marketing and branding strategies must highlight its universal financial benefits rather than religious foundations (Charag, Fazili, & Bashir, 2019; Lone & Bhat, 2019), and that may be done seamlessly with insertion of **strong brand personality**.

Although ultimately, the ability of Islamic banks to attract non-Muslim consumers will depend on their capacity to align Shariah-compliant financial values with the expectations of a diverse clientele, by incorporating culturally neutral branding, simplifying financial literacy efforts, and enhancing technological innovations, Islamic banks can expand their market reach while maintaining their ethical and financial sustainability commitments (Alatyat et al., 2023; Andespa, 2024) through clear branding, the consumer awareness of ethical finance will continue to grow which later may positioning Islamic banking as a responsible, competitive, and inclusive financial system will be essential for its long-term success in both Muslim and non-Muslim markets (Garanti & Kissi, 2019; Jan & Shafiq, 2021).

Brand Personality as a Driver of Trust, Loyalty, and Digital Engagement in Islamic Banking

Diving more depth into how **Brand personality** plays a pivotal role in shaping consumer perceptions, Trust, and loyalty within Islamic banking, the perspective of the overall financial experiences of customers are shifted to the ability of how Islamic banking transform into "**humanising financial institutions**", via the brand personality which known to fosters emotional connections, making Islamic banks more relatable to both Muslim and non-Muslim customers (Aaker, 1997; Ahmed et al., 2019; Jan & Shafiq, 2021). Given Malaysia's multicultural landscape, Islamic banks must position themselves as ethical, transparent, and socially responsible entities to appeal to a diverse consumer base (Farooqui, 2022; Hoque et al., 2022). Unlike conventional banks, which primarily focus on profit maximisation, Islamic banks operate under Shariah principles, emphasising fairness, justice, and ethical finance (Rafiki, 2019; Harahap & Risfandy, 2022). By incorporating these values into their brand personality, Islamic banks can strengthen Trust and customer engagement, ensuring long-term loyalty.

Undisputable, **Trust** is a cornerstone of customer loyalty in Islamic banking, as customers must make significant financial commitments and engage with complex services, making Trust a decisive factor in their retention (Chaudhuri & Holbrook, 2001; Bada & Karupiah, 2020). Studies indicate that in Pakistan, Trust significantly influences customer loyalty in both conventional and Islamic banks, suggesting that non-Muslim customers in Malaysia may also prioritise Trust when choosing Islamic banking services (Khokhar, Laghari, & Lakhani, 2019). Moreover, Trust stabilises during financial crises, enabling brands with strong ethical foundations to maintain customer confidence and resilience in the face of challenges (Coulter & Coulter, 2002; Melnyk, 2023).

A bank's brand personality can directly influence Trust by ensuring consistency in messaging, service quality, and ethical standards (Kabadayı & Alan, 2012; Philycia & Berlianto, 2022). Islamic banks that project "**sophistication**" in their services can enhance customer confidence in their ethical credibility, increasing long-term loyalty (Aaker, 1997; Ferdinand & Selamat, 2020; Andriani, Setyorini, & Shihabhatlob, 2021). Research also highlights that ethical conduct and transparency are key drivers of brand trust, leading to sustained customer retention (Bhaduri & Ha-Brookshire, 2015; Darmawan, 2018). For non-Muslim consumers, ethical considerations are often a determining factor in financial decision-making, reinforcing the need for clarity in communication and transparency in financial operations (Nurhayati et al., 2021; Anwar, Abbasi, & Khan, 2021; Hermanita & Hayati, 2022).

Within the Stimulus-Organism-Response (S-O-R) framework, Trust is a mediator that transforms customer perceptions into loyalty behaviours. The dimensions of brand personality also act as stimuli that shape customer trust, ultimately influencing their decision-making process (Wu & Li, 2018; Mostafa & Kasamani, 2020; Ibrahim, Aljarah, & Sawaftha, 2021). When Trust is firmly established, customers develop brand loyalty and resist competitive alternatives, reinforcing their engagement with Islamic banks (Aaker, 1997; Ferdinand & Selamat, 2020).

Meanwhile, **Brand loyalty** is a key determinant of long-term success in the banking sector, particularly in competitive financial markets (Bischoff, 2020; Taoana, Quaye, & Abratt, 2021; Alatyat, 2023). Loyalty extends beyond customer satisfaction, fostering deep-seated commitment, repeat transactions, and positive word-of-mouth marketing (Sritharan, Jyothi, & Rajakumar, 2008; Ou et al., 2011; Nam, Ekin, & Whyatt, 2011; Adi, 2017; Adha & Utami, 2021). Several studies highlight that factors such as ethical finance, service quality, and customer-centric policies significantly contribute to brand loyalty in Islamic banking (Khokhar et al., 2019). Consequently, Islamic banks can secure customer retention and long-term market leadership by maintaining high service standards, promoting financial literacy, and reinforcing Trust (Darmawan, 2018; Ferdinand & Selamat, 2020; Febriyanto, 2023). This is very important for Islamic banks seeking to expand their customer base among non-Muslims; addressing misconceptions and educating consumers about Islamic banking principles is essential (Mohamad & Majid, 2016; Herawati & Listyawati, 2017; Putra, 2023), especially many non-Muslims perceive Islamic banking as complex or exclusive to Muslims due to their limited familiarity with key financial concepts thus (Abdullah et al., 2012), simple yet strong easy to understand branding strategies like brand personality required that connect the bridge of knowledge gap and enhance non-Muslim engagement with Islamic banking (Aaker, 1997; Ahmed et al., 2019; Jan & Shafiq, 2021).

A systematic review of past studies highlights the importance of brand personality in building Trust and loyalty in Islamic banking. Research incorporating the S-O-R model has established Trust as a central mediator between brand perception and customer engagement, reinforcing its role in financial services (Wu & Li, 2018; Mostafa & Kasamani, 2020; Sheoran, 2021). Additionally, studies applying Aaker's Brand Personality Model to Islamic banking indicate that sincerity, competence, and justice are primary trust-building attributes, supporting the need for strong brand positioning (Aaker, 1997; Ahmed & Jan, 2015; Toldos & Orozco-Gómez, 2015). These findings further validate the critical role of brand

personality in increasing consumer trust and fostering long-term loyalty (Roberts-Lombard & Petzer, 2024).

One of the rising aspects influencing Trust and loyalty in Islamic banking is Digital Financial Literacy (DFL), which is also crucial and highly noted; as financial transactions become increasingly digitalised, DFL acts as a key moderator that enhances consumer confidence in online banking platforms (Panos & Wilson, 2020; Chukurna, Solidor, & Kofman, 2023; Medvedieva, 2023). Customers with higher DFL levels perceive digital banking as more secure, reliable, and efficient, strengthening their Trust in Islamic banks (Abdallah, Tfaily, & Harraf, 2024; Mmari et al., 2024). This literacy empowers consumers to navigate financial transactions more confidently, reducing their perceived risks associated with digital banking (Islam, 2019; Golden & Cordie, 2022; Suhasti et al., 2022). While for non-Muslim customers, DFL plays an essential role in reducing perceived complexity and unfamiliarity with Islamic banking products. Many non-Muslim consumers may initially view Shariah-compliant financial models as intricate or unclear. However, user-friendly digital banking platforms, educational content, and responsive customer service help demystify Islamic financial principles, making them more accessible to a broader audience (Nurhayati et al., 2021; Mmari et al., 2024). Islamic banks that **“aggressively”** promote digital financial literacy differentiate themselves as technologically advanced institutions and strengthen Trust and brand engagement among non-Muslim customers (Moosa & Kashiramka, 2022; Alatyat, 2023). Ultimately, **brand personality remains a fundamental element** in establishing Trust and loyalty in Islamic banking. By integrating clear, simple yet strong branding strategies that are easy to understand and reduce misconception even under the strict ethical governance and constantly changing digital financial literacy, the Islamic banks can broaden their appeal beyond Muslim consumers, reinforcing their position as globally competitive, transparent, and customer-centric financial institutions (Garanti & Kissi, 2019; Jan & Shafiq, 2021).

Methodology (Systematic Literature Review Approach)

In brief, this study employs a **systematic literature review (SLR) approach** to explore how brand personality influences Trust and loyalty in Islamic banking, particularly among non-Muslim consumers. A systematic review method ensures a structured and objective synthesis of existing research, allowing for the identification of key trends, emerging themes, and gaps in the literature (Kitchenham, 2004; Chukwuere, 2023). By analysing previous studies, this research provides a comprehensive understanding of branding strategies in Islamic banking and their effectiveness in fostering consumer trust and loyalty. By **gathering relevant literature, academic sources were retrieved from Scopus, Web of Science, and Google Scholar**, which are widely recognised for their high-quality, peer-reviewed publications. The search strategy involved carefully selected keywords and Boolean operators to refine the results. Keywords such as "Islamic banking" OR "Islamic finance", "brand personality" OR "branding", AND "trust" OR "customer loyalty" were used to identify studies discussing the role of branding in Islamic banking (Kitchenham, 2004).

Additionally, terms such as "non-Muslim consumers" OR "consumer perception" AND "Islamic banks" OR "Shariah-compliant banking" were included to capture research focusing on how non-Muslim customers engage with Islamic financial institutions. Meanwhile, specific inclusion and exclusion criteria were applied to maintain the relevance and quality of the literature reviewed.

If published in peer-reviewed journals or reputable conference proceedings, studies focused on Islamic banking and branding were included. They examined consumer trust, loyalty, or brand perception, particularly among non-Muslim consumers (Chukwuere, 2023). ***Empirical and conceptual studies were considered, allowing for diverse perspectives and methodologies.*** Research that applied qualitative, quantitative, or mixed-method approaches was also included, as this diversity provides a comprehensive understanding of branding in Islamic banking (Ahmed & Jan 2015). Conversely, studies were excluded if they were not published in English, Malay, and Indonesian, were non-peer-reviewed opinion pieces, or focused solely on conventional banking without reference to Islamic banking.

By synthesising findings from multiple studies, this review highlights the broader implications of branding in Islamic finance and identifies areas requiring further empirical research. A systematic literature review was chosen because it enables a structured and objective synthesis of prior research (Kitchenham, 2004; Chukwuere, 2023). Unlike traditional narrative reviews, this approach ensures that only relevant and high-quality studies contribute to the research findings, thereby increasing reliability and validity. Furthermore, an SLR method allows for identifying trends, gaps, and future research directions (Chukwuere, 2023), making it particularly useful for analysing how brand personality, Trust, and loyalty interact within the Islamic banking sector. By conducting this structured review, the study contributes to a deeper understanding of branding strategies in Islamic banking. It provides practical insights for improving consumer engagement, especially among non-Muslim customers who are unfamiliar with Islamic banking principles (Abdullah et al., 2012).

Key Findings from Literature

The literature on brand personality in banking highlights its crucial role in influencing consumer trust and loyalty, particularly in Islamic banking. One of the key trends observed is that ***brand personality is an essential tool in building Trust***, which is particularly significant in the financial sector, where security and reliability are paramount (Morozova et al., 2023). As Islamic banks strive to differentiate themselves from conventional financial institutions, they incorporate brand personality traits that align with ethical banking principles, fostering a sense of reliability and commitment among customers (Jan & Shafiq, 2021). Trust is an essential element of banking relationships, and brand personality facilitates this by humanising financial institutions, making them more relatable and approachable (Ahmed et al., 2019). The consistency of a bank's brand personality across all customer touchpoints further reinforces Trust, as customers perceive a stable and coherent brand identity (Garanti & Kissi, 2019).

In recent years, Islamic banks have increasingly emphasised their unique brand personality traits to engage with non-Muslim customers, positioning themselves as ethical and socially responsible financial institutions (Hoque et al., 2022). Non-Muslim perceptions of Islamic banking brands have evolved, particularly as these banks adopt branding strategies highlighting universal values such as fairness, transparency, and inclusivity (Farooqui, 2022).

Studies indicate that non-Muslim customers are more likely to engage with Islamic banking when ***brand personality traits are effectively communicated*** (Harahap & Risfandy, 2022). While traditional branding efforts in Islamic banking focused primarily on religious principles, modern branding strategies emphasise financial empowerment and customer-

centric values, making Islamic banks appealing to a broader demographic (Mbawuni & Nimako, 2018). Additionally, the growing consumer interest in ethical finance has further positioned Islamic banks as viable alternatives to conventional banks, particularly among non-Muslim customers seeking socially responsible banking options (Harkati, Alhabshi & Kassim, 2020).

Several case studies illustrate the impact of a strong brand personality on the success of Islamic banks. For example, HSBC Amanah successfully leveraged HSBC's global reputation while maintaining a distinct identity rooted in Islamic banking principles (Lung, 2013). The **bank's branding strategy combined traditional Islamic financial values with modern banking conveniences**, reinforcing its position as a trustworthy and ethical financial institution (Febriyanto, 2023). Similarly, Dubai Islamic Bank (DIB) has established itself as a pioneer in the Islamic banking industry. It utilises a brand personality centred on innovation, customer-centricity, and adherence to Shariah principles (Alam, Gupta & Shanmugam, 2017). By maintaining a strong Shariah governance framework and integrating advanced digital banking solutions, DIB has strengthened its reputation among Muslim and non-Muslim customers (Kim, 2023). Another example is Bank Islam Malaysia Berhad (BIMB), which has successfully **integrated digital banking solutions while reinforcing its brand personality as an institution prioritising community welfare and ethical finance** (Kasmo et al., 2015). BIMB's brand strategy, which includes extensive educational campaigns and CSR initiatives (Ifada et al., 2019), has enhanced its credibility and appeal across diverse customer segments (Fauziyyah & Mohamed, 2020).

CIMB Islamic Bank has also played a significant role in shaping the brand personality of Islamic banks in Southeast Asia. By aligning its brand closely with its parent company, CIMB Group, the bank has successfully leveraged an established brand identity while maintaining its distinct Islamic banking attributes (Nor et al., 2017; Rohimah, Budianto & Dewi, 2023). CIMB Islamic's focus on financial innovation, customer engagement, and digital transformation has contributed to its growing market share among Muslim and non-Muslim customers (Puspitasari et al., 2017; Rohimah, Budianto & Dewi, 2023). Moreover, **branding strategies** adopted by CIMB Islamic, such as digital marketing and customer loyalty programs, **have been instrumental in shaping consumer perceptions of Islamic banking** (Rohimah, Budianto & Dewi, 2023).

Overall, the literature underscores the evolving role of brand personality in Islamic banking. While earlier branding efforts focused primarily on religious differentiation, contemporary strategies emphasise inclusivity, digital transformation, and customer engagement to strengthen Trust and loyalty (Medvedieva, 2023). As Islamic banks continue to integrate brand personality traits such as "**sincerity**" and "**competence**", their appeal to diverse consumer segments is expected to grow, further solidifying their position in the global financial landscape (Mohamed, 2023).

Research Gaps & Future Directions

Despite the growing body of literature on branding in Islamic banking, significant research gaps remain, particularly regarding the role of brand personality in fostering Trust and loyalty among non-Muslim customers. **Existing studies predominantly focus on Muslim consumers, leaving a gap in understanding how non-Muslim customers perceive and**

interact with Islamic banking brands (Jan & Shafiq, 2021; Abd Wahab et al., 2023). Given that Malaysia's Islamic banking sector operates in a multicultural society, there is a pressing need for empirical studies investigating non-Muslim consumer behaviour, particularly branding strategies. **Prior research suggests that brand personality traits can create strong emotional connections with consumers (Aaker, 1997; Keller, 2003; Jan & Shafiq, 2021), yet this has not been extensively examined in the context of non-Muslim engagement with Islamic banks.** Non-Muslim customers may prioritise stability, transparency, and financial security over adherence to Islamic principles (Mbawuni & Nimako, 2018; Georgiadou & Nickerson, 2021), making it crucial for Islamic banks to tailor their branding strategies to address these concerns effectively.

Another notable gap is the lack of cross-cultural comparisons in studying Islamic banking brand personality. Most research on Islamic banking branding is country-specific, often limited to Muslim-majority nations, without exploring how brand personality traits could appeal to non-Muslim populations in diverse financial markets (Schottmann, 2014; Wahyuni & Fitriani, 2017; Rafiki, 2019). While previous studies highlight how Islamic banking branding emphasises ethical banking, fairness, and trustworthiness (Ahmed et al., 2019; Rahim, Saadin & Tamrin, 2023), **little is known about how these attributes are perceived by consumers from different cultural and religious backgrounds.** Future research should explore comparative studies across different countries or regions to assess whether the same brand personality traits resonate equally across various cultural contexts (Saffira, 2021). Such comparisons would provide deeper insights into the universal versus regionally specific branding strategies that Islamic banks can adopt to expand their reach (Hirsanuddin & Martini, 2023).

Additionally, **with the increasing digitalisation of financial services, the role of digital branding in Islamic banking remains underexplored** (Aziz, 2022; Suharbi & Margono, 2022; Medvedieva, 2023). Digital financial literacy significantly moderates consumer responses to brand trust and loyalty (Garanti & Kissi, 2019; Singh, Dua, & Das, 2020). However, there is limited empirical research on how digital branding strategies can strengthen the relationship between brand personality and consumer trust. Islamic banks must navigate the challenge of maintaining their brand personality while adapting to digital advancements such as artificial intelligence (Mamonov, 2021), big data analytics (Chichulenkov, 2018), and mobile banking (Riza & Hafizi, 2019). Future studies should investigate how digital branding tools, including social media engagement and personalised financial services, can enhance the brand personality of Islamic banks and build stronger connections with Muslim and non-Muslim consumers (Mohamed, 2023; Rahim, Saadin & Tamrin, 2023). Moreover, incorporating sustainability and corporate social responsibility (CSR) initiatives into digital branding strategies can enhance consumer trust and brand loyalty (Ifada et al., 2019; Razali et al., 2022; Fuadah et al., 2023).

By addressing these research gaps, future studies can offer valuable insights into how Islamic banks can refine their branding strategies to appeal to a broader consumer base. As Malaysia's Islamic banking sector continues to expand locally and globally, understanding the intersection of brand personality, digital transformation, and cross-cultural consumer perceptions will be essential for sustaining a competitive and distinctive brand identity (Saffira, 2021; Abd Wahab et al., 2023).

Conclusion

This study systematically reviewed the influence of brand personality on Trust and loyalty among non-Muslim consumers in Malaysia's Islamic banking sector. The findings highlight that while Islamic banks have traditionally focused on compliance with Shariah principles, they **have yet to fully leverage brand personality as a strategic tool** to engage non-Muslim consumers (Ahmed et al., 2019; Jan & Shafiq, 2021). As competition increases, a **well-defined brand personality can bridge the trust gap and enhance loyalty among non-Muslim customers**, prioritising transparency, financial security, and ethical banking practices (Mohsen, 2024; Abd Wahab et al., 2023).

The implications for Islamic banking practitioners are significant. To improve non-Muslim consumer engagement, **Islamic banks must shift from a product-centric to a brand-centric approach, ensuring that their brand personality resonates beyond religious affiliation**. This requires enhanced digital branding, incorporating financial literacy programs, targeted communication strategies, and personalised services to build familiarity and confidence among non-Muslim consumers (Garanti & Kissi, 2019; Aziz, 2022; Wahyuni & Fitriani, 2017). Additionally, banks should emphasise cross-cultural branding strategies (Saffira, 2021), positioning Islamic finance as an ethical and transparent alternative to conventional banking, appealing to a broader audience beyond the Muslim market (Fuadah et al., 2023; Razali et al., 2022).

In conclusion, Islamic banks in Malaysia **must adopt a proactive branding strategy to appeal to non-Muslim consumers. By integrating brand personality with digital engagement, ethical banking principles, and financial literacy, these institutions can strengthen Trust, foster long-term loyalty, and expand their market share beyond the Muslim demographic**. Such an approach enhances their competitive positioning in Malaysia and serves as a model for global Islamic banking expansion in multicultural societies (Abd Wahab et al., 2023).

Bridging Gaps: Insights and Implications in Theory and Practice Contribution

This research offers a significant contribution to both theory and practice by addressing a critical gap in Islamic banking literature, which can be seen to be underexplored, especially regarding the engagement of non-Muslim consumers in Islamic banking through brand personality. Theoretically, it expands the application of Aaker's (1997) Brand Personality Framework within Islamic banking, identifying traits that can be seen as culturally neutral yet ethically aligned attributes that foster Trust. The study also introduces a conceptual model integrating the Stimulus-Organism-Response (S-O-R) framework, positioning Trust as a mediating and digital financial literacy as a moderating variable in the relationship between brand personality and loyalty. **This dual-framework synthesis deepens our understanding of how branding influences consumer behaviour, particularly in multicultural and faith-diverse societies like Malaysia.**

Contextually, the study offers a strategic response to the persistent challenge of Islamic banking's limited engagement with non-Muslims. **It highlights how misconceptions, complex financial terminology, and religious framing hinder broader adoption. By advocating for inclusive, emotionally resonant branding that emphasises shared ethical values over doctrinal distinctions, this research provides a pathway for Islamic banks to**

reposition themselves as “humanised financial institutions.” The findings are particularly timely given the **global rise of ethical finance, ESG priorities, and digital banking**. Moreover, by aligning with **Sustainable Development Goals (SDGs) 8 and 10**, the study connects theory to action by promoting sustainable economic growth and reducing inequalities through financial inclusion. Overall, this research contributes a **robust theoretical lens and a practical roadmap that can inform future empirical studies and global branding strategies in Islamic finance**.

References

- Aaker, J. L. (1997). Dimensions of brand personality. *Journal of Marketing Research*, 34(3), 347–356.
- Abd Wahab, N., Bin-Nashwan, S. A., Chik, M. N., & Mohd Hussin, M. Y. (2023). Islamic social finance initiatives: An insight into Bank Islam Malaysia Berhad’s innovative Bang KIT microfinance product. *ISRA International Journal of Islamic Finance*, 15(1), 22–35.
- Abdallah, W., Tfaily, F., & Harraf, A. (2025). The impact of digital financial literacy on financial behavior: Customers’ perspective. *Competitiveness Review*, 35(2), 347–370.
- Abdullah, A. A., Sidek, R., & Adnan, A. A. (2012). Perception of non-Muslim customers towards Islamic banks in Malaysia. *International Journal of Business and Social Science*, 3(11), 1–13.
- Adha, H., & Utami, W. (2021). The effect of brand experience, brand personality, and brand trust on brand loyalty. *Journal of Business Management Review*, 2(12), 861–871.
- Adi, P. (2017). Customer loyalty of Islamic banks. *Journal of Applied Islamic Economic and Finance Research*, 1(1), 13–19.
- Ahmed, M., & Ali, S. (2020). Establishing brand personality of an Islamic institution: An empirical study on International Islamic University Malaysia. *Journal of Islamic Studies and Culture*, 13(1), 15–30.
- Ahmed, M., & Jan, M. T. (2015). An extension of Aaker’s brand personality model from an Islamic perspective: A conceptual study. *Journal of Islamic Marketing*, 6(3), 388–405.
- Ahmed, M., Ali, S. A., Jan, M. T., & Hassan, A. (2019). Development of Islamic banks’ brand personality (IBBP) model: A conceptual study in Malaysia. *Journal of Islamic Marketing*, 11(3), 621–642.
- Alam, N., Gupta, L., & Shanmugam, B. (2017). *Islamic financing in practice* (pp. 131–244).
- Alatyat, Z. (2023). The impact of branding in building and enhancing customer loyalty for banking services: An applied study of commercial bank customers in Jordan. *International Journal of Professional Business Review*, 8(4), 1–19.
- Andespa, R. (2024). Sustainable development of Islamic banks by creating Islamic branding: Challenges, importance, and strategies of Islamic branding. *International Journal of Sustainable Development and Planning*, 19(2), 637–650.
- Andriani, P., Setyorini, N., & Shibghatalloh, A. H. (2021). Investigating e-servicescape influence on customer response in digital Islamic banking. *International Journal of Islamic Economics and Finance (IJIEF)*, 4(1), 101–120.
- Anwar, J., Abbasi, A., & Khan, M. (2021). How customer-centricity approach creates a win-win situation? An analysis of Murabaha product. *Journal of Islamic Business and Management*, 11(1), 58–74.
- APAC. (2024). Islamic finance to become a \$6.7 trillion industry by 2027: LSEG. *Asian Banking & Finance*. Retrieved from <https://asianbankingandfinance.net/islamic-banking/news/islamic-finance-become-67t-industry-2027-lseg>

- Aziz, M. (2022). Digital transformation through Islamic digital banking for financial inclusion. *Proceedings of International Conference on Science and Technology*. Retrieved from <https://doi.org/10.36378/internationalconferenceuniks.v0i0.2818>
- Bada, A., & Karupiah, P. (2020). Interpersonal dimension of Trust on customer interaction in the banking sector. *Cogent Social Sciences*, 7(1), 1827525.
- Bagozzi, R. P. (1986). *Principles of marketing management*. Science Research Associates
- Barbu, S., & Cristescu, I. (2012). The context of modern branding emergence. *Timisoara Journal of Economics*, 5(2), 153–166.
- Bastos, W., & Levy, S. (2012). A history of the concept of branding: Practice and theory. *Journal of Historical Research in Marketing*, 4(3), 347–368.
- Batten, J. A., Boubaker, S., Kinatader, H., Choudhury, T., & Wagner, N. F. (2023). Volatility impacts on global banks: Insights from the GFC, COVID-19, and the Russia-Ukraine war. *Journal of Economic Behavior & Organization*, 215, 325–350.
- Beck, T., Demirgüç-Kunt, A., & Merrouche, O. (2010). Islamic vs. conventional banking: Business model, efficiency, and stability. *Policy Research Working Papers*. Retrieved from <https://doi.org/10.1596/1813-9450-5446>
- Bhaduri, G., & Ha-Brookshire, J. (2015). The role of brand schemas, information transparency, and source of message on apparel brands' social responsibility communication. *Journal of Marketing Communications*, 23(3), 293–310.
- Bisschoff, C. (2020). Measuring and managing brand loyalty of banks' clients. *Banks and Bank Systems*, 15(3), 160–170.
- Bloch, P. H. (1995). Seeking the ideal form: Product design and consumer response. *Journal of Marketing*, 59(3), 16–29.
- Charag, A. H., Fazili, A. I., & Bashir, I. (2019). Determinants of consumer's readiness to adopt Islamic banking in Kashmir. *Journal of Islamic Marketing*, 11(5), 1125–1154.
- Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty. *Journal of Marketing*, 65(2), 81–93.
- Chichulenkova, S. (2018). Customer-centric innovations in Islamic banking. *Journal of Financial Services Marketing*, 23(4), 112–119.
- Chukurna, O., Solidor, N., & Kofman, V. (2023). Strategic principles of brand management in the digital economy. *Ukrainian Journal of Applied Economics and Technology*, 8(1), 99–105.
- Chukwuere, J. E. (2023). Exploring literature review methodologies in information systems research: A comparative study. *Education & Learning in Developing Nations*, 1(2), 74–82.
- Coulter, K. S., & Coulter, R. A. (2002). Determinants of Trust in a service provider: The moderating role of length of relationship. *Journal of Services Marketing*, 16(1), 35–50.
- Danlami, M. R., Abduh, M., & Razak, L. A. (2023). Social finance, institutional quality and stability of Islamic banks: Evidence from four countries. *International Journal of Social Economics*, 50(8), 1186–1216.
- Darmawan, D. (2018). The effect of brand experience on brand trust and brand loyalty. *Translitera Jurnal Kajian Komunikasi Dan Studi Media*, 7(2), 13–24.
- De Run, E. C., Manickam, E., & Jee, T. W. (2010). Testing real world advertisements language cues impact on dominant and non-dominant ethnic groups: Comparing Malays and Indians in Malaysia. *International Journal of Business and Society*, 11(2), 71–86.

- Department of Statistics Malaysia. (2019). *Demographic statistics first quarter 2019, Malaysia*. Malaysia Population Census Report. Putrajaya: DOSM Publications.
- Donovan, R. J., & Rossiter, J. R. (1982). Store atmosphere: An environmental psychology approach. *Journal of Retailing*, 58(1), 34–57.
- Farooqui, S. (2022). Review on concept of Islamic banking. *Research Review International Journal of Multidisciplinary*, 7(5), 133–137.
- Fauziyyah, N., & Mohamed, E. (2020). Public relations activities in Malaysian Islamic banking: The case of Bank Islam Malaysia Berhad (BIMB). *Al-Iqtishad: Journal of Islamic Economics*, 3(1), 15.
- Febriyanto, A. (2023). Relationship between customer experience and digital Islamic-only banks: A serial mediation of brand trust and brand equity. *El-Barka Journal of Islamic Economics and Business*, 6(2), 349–382.
- Fitch Ratings. (2021). Malaysia's Islamic banking sector continues to expand despite pandemic. *Fitch Ratings*. Retrieved from <https://www.fitchratings.com/research/banks/malaysia-islamic-banking-sector-continues-to-expand-despite-pandemic-28-02-2021>
- Fontaine, R., & Richardson, S. (2005). Cultural values in Malaysia: Chinese, Malays and Indians compared. *Cross Cultural Management*, 12(4), 63–77.
- Freling, T. H., & Forbes, L. (2005). An examination of brand personality through methodological triangulation. *Journal of Brand Management*, 13(2), 148–162.
- Fuadah, L., Mukhtarudin, M., Andriana, I., & Arisman, A. (2023). Environmental, social and governance (ESG). *IJBE (Integrated Journal of Business and Economics)*, 7(2), 459.
- Garanti, Z., & Kissi, P. S. (2019). The effects of social media brand personality on brand loyalty in the Latvian banking industry. *International Journal of Bank Marketing*, 37(6), 1480–1503.
- Georgiadou, E., & Nickerson, C. (2022). Marketing strategies in communicating CSR in the Muslim market of the United Arab Emirates: Insights from the banking sector. *Journal of Islamic Marketing*, 13(7), 1417–1435.
- Ghaffour, A. R. (2024). Keynote address - Third Fitch Ratings Islamic Finance Symposium 2024. *Bank for International Settlements*. Retrieved from <https://www.bis.org>
- Golden, W., & Cordie, L. (2022). Digital financial literacy. *Adult Literacy Education: The International Journal of Literacy, Language and Numeracy*, 4(3), 20–26.
- Hamid, S., Maulan, S., & Jusoh, W. (2022). Brand attributes, corporate brand image and customer loyalty of Islamic banks in Malaysia. *Journal of Islamic Marketing*, 14(10), 2404–2428.
- Hamzah, H., Yudiawan, A., & Umrah, S. (2023). Preference of non-Muslim customers towards Islamic banks within Muslim minority areas in Indonesia. *Share Jurnal Ekonomi Dan Keuangan Islam*, 12(1), 155.
- Harahap, B., & Risfandy, T. (2022). Islamic organisation and the perception of riba (usury) and conventional banks among Muslims: Evidence from Indonesia. *SAGE Open*, 12, 1–12.
- Harkati, R., Alhabshi, S., & Kassim, S. (2020). Competition between conventional and Islamic banks in Malaysia revisited. *Journal of Islamic Accounting and Business Research*, 11, 1771–1789.
- Hendratmi, A., & Laksana, B. (2019). The influence of Islamic brand personality towards Bank Muamalat Surabaya brand loyalty. *KnE Social Sciences*, 3(13), 678.

- Herawati, A., & Listyawati, L. (2017). Faktor penentu keputusan nasabah Muslim dan non-Muslim dalam memilih jasa bank syariah di kota Surabaya. *Jurnal Ilmu Administrasi: Media Pengembangan Ilmu Dan Praktek Administrasi*, 14(2), 205–221.
- Hermanita, H., & Hayati, S. (2022). Non-Muslim customer switching behavior in Islamic bank in Indonesia. *WSEAS Transactions on Environment and Development*, 18, 136–143.
- Hirsanuddin, H., & Martini, D. (2023). Good corporate governance principles in Islamic banking: A legal perspective on the integration of TARIF values. *Journal of Indonesian Legal Studies*, 8(2), 935–974.
- Hoque, M., Rahman, M., Said, J., Begum, F., & Hossain, M. (2022). What factors influence customer attitudes and mindsets towards the use of services and products of Islamic banks in Bangladesh? *Sustainability*, 14(8), 4703.
- Ibrahim, B., Aljarah, A., & Sawaftah, D. (2021). Linking social media marketing activities to revisit intention through brand trust and brand loyalty on the coffee shop Facebook pages: Exploring sequential mediation mechanism. *Sustainability*, 13, 2277.
- Ibrahim, M. (2020). Islamic banking and bank performance in Malaysia: An empirical analysis. *Journal of Islamic Monetary Economics and Finance*, 6(3), 1–20.
- Ifada, L., Ghazali, I., & Faisal, F. (2019). Islamic organisational culture, Islamic corporate social responsibility, and corporate performance: Evidence from Sharia bank in Indonesia. *International Journal of Financial Research*, 10(6), 118–130.
- Iqbal, Z., & Mirakhor, A. (2013). *Economic development and Islamic finance*. Washington, DC: World Bank Publications.
- Islam, K., & Bhuiyan, A. (2019). The theoretical linkages between the Shariah Supervisory Board (SSB) and stakeholder theory in Islamic financial institutes: An empirical review. *International Journal of Accounting and Financial Reporting*, 4(2), 100–115.
- Jacoby, J. (2002). Stimulus-organism-response reconsidered: An evolutionary step in modeling (consumer) behavior. *Journal of Consumer Psychology*, 12(1), 51–57.
- Jan, M. T., & Shafiq, A. (2021). Islamic banks' brand personality and customer satisfaction: An empirical investigation through SEM. *Journal of Islamic Accounting and Business Research*, 12(4), 488–508.
- Kabadayi, E., & Alan, A. (2012). Brand trust and brand affect: Their strategic importance on brand loyalty. *Journal of Global Strategic Management*, 1(6), 80.
- Kambuaya, Q. (2024). The impact of non-Muslim community perspectives on Islamic banking in Jayapura, Papua, Indonesia. *Journal of the Community Development in Asia*, 7(2), 36–52.
- Kasmo, M., Possumah, B., Haron, M., Kasan, H., & Bashir, A. (2015). The role of religious education in promoting the Islamic banking system among the young Muslim generation: A case study. *Journal of Sustainable Development*, 8(1), 194–201.
- Kazi, M. (2021). Islamic banking, a potential banking system for India. *South Asian Journal of Social Studies and Humanities*, 8, 196–201.
- Keller, K. L. (2003). Brand synthesis: The multidimensionality of brand knowledge. *Journal of Consumer Research*, 29(4), 595–600.
- Khokhar, Z., Laghari, I., & Lakhani, M. (2019). Factors affecting customer loyalty in the banking sector of Hyderabad, Pakistan: A study on conventional and Islamic banking. *South Asian Journal of Social Studies and Economics*, 5(3), 1–16.
- Kim, H. (2023). Strategic approaches in digital banking transformation. *Journal of Financial Digitalization*, 5(1), 12–25.

- Kitchenham, B. (2004). *Procedures for performing systematic reviews* (Technical Report No. 33). Keele, UK: Keele University.
- Lim, W. M., Kumar, S., Pandey, N., Rasul, T., & Gaur, V. (2022). From direct marketing to interactive marketing: A retrospective review of the journal of research in interactive marketing. *Journal of Research in Interactive Marketing*, 17(2), 232–256.
- Lone, F. A., & Bhat, U. R. (2019). Does the tag “Islamic” help in customer satisfaction in dual banking sector? *Journal of Islamic Marketing*, 10(1), 138–149.
- Lung, L. (2013). Musharakah Mutanaqisah Partnership in Malaysia’s Islamic Bank: A comparison between theory and practice. *American Journal of Economics and Business Administration*, 5, 95–106.
- Mamonov, S. (2020). The role of information technology in fintech innovation: Insights from the New York City ecosystem. *Responsible Design, Implementation and Use of Information and Communication Technology*, 12066, 313–324.
- Marcu, R. (2021). The impact of the COVID-19 pandemic on the banking sector. *Management Dynamics in the Knowledge Economy*, 9, 205–223.
- Marlina, L., As Salafiyah, A., Fatoni, A., Nurismalatri, N., & Putra, P. (2023). Riba in Islamic economics and finance: A review. *Journal of Islamic Economics Literatures*, 4(1).
- Mbawuni, J., & Nimako, S. G. (2018). Muslim and non-Muslim consumers’ perception towards the introduction of Islamic banking in Ghana. *Journal of Islamic Accounting and Business Research*, 9(3), 353–377.
- Medvedieva, K. (2023). Digital branding in the marketing strategy of enterprises. *Scientia Fructuosa*, 149, 33–43.
- Mehrabian, A., & Russell, J. A. (1974). *An approach to environmental psychology*. Cambridge, MA: MIT Press.
- Mmari, P., Horne, R., Appiah, E. K., & Gobind, J. (2024). The role of digital financial literacy for inclusive banking in Tanzania. *The International Journal of Organizational Diversity*, 24(2), 17–40.
- Mohamad, J., & Majid, M. F. C. (2016). A study on the customer’s acceptance towards Islamic banking products among non-Muslims in dual banking system. *International Journal of Management Studies*, 23(1), 1–11.
- Mohamed, H. (2023). Marketing Islamic banking services and their impact on customer satisfaction: A case study of Al-Rajhi Bank – Saudi Arabia. *Journal of Namibian Studies: History, Politics, Culture*, 33.
- Morozova, N., & Denchyk, I. (2023). Basics of brand building in the banking industry. *Financial and Credit Systems: Prospects for Development*, 4, 7–16.
- Mustapha, N., Mohammad, J., Quoquab, F., & Salam, Z. (2022). “Should I adopt Islamic banking services?” Factors affecting non-Muslim customers’ behavioral intention in the Malaysian context. *Journal of Islamic Marketing*, 14(10), 2450–2465.
- Nagraj, A. (2023). Global Islamic finance industry to grow 10% in 2023-2024 despite economic slowdown. *The National*. Retrieved from <https://www.thenationalnews.com>
- Nam, J., Ekinci, Y., & Whyatt, G. (2011). Brand equity, brand loyalty, and consumer satisfaction. *Annals of Tourism Research*, 38(3), 1009–1030.
- Nor, F., Shaharuddin, A., Nawai, N., & Abdullah, W. (2017). Risk management of full-fledged Islamic banks versus Islamic subsidiaries of conventional banks in Malaysia. *The Sustainable Growth Within Restricted Minimum Requirements*, 14, 1–37.

- Nugraheni, P., & Muhammad, R. (2024). The optimisation of Qardhul Hasan management in Islamic banking: Enhancing its role in empowering the community. *Journal of Enterprising Communities: People and Places in the Global Economy*, 18(3), 469–486.
- Nurhayati, L., Mandey, S., Taroreh, R., Trang, I., & Djamali, R. (2021). Why non-Muslims become customers of Islamic banking. *Studies of Applied Economics*, 39(12), 1–13.
- Othman, A., Soualhi, Y., & Kassim, S. (2021). Do Islamic banking financial instruments achieve equitable income and wealth distribution? *Al Qasimia University Journal of Islamic Economics*, 1(2), 48–81.
- Ou, W., Shih, C., Chen, C., & Wang, K. (2011). Relationships among customer loyalty programs, service quality, relationship quality, and loyalty. *Chinese Management Studies*, 5(2), 194–206.
- Panos, G. A., & Wilson, J. O. S. (2020). Financial literacy and responsible finance in the fintech era: Capabilities and challenges. *The European Journal of Finance*, 26(4–5), 297–301.
- Parker, M. (2021). Malaysian Islamic banking 2021/22 outlook. *BERNAMA*. Retrieved from <https://www.bernama.com>
- Philycia, C., & Berlianto, M. (2022). The impact of brand authenticity and brand community on brand trust and MSME growth in Bukalapak partner application users. *Jurnal Mebis (Manajemen Dan Bisnis)*, 7(2), 128–135.
- Pradhan, D., Malhotra, R., & Moharana, T. R. (2019). When fan engagement with sports club brands matters in sponsorship: Influence of fan–brand personality congruence. *Journal of Brand Management*, 27(1), 77–92.
- Puspitasari, N., Rukmana, D. H., & Sukarno, H. (2017). Analysis of Islamic banking efficiency using Maqashid Shariah approach: Study on Islamic banks in Indonesia and Malaysia. *Journal of Finance and Banking Review*, 2(4), 1–7.
- Puteri, H., Parsaulian, B., & Azman, H. (2022). Potential demand for Islamic banking: Examining Islamic consumer behavior as a driving factor. *International Journal of Social Economics*, 49(7), 1071–1085.
- Putra, R. (2023). Non-Muslim customers' perceptions on Sharia banking services: Evidence from Bank Muamalat Indonesia. *The Es Economics and Entrepreneurship*, 2(02), 99–105.
- Rafiki, A. (2019). Customer relationship management practices in Islamic banks. In D. Dintsis (Ed.), *Customer relationship management and IT* (pp. 1–22). London: IntechOpen.
- Rahayu, R., Ali, S., Aulia, A., & Hidayah, R. (2022). The current digital financial literacy and financial behavior in Indonesian millennial generation. *Journal of Accounting and Investment*, 23(1), 78–94.
- Rahim, M. A., Saadin, N. F., & Tamrin, M. I. M. (2023). The influence of Islamic governance disclosure on Islamic bank's financial performance in Malaysia. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 13(2), 843–856.
- Raich, M., & Crepaz, M. (2009). Fitting new brand principles: First encounter at bank branches. *Journal of Brand Management*, 16, 480–491.
- Rammal, H. G., & Zurbrugg, R. (2007). Awareness of Islamic banking products among Muslims: The case of Australia. *Journal of Financial Services Marketing*, 12(1), 65–74.
- Ratnasari, N., Hati, S., & Chalid, D. (2021). Full-fledged vs Islamic bank windows: Which one do Muslim consumers know better and prefer more? *Iqtishadia Jurnal Kajian Ekonomi Dan Bisnis Islam*, 14(2), 301.
- Razak, D. A., & Taib, F. M. (2011). Consumers' perception on Islamic home financing: Empirical evidences on Bai Bithaman Ajil (BBA) and diminishing partnership (DP) modes of financing in Malaysia. *Journal of Islamic Marketing*, 2(2), 165–176.

- Razali, N. H. M., Kamarudin, F. E., Jasmi, Z. S., Halim, S. N. A., Dali, H. M., & Rahim, N. R. A. (2022). The disclosure of community dimension in Corporate Social Responsibility (CSR), Malaysia Islamic banking: A conceptual paper. *International Journal of Academic Research in Business and Social Sciences*, 12(11), 3198–3206.
- Rink, O. (2020). Reputation management and corporate identity. In *The Role of Brand Identity in Corporate Communication* (pp. 35–60).
- Riza, A. F., & Hafizi, M. R. (2019). Customers' attitude toward Islamic mobile banking in Indonesia: Implementation of TAM. *Asian Journal of Islamic Management (AJIM)*, 1(2), 75–84.
- Roberts-Lombard, M., & Petzer, D. J. (2024). Do you want my loyalty? Then understand what drives my Trust – A conventional and Islamic banking perspective. *International Journal of Islamic and Middle Eastern Finance and Management*, 17(3), 532–551.
- Rohimah, W., Budianto, E., & Dewi, N. (2023). Pemetaan penelitian seputar Bank CIMB Niaga Syariah dan konvensional: Studi bibliometrik VOSviewer dan literature review. *Jemper (Jurnal Ekonomi Manajemen Perbankan)*, 5(1), 30.
- Rosanti, N. (2019). Factors affecting the decision of non-Muslims to become customers of Islamic banks in Makassar. *Business and Entrepreneurial Review*, 19(2), 91–106.
- Rouf, M. A., Hossan, M. A., & Kabir, A. N. M. (2024). CSR reporting practices of Islamic and conventional banks based on ownership differences. *Journal of Islamic Accounting and Business Research*, ahead-of-print.
- Saffira, M. (2021). Effect of narrative with cross-cultural innovation as cultural heritage branding strategy. *Advances in Management and Applied Economics*, 11(3), 171–189.
- Saiti, B., Ardo, A. A., & Yumuşak, İ. G. (2019). Why non-Muslims subscribe to Islamic banking? *Qualitative Research in Financial Markets*, 14(2), 247–269.
- Schottmann, S. (2014). From duty to choice: Marketing Islamic banking in Malaysia. *South East Asia Research*, 22, 57–72.
- Setiawan, B., Puspitasari, R., & Manurung, T. M. S. (2021). The existence of Islamic banking in Indonesia from non-Muslims' perceptions. *ASEAN Marketing Journal*, 7(2), Article 2.
- Sheoran, N. (2021). Effect of brand personality on consumer buying behavior. *SK International Journal of Multidisciplinary Research Hub*, 8(8), 1–5.
- Singh, I., Dua, S., & Das, S. (2020). Banking innovative service with digital brand equity for new age consumers: Internet banking and millennial consumerism. In *Innovations in Digital Branding and Content Marketing* (Chapter 7). IGI Global.
- Solé, J. (2007). Introducing Islamic banks into conventional banking systems. *IMF Working Papers*, 2007(175), A001.
- Soulisa, M. (2023). Factors of non-Muslim customers' decision to save at Bank Syariah Indonesia (BSI). *Eksyar Jurnal Ekonomi Syariah & Bisnis Islam*, 10(1), 109–119.
- Srisusilawati, P., Wijayanti, I. M., Yaqin, H. N., & Eprianti, N. (2023). Marketing strategy in building brand image and strengthening the foundation of Sharia bank. *International Journal of Professional Business Review*, 8(5), 1–19.
- Sritharan, R., Jyothi, K., & Rajakumar, C. (2008). Role of involvement in predicting brand loyalty. *Asia Pacific Business Review*, 4(1), 44–58.
- Suharbi, M., & Margono, H. (2022). Kebutuhan transformasi bank digital Indonesia di era revolusi industri 4.0. *Fair Value Jurnal Ilmiah Akuntansi dan Keuangan*, 4(10), 4749–4759.

- Suhasti, W., Muhamad, M., Penggalih, R., Handayani, L., & Nugroho, A. (2022). The influence of Islamic financial literacy on the use of digital financial services in Yogyakarta. *Kne Social Sciences*, 50–55.
- Taoana, M., Quaye, E., & Abratt, R. (2021). Antecedents of brand loyalty in South African retail banking. *Journal of Financial Services Marketing*, 27(2), 65–80.
- Toldos, M. P., & Orozco-Gómez, M. (2015). Brand personality and purchase intention. *European Business Review*, 27, 462–476.
- Ullah, K., Ashfaq, M., Atiq, M., Khan, M., & Hussain, A. (2023). Shariah capabilities and value propositions of Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 16(4), 701–715.
- Wahyuni, S., & Fitriani, N. (2017). Brand religiosity aura and brand loyalty in Indonesia Islamic banking. *Journal of Islamic Marketing*, 8, 361–372.
- Wang, Z., Kortana, T., & Kuang, W. (2020). Improving brand loyalty through social media marketing: Is it possible? An empirical study of S-O-R paradigm. *E3S Web of Conferences*, 214, 01039.
- Wu, Y.-L., & Li, E. Y. (2018). Marketing mix, customer value, and customer loyalty in social commerce. *Internet Research*, 28(1), 74–104.