

A Conceptual Framework for Examining the Influence of Brand Personality on Non-Muslim Customers' Trust in Malaysian Islamic Banking

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Abstract

Malaysia's Islamic banking sector faces intensifying competition, making a distinctive brand personality increasingly vital for attracting and retaining non-Muslim customers. At the same time, global financial disruptions have heightened consumer interest in ethical, transparent, and resilient financial systems, which are central to Islamic banking's value proposition. However, despite this strength, Islamic banking's value-based distinctiveness has not been effectively translated into a clear and relatable brand personality that resonates with non-Muslims. Addressing this gap forms the core purpose of this study, which proposes a conceptual framework that integrates brand personality dimensions from Aaker (1997), Garanti and Kissi (2019), and Jan and Shafiq (2021) to develop a more robust and culturally relevant brand personality for Islamic banks as a strategic bridge between Islamic banking identity and non-Muslim expectations. Guided by the Stimulus–Organism–Response (SOR) model, the integrated brand personality dimensions serve as stimuli expected to enhance brand trust, with the moderating role of digital financial literacy also considered. The study aims to provide insights for Islamic banks to strengthen their cross-faith appeal, reinforce trust, and sustain loyalty while remaining anchored in core Islamic values, and to attract global customers, including non-Muslims.

Keywords: Islamic banking, Brand Personality, Stimulus–Organism–Response (Sor) Non-Muslim Customer, Brand Trust

Introduction

Islamic banking in Malaysia, widely recognised as a global leader in Shariah-compliant finance, has demonstrated resilience and sustained growth through periods of economic volatility such as the Global Financial Crisis and the COVID-19 pandemic (Kim, 2023; Ghaffour, 2024). With Islamic banking now accounting for 37% of the country's national banking assets,

its role has expanded from a niche offering to a central component of the financial system (BNM, 2023). As this sector continues to mature, expanding its reach beyond its traditional customer base has become increasingly important for long-term sustainability.

Considering this progress, Islamic banks have not yet cultivated strong brand trust among non-Muslim customers. While values such as fairness, ethical conduct, and social responsibility, which were later embedded within Islamic finance, are compatible with universal expectations, non-Muslims often perceive Islamic banks as exclusive or distant from their financial preferences. These perceptions limit the development of *brand personality traits* that resonate with non-Muslim customers and reinforce positive evaluations. When brand personality is not clearly communicated in relatable terms, non-Muslims may struggle to form trust in the brand, thereby reducing their inclination toward trust (Razimi, Romle, & Jumahat, 2017; Jan & Shafiq, 2021). In this context, understanding how Aaker's foundational dimensions are known to extend to traits relevant to Islamic finance, and operating within a multicultural environment, has become essential.

In addition, limited engagement from non-Muslim customers actually did present consequences that go beyond individual banking preferences. Economically, it restricts Islamic banks from fully realising their market potential and slows progress toward national Islamic finance targets (BNM, 2023). Socially, it challenges the inclusive ethos of Islamic finance, which aims to uphold justice, fairness, and equitable financial access for all customers, regardless of their religious background (Ghaffour, 2024). These concerns become increasingly significant as Malaysia's banking sector rapidly digitalises, where varying levels of digital financial literacy may influence how non-Muslim customers interpret and respond to Islamic banks' brand personality traits, ultimately shaping trust development (Abdallah, Tfaily, & Harraf, 2024; Golden & Cordie, 2022). Collectively, these challenges underscore the need for a conceptual framework that explains how a refined set of brand personality dimensions, integrated from multiple foundational studies, can enhance non-Muslim engagement. Specifically, the proposed conceptual framework examines how the brand personality of Islamic banks functions as a stimulus that triggers emotional evaluations (trust) and behavioural responses among non-Muslim customers, in line with the Stimulus–Organism–Response (S-O-R) model (Mehrabian & Russell, 1974), in which addressing this strategic need may form the foundation of the present study.

Research Problem, Empirical Context, and Study Objectives

Despite the institutional maturity and sustained growth of Islamic banking in Malaysia, a persistent research problem remains in developing brand trust among non-Muslim customers. While Islamic banks emphasise ethical principles such as fairness, transparency, social responsibility, and Shariah compliance, these values are not always communicated through a transparent and relatable brand personality that resonates across diverse customer segments. Consequently, Islamic banks are frequently perceived by non-Muslim customers as religiously exclusive, less innovative, or culturally distant, which limits emotional connection and trust formation. This problem indicates that the challenge lies not in Islamic banking products or compliance structures, but in how Islamic banking identity is communicated and humanised through branding. From a service marketing and branding perspective, brand personality has been empirically established as a critical mechanism for trust formation in financial services, where offerings are intangible and risk sensitive.

Recent empirical studies show that brand personality is a key mechanism for building trust in financial services, as consistent and human-like brand traits reduce uncertainty and enhance credibility and loyalty (Aziz, 2022; Ladipo et al., 2022; Torres, Augusto, & Godinho, 2023; Keller, 2023). In ethical institutions, brand personality serves as a strategic value multiplier, conceptually described as a “Midas touch” that converts institutional values into customer-level trust (Keller, 2003; Aziz, 2022). In Malaysia, regulatory leadership by Bank Negara Malaysia has strengthened systemic confidence in Islamic banking; however, case evidence indicates that institutional legitimacy alone does not ensure brand trust among non-Muslim customers, which depends on inclusive brand personality cues (Bank Negara Malaysia, 2023; Al Natoon, 2023; Andespa, 2024).

Within ethical and value-driven financial institutions, recent empirical research also showed that ethical positioning alone is insufficient unless ethical values are translated into inclusive, humanised brand personality traits. Andespa (2024) empirically demonstrated that Islamic branding attributes positively influence customer trust and loyalty when ethical values are communicated through relatable brand cues rather than purely religious symbolism. Similarly, empirical studies in financial services branding confirm that brand personality dimensions such as competence, sincerity, and reliability play a central role in shaping trust judgments and reducing perceived risk (Aziz, 2022; Ladipo et al., 2022). However, despite the growing body of empirical studies on branding and trust, Islamic banking research remains predominantly focused on Muslim customer segments, with limited empirical attention given to how non-Muslim customers interpret Islamic bank brand personality (Al Natoon, 2023).

This imbalance reveals a clear research gap in the existing literature. Prior studies frequently apply established brand personality frameworks without sufficient contextual refinement to account for the ethical, institutional, and cross-faith characteristics of Islamic banking. As a result, the strategic role of brand personality in building trust among non-Muslim customers remains underexplored. This gap is particularly salient in multicultural societies such as Malaysia, where Islamic banks operate alongside conventional banks and compete for a diverse customer base under heightened expectations of inclusivity, transparency, and ethical accountability.

Accordingly, the significance of this study is threefold. First, it contributes to branding and service marketing literature by extending brand personality theory into the ethical and institutional context of Islamic banking through empirical synthesis. Second, it addresses a practical industry issue by offering branding-based insights into how Islamic banks can strengthen trust and inclusivity among non-Muslim customers. Third, it provides a theoretically grounded foundation for future empirical research examining brand-driven trust mechanisms in multicultural and value-based financial systems.

Based on the above empirical context and identified research gap, the objectives of this study are to:

1. To develop an integrated Islamic bank brand personality framework grounded in branding and financial services literature;
2. To explain how Islamic bank brand personality influences brand trust among non-Muslim customers using the Stimulus–Organism–Response (S-O-R) perspective
3. To position a new Islamic bank brand personality model comprising six dimensions, which are sincerity, excitement, competence, sophistication, aggressiveness, and justice, as a strategic framework for strengthening trust among non-Muslim customers in Malaysia.

Literature Review

Brand Personality (Theoretical Foundations and Extensions)

Brand personality is commonly defined as “the set of human characteristics associated with a brand” (Aaker, 1997). It enables customers to connect with brands on a personal level, forming emotional and symbolic bonds that extend beyond functional benefits (Plummer, 2000; Gountas et al., 2011). Within the seminal framework, five core dimensions, including sincerity, excitement, competence, sophistication, and ruggedness, were identified, known to provide a structured way to describe how brands are perceived and differentiated. Later, subsequent research has extended and critiqued this framework, particularly in the services and financial sectors, where intangible offerings may require more symbolic cues. Inherently, customers move beyond basic awareness toward more complex judgments about brand meaning, fit, and long-term commitment (Keller & Richey, 2006; Ramaseshan & Tsao, 2007), in the sense that it involves perceived quality and trust (Austin, Siguwaw, & Mattila, 2003; Loureiro, Lopes, & Kaufmann, 2014; Torres & Augusto, 2019).

A strong, consistent brand personality “humanises” a brand (Aaker, 1997; Wee, 2004), making it more relatable, memorable, and emotionally engaging, which is especially important in an increasingly digital and competitive environment (Garanti & Kissi, 2019; Aziz, 2022). This *brand personality is much more than a marketing device, but also a bridge to express distinctive Islamic values* such as ethical conduct, social responsibility, and Shariah compliance, while in a way that resonates with both Muslim and non-Muslim customers (Ahmed et al., 2019; Jan & Shafiq, 2021; Andespa, 2024), making it more relatable, memorable, and emotionally engaging which a highly an advantage that becomes increasingly critical in a digitalised and competitive environment (Garanti & Kissi, 2019; Aziz, 2022). Through this, Islamic banks can distinguish themselves from conventional institutions and from one another, strengthening trust and cultivating long-term trust in a crowded marketplace (Harkati, Alhabshi, & Kassim, 2020; Hoque et al., 2022).

Without a doubt, this strategic potential of brand personality also aligns directly with the behavioural mechanism explained by the Stimulus–Organism–Response (S-O-R) framework, initially proposed by Mehrabian and Russell (1974). Under this model, brand personality acts as a stimulus, representing external cues that shape how customers interpret a bank’s intentions, values, and reliability. These cues subsequently influence internal states (the organism), such as emotions, trust, perceived fairness, and satisfaction, which then manifest as behavioural responses. Numerous empirical studies support this behavioural pathway across multiple industries, including Islamic banking. S-O-R findings indicate that Shariah-based communication, fairness, and digital service cues trigger internal states such

as trust, satisfaction, and perceived ethical value, which subsequently shape loyalty, continued usage, and advocacy (Garanti & Kissi, 2019; Andriani, Setyorini, & Shibghatalloh, 2021; Jan & Shafiq, 2021).

Thus, in this model, Islamic bank brand personality is conceptualised as the stimulus, i.e., the set of perceivable brand traits that non-Muslim customers evaluate when forming impressions of the bank. While non-Muslim customers themselves represent the organism, their internal interpretations and emotional assessments of how they process these brand cues are crucial. The response reflects the outcomes of this evaluation, expressed through brand trust, which determines whether non-Muslim customers continue, deepen, or discontinue their relationship with the Islamic bank. By positioning brand personality as the initiating stimulus and trust as the behavioural outcome, the S-O-R model provides a clear behavioural pathway that explains how and why brand personality influences non-Muslim customer commitment in Islamic banking. Thus, with this behavioural logic established, the following section constructs an Islamic bank brand personality framework that integrates prior studies and refines the dimensions most relevant for strengthening non-Muslim trust.

Constructing an Islamic Bank Brand Personality Framework

To develop a robust and contextually appropriate brand personality framework for Islamic banks, this study synthesises three key strands of literature:

1. **Aaker's (1997) traditional foundation.** Aaker's framework provides the core conceptualisation of brand personality as human characteristics attributed to a brand, operationalised through five dimensions: sincerity, excitement, competence, sophistication, and ruggedness. These dimensions have been widely used to structure how brands build emotional and symbolic connections with consumers (Aaker, 1997; Aaker, Fournier, & Brasel, 2004; Gountas et al., 2011).
2. **Garanti and Kissi's (2019) modern, digital-era adaptation.** Garanti and Kissi (2019) extended Aaker's work to the banking context, particularly in the social media context, adding traits such as aggressiveness to reflect the dynamic and interactive nature of digital brand communication. Their findings suggest that aggressiveness, understood as positive assertiveness and proactivity, can significantly enhance brand equity and loyalty in the banking sector in the future.
3. **Jan and Shafiq's (2021) cultural adaptation for Islamic banking.** Jan and Shafiq (2021) adapted brand personality to the specific cultural and religious context of Islamic banking, emphasising traits rooted in Islamic ethical principles, such as **justice**. They also argued that some of Aaker's dimensions, notably ruggedness and sophistication in their original form, may not always align with Islamic values of humility and modesty and therefore require contextual reinterpretation or omission.

The key contributions of these three studies are Building on them, this thesis retains Aaker's dimensions of sincerity, excitement, competence, and sophistication, and integrates two additional dimensions which are aggressiveness and justice that drawn from Garanti and Kissi (2019) and Jan and Shafiq (2021), to produce **a six-dimension Islamic bank brand personality (IBBP) framework tailored for Muslim and non-Muslim customers in Malaysia.**

In refining the framework, several traits and dimensions from previous studies are intentionally excluded.

Ruggedness is dropped as it is more relevant to outdoor or physically oriented products and has shown weak relevance in banking and Islamic contexts (Jan & Shafiq, 2021; Safira & Amiluhur, 2022). Meanwhile, the dimension of **Trustworthiness** is treated as an outcome embedded within sincerity and competence rather than a separate dimension (Daffey & Abratt, 2002; Jan & Shafiq, 2021). Similarly, **Shariah compliance** is not framed as a distinct personality trait because it is a regulatory and theological prerequisite for all Islamic banks; its essence is already captured within the concepts of justice and competence (AAOIFI, 2017; Musa et al., 2020; Hirsanuddin & Martini, 2023).

Any additional traits proposed by Garanti and Kissi (2019), which include “responsibility, activities, simplicity, and emotionality,” are also incorporated into broader dimensions. Specifically, responsibility is categorised as sincerity and justice, activities as excitement and aggressiveness, simplicity as competence and sophistication, and emotionality as excitement and sincerity. This consolidation avoids redundancy and potential brand dilution (Chen & Chen, 2000; Pullig, Simmons, & Netemeyer, 2006) while preserving conceptual richness and practical clarity.

Six Key Dimensions of Islamic Bank Brand Personality

The resulting six key dimensions of Islamic bank brand personality in this study are: *sincerity, excitement, competence, sophistication, aggressiveness, and justice*. Each dimension is theoretically grounded and operationally linked to Islamic banking practice.

1. ***Sincerity***: Sincerity refers to honesty, transparency, wholesomeness, and a down-to-earth character (Aaker, 1997). Sincere brands are perceived as authentic, trustworthy, and morally grounded (Maehle, Otnes, & Supphellen, 2011). In Islamic banking, sincerity is closely linked to integrity in all financial dealings and strict adherence to Shariah mandates (AAOIFI, 2017; Musa et al., 2020; Liestyowati, 2024). From an Islamic perspective, sincerity encompasses acting with pure intention (*ikhlas*), avoiding deceit, and upholding honesty, patience, tolerance, and forgiveness (Ahmed, Jan, & Hassan, 2018; Jan & Shafiq, 2021). These values are reflected in customer-centric service, transparent communication, and genuine social responsibility. Islamic banks' longstanding involvement in CSR, such as zakat distribution, education, health, humanitarian aid, and pandemic relief, clearly illustrates their sincere concern for societal welfare and alignment with SDGs (Moon, 2007; Amelia & Yusof, 2020; Razali et al., 2022). Embedding sincerity across governance (e.g., Shariah Supervisory Board), compliance, risk management, HR, legal, audit, CSR, finance, marketing, IT, and frontline retail/corporate banking builds a coherent institutional culture of honesty and transparency. This, in turn, strengthens customer satisfaction and trust among both Muslim and non-Muslim customers who value ethical and reliable financial partners (Mbawuni & Nimako, 2018; Ahmed et al., 2019; Jan & Shafiq, 2021).
2. ***Excitement***: Excitement reflects traits such as spirited, imaginative, up-to-date, and daring (Aaker, 1997; Aaker et al., 2001). Exciting brands are perceived as lively, dynamic, and emotionally engaging, particularly attractive to younger and tech-savvy

segments (Srivastava & Sharma, 2016; Eren-Erdogmus & Budeyri-Turan, 2015; Torres & Augusto, 2019). In Islamic banking, excitement is closely linked to innovation within the boundaries of Shariah, often guided by the principle of *ijtihad* (independent reasoning) in creating new ethical financial solutions (Aris et al., 2013; Fauziyyah & Mohamed, 2020; Warsito, 2021). This includes developing products such as Sukuk, Takaful, and Shariah-compliant investment funds, as well as digital services like mobile banking, user-friendly apps, and AI-based customer service (Amin et al., 2008; Altaf et al., 2017; Fong, 2022a; Aziz, 2022; Hussain, Hannan, & Shafiq, 2023). Excitement is also expressed organisationally through dynamic marketing campaigns, engaging CSR programs, technology-enhanced audit and risk tools, and continuous process innovation across departments. Appropriately balanced, this dimension avoids extremes of over-stimulation or boredom (Scitovsky, 1981; Ahmed et al., 2019) and helps Islamic banks project a forward-thinking, modern image that appeals to both religiously motivated customers and those primarily attracted to convenience and novelty.

3. **Competence:** Competence captures perceptions of reliability, intelligence, efficiency, and success (Aaker, 1997; Eisend & Stokburger-Sauer, 2013). In high-risk, trust-intensive sectors such as banking, competence is central to brand evaluation, influencing consumer confidence, brand equity, and long-term engagement (Coulter & Coulter, 2002; Austin, Siguaw, & Mattila, 2003; Aaker, Vohs, & Mogilner, 2010; Ladipo et al., 2023). In Islamic banking, competence spans technical financial expertise, Shariah knowledge, risk management, digital capabilities, and consistent fulfilment of promises (Ahmed & Jan, 2015; Safira & Amiluhur, 2022). This is reflected in the professionalism of staff across compliance, risk, legal, financial reporting, IT, and frontline services, as well as in the quality and reliability of Shariah-compliant instruments, such as Murabaha, Ijara, Sukuk, and investment funds (Alaudin, 2021). Competence also involves continuous capability-building, training employees, strengthening Shariah and technical skills, and integrating advanced technologies such as AI, big data, cybersecurity, and open APIs to enhance efficiency and the customer experience (Irawan et al., 2022; Aziz, 2022; Riani & Rusydiana, 2022). By demonstrating competence, Islamic banks enhance trust and signal their ability to deliver sophisticated yet compliant solutions in a volatile economic environment (Zamer, 2018; Broby, 2021; Ahmad, 2024).
4. **Sophistication:** Sophistication traditionally relates to elegance, prestige, and refinement (Aaker, 1997; Lin, 2010). While some studies have questioned the compatibility of sophistication with Islamic values of modesty (Azoulay & Kapferer, 2003; Geuens et al., 2009; Jan & Shafiq, 2021), this thesis reconceptualises sophistication in Islamic banking as intellectual, organisational, and technological sophistication rather than ostentatious luxury. In this view, sophistication includes high standards of service quality, advanced risk and information systems, refined branch and interface design, and tailored solutions for high-net-worth and corporate clients (Gersbach & Wenzelburger, 2007; Fahmi, Retnowati, & Amrullah, 2019; Yazid & Kofarnaissa, 2019; Wang, Sui, & Zhang, 2021). It also encompasses cultural sensitivity, strategic planning, R&D, and market intelligence, positioning Islamic banks as modern, globally competitive institutions (Kim, 2014; Ahmed et al., 2019).

Sophistication is expressed through premium services (e.g., wealth management, private banking), elegant physical and digital touchpoints, and advanced financial and IT systems. Properly framed, it enables Islamic banks to appeal to affluent, globally oriented segments that are also clearly intended for non-Muslim customers, while remaining consistent with Islamic ethics (Nurhayati et al., 2021; Hermanita & Hayati, 2022; Wahab et al., 2023).

5. **Aggressiveness:** Aggressiveness, as adapted from Garanti and Kissi (2019), is interpreted here as positive assertiveness and proactive market orientation rather than hostility. It reflects dynamism, competitiveness, and an achievement-driven posture that supports brand equity and trust in increasingly crowded financial markets (Cusumano, 2014; Badgaiyan, Dixit, & Verma, 2017; Garanti & Kissi, 2019). In Islamic banking, aggressiveness manifests in proactive product development, rapid regulatory adaptation, assertive but ethical marketing, and vigorous pursuit of new segments, including non-Muslim customers. It is evident in how compliance and risk functions anticipate regulatory changes, HR aggressively recruits and develops talent, marketing leverages social media and digital channels, and business units actively compete for high-value clients and innovative deals (Paswan, Blankson, & Guzmán, 2011; Aziz, 2022; Kim, 2023). Empirical evidence suggests that aggressiveness significantly contributes to brand equity and trust in banking when balanced with stability, responsibility, and justice (Garanti & Kissi, 2019). For Islamic banks, such aggressiveness must operate within Shariah boundaries, transforming it into ethical assertiveness that supports innovation, market presence, and long-term competitiveness without sacrificing principles (Ullah et al., 2023; Anshari, 2019).
6. **Justice:** Justice is a core Islamic value (*'adl*) and a foundational principle in Islamic economics and finance, emphasising fairness, equity, and non-exploitation (Mintz, 1996; Wilson, 2006; Ahmed, Jan, & Hassan, 2018). As a brand personality dimension, justice reflects fair treatment, transparent policies, and socially responsible conduct towards all stakeholders (Lee, Lai, & Zhang, 2020; Jan & Shafiq, 2021). In Islamic banking, justice shapes governance, HR practices, service recovery, CSR activities, and product design. It is evident in equitable treatment of staff, non-discriminatory customer service, transparent pricing, fair risk-sharing structures, ethical recovery practices, and products such as zakat accounts and *qard al-hasan* (benevolent loans) that support social welfare (Msellek, 2020; Sahara & Setiawan, 2021; Sumiyati & Vehtasvili, 2021; Razali et al., 2022). Justice also underpins perceptions of organisational justice, which enhance employee commitment, satisfaction, and ethical decision-making (Cohen-Charash & Spector, 2001; Greenberg & Colquitt, 2013; Ahmed et al., 2019). For non-Muslim customers, justice provides a universal, non-theological entry point into Islamic banking by signalling fairness, transparency, and social responsibility (Mbawuni & Nimako, 2018; Jan & Shafiq, 2021).

Customer Behaviour as Key Influences

Customer behaviour refers to *the processes and actions involved when individuals or groups select, purchase, use, and dispose of products or services* (Perugini & Bagozzi, 2001; Schiffman & Kanuk, 2007; Solomon, 2016). It is shaped by psychological factors (motivation, perceptions, learning, attitudes), social influences (family, reference groups, roles, status),

cultural contexts (culture, subculture, social class), economic conditions, and personal variables such as age, life stage, occupation, lifestyle also digital expectation (Foxall, 2010; Kotler & Keller, 2016).

For Islamic banks, understanding these factors is crucial for designing relevant products, communications, and service experiences that cater to both Muslim and non-Muslim customers. Product development must align with psychological and cultural values, and some require personalisation to life stages, occupations, and lifestyle patterns, often supported by tailored advice and relationship management (Adi, 2017). However, *Islamic banks must also respond to income constraints and macroeconomic volatility with flexible and risk-sharing products* (Badreldin, 2020; Ashraf, 2021) and meet rising expectations for seamless digital experiences (Broby, 2021; Mamonov, 2021; Usman et al., 2021). Integrating these behavioural insights with brand personality allows Islamic banks to align their “human face” with the real needs and perceptions of diverse customer groups, mainly non-Muslim customers.

Non-Muslim customers in Islamic banking are individuals who do not profess the Islamic faith but choose Islamic banks for various reasons, including ethical considerations, perceived stability, or product attractiveness (Herawati & Listyawati, 2017; Mohamad & Majid, 2016; Saiti, Ardo, & Yumuşak, 2019; Nurhayati et al., 2021). Their personality development and value systems are shaped by diverse religious and secular traditions like Christian, Buddhist, Confucian, or secular humanist in which often with different emphases on individualism, collectivism, self-expression, and authority compared to Muslim contexts (Rammal & Zurbruegg, 2007; Mustapha et al., 2022; Hamzah, Yudiawan, & Umrah, 2023; Putra, 2023). However, universal traits such as honesty, kindness, and responsibility are valued across groups (Amin et al., 2011; Jan & Shafiq, 2021; Kambuaya, 2024), whereas non-Muslim or secular customers may place relatively more emphasis on personal choice, convenience, and performance (Rahayu et al., 2020; Suhartanto et al., 2019). These differences shape expectations of financial institutions and how customers interpret brand personality cues. *Non-Muslim customers often face several barriers in approaching Islamic banks.* These include:

1. **Perceived exclusivity**, where Islamic banking is seen as “for Muslims only” (Charag, Fazili, & Bashir, 2019; Saiti et al., 2019).
2. **Limited knowledge and misconceptions** about Islamic terms (e.g., *riba*, *mudarabah*, *sukuk*) and structures (Thambiah, Ismail, & Eze, 2011; Mohamad & Majid, 2016; Junaidi, Wicaksono, & Hamka, 2021).
3. **Competition from conventional banks**, which may be viewed as more familiar, convenient, or technologically advanced (Al-Ajmi, Hussain, & Al-Saleh, 2009; Mustapha et al., 2022).
4. **Expectations for digital excellence**, especially among younger, tech-oriented segments (Beck, Demirgüç-Kunt, & Merrouche, 2010; Broby, 2021; Usman et al., 2021).

These challenges, however, are not immutable. The integrated six-dimensional brand personality framework offers actionable pathways for Islamic banks to address them in ways that resonate with non-Muslim expectations. Sincerity and justice help counter perceived exclusivity and misconceptions by highlighting universal ethical values, transparent

communication, and fair treatment for all customers (Aaker, 1997; Ahmed, Jan & Hassan, 2018; Jan & Shafiq, 2021), positioning Islamic banking as morally grounded rather than religiously restrictive. Competence and sophistication strengthen credibility by signalling professional expertise, adherence to global standards, and high-quality service, communicated through culturally neutral, non-theological language (Aaker, 1997; Loureiro, Lopes & Kaufmann, 2014; Garanti & Kissi, 2019; Yazid & Kofarnaisa, 2019), aligning with secular expectations of reliability and performance. Excitement and competence address demands for innovation and digital convenience by supporting technologically advanced and dynamic product development (Srivastava & Sharma, 2016; Garanti & Kissi, 2019; Aziz, 2022), appealing to customers who value modern financial solutions. Meanwhile, aggressiveness and excitement enhance competitiveness against conventional banks through bold, innovation-led marketing and competitive value propositions (Garanti & Kissi, 2019; Kim, 2023), while remaining anchored in ethical boundaries. Collectively, these dimensions demonstrate how Islamic bank brand personality can strategically overcome entry barriers, broaden cross-cultural appeal, and cultivate deeper trust among non-Muslim customers (Ahmed et al., 2019; Nurhayati et al., 2021; Alatyat et al., 2023; Andespa, 2024).

Brand Trust as a Linking Mechanism towards Brand Personality

Brand trust represents customers' confidence in a bank's reliability, integrity, and competence, and is central to forming stable, long-term relationships in financial services (Chaudhuri & Holbrook, 2001; Bada & Karupiah, 2020; Adha & Utami, 2021). Trust is particularly critical in Islamic banking, where financial products can appear complex or unfamiliar to non-Muslim customers (Awan & Bukhari, 2011; Ahmad, Hanifa, & Hyo, 2019); therefore, trust reduces perceived uncertainty and strengthens confidence in the brand's promises and performance (Tan & Rasiah, 2011; Khokhar, Laghari, & Lakhani, 2019). Brands perceived as trustworthy are better positioned to withstand competitive pressure and retain customers during crises or market fluctuations, as trust encourages customers to give them the benefit of the doubt and remain committed when issues arise (Coulter & Coulter, 2002; Awan & Bukhari, 2011).

Three elements underpin brand trust. Reliability refers to the consistent delivery of quality services that meet expectations, thereby reinforcing credibility through stable performance (Liang & Liu, 2020; Febriyanto, 2023; Sung et al., 2023). Integrity reflects transparency, ethical conduct, and honesty, which are attributes strongly associated with Islamic banks' value propositions and particularly relevant to non-Muslim customers evaluating fairness and openness (Ferdinand & Selamat, 2020; Nurhayati et al., 2021; Huang, 2023). Competence signals expertise and professional capability, assuring customers that the institution can fulfil financial needs efficiently (Sheoran, 2021; Febriyanto, 2023). When aligned, these elements reduce perceived risk, elevate confidence, and increase willingness to maintain long-term usage (Darmawan, 2018; Casteran, Chrysochou, & Meyer-Waarden, 2019). Within the S-O-R logic of this study, brand personality serves as the stimulus, shaping first impressions of Islamic banks; brand trust serves as the organism, capturing internal cognitive and affective evaluations. Trust, therefore, mediates how personality cues, such as sincerity, competence, sophistication, excitement, aggressiveness, and justice, translate into loyalty outcomes (Mostafa & Kasamani, 2020; Andriani, Setyorini, & Shibghatalloh, 2021). A bank perceived as sincere, competent, and fair fosters stronger trust, increasing customers' likelihood of remaining loyal, continuing to use the bank, and advocating for the brand (Nam,

Ekinci, & Whyatt, 2011; Ou, Shih, Chen, & Wang, 2011). Consequently, *brand trust is a pivotal mechanism through which Islamic banks convert personality signals into sustained behavioural commitment, especially among non-Muslim customers.*

Methodology

This study adopts a positivist paradigm and a quantitative, correlational research design to investigate how Islamic bank brand personality affects brand trust and brand loyalty among non-Muslim customers in Malaysia, with digital financial literacy (DFL) serving as a moderator. Positivism is appropriate as it emphasises objective measurement, hypothesis testing, and statistical generalisation based on survey data. A structured questionnaire using a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree) is employed. The independent variables are six Islamic bank brand personality dimensions (sincerity, excitement, competence, sophistication, aggressiveness, justice), adapted from established scales. The target population comprises non-Muslim customers who utilise Islamic banking services in Malaysia. A judgmental (purposive) sampling technique is used to ensure that only relevant respondents (i.e., non-Muslims with experience in Islamic banking) are included. Based on G*Power (effect size = 0.15, power = 0.80, α = 0.05), a minimum sample size of 400 is targeted, primarily within the Klang Valley, using online surveys (Google Forms distributed via email and social media). Validity and reliability are ensured through expert review (content validity), EFA and CFA (construct, convergent, and discriminant validity), and Cronbach's Alpha \geq 0.70 for internal consistency. A pilot study with 50 respondents was conducted to refine items and confirm reliability. Data will be analysed using SPSS (data cleaning, descriptives, reliability) and AMOS with Structural Equation Modelling (SEM) to test direct, mediating (brand trust), and moderating (DFL) effects.

Proposed Conceptual Framework

The hypotheses in this study are developed based on branding theory (Aaker, 1997), the Stimulus–Organism–Response (S-O-R) framework (Mehrabian & Russell, 1974), and empirical studies in Islamic banking. Within this model, brand personality serves as the stimulus that shapes customers' internal evaluations, as captured through brand trust. Brand personality traits convey reliability, capability, and ethical intent, which are crucial for establishing trust in financial institutions (Hypothesis: Brand personality has a positive influence on brand trust). Trust is a key determinant of repeat usage and customer commitment in banking, especially when ethical compliance and security are integral to the Service-Oriented Reasoning (S-O-R) framework.

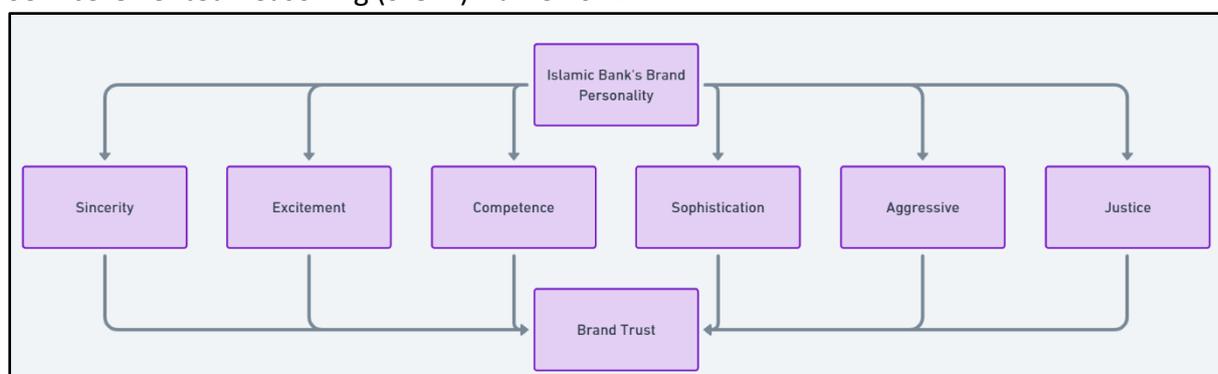


Figure 1: Proposed conceptual framework of the study

Conclusion

This paper proposes a conceptual framework that positions Islamic bank brand personality as a strategic bridge between Islamic banking identity and non-Muslim customer expectations in Malaysia. Integrating six dimensions which are sincerity, excitement, competence, sophistication, aggressiveness, and justice that logically fit within the Stimulus–Organism–Response (S-O-R) model, the framework treats brand personality as the stimulus, brand trust as the core internal evaluation in which theoretically, the model adapts classic brand personality to Islamic banking, recentres non-Muslim customers in a multicultural setting, and reinterprets sophistication, aggressiveness, and justice in ways that remain ethically grounded yet competitively relevant. Managerially, it offers a roadmap for Islamic banks to move from product- and compliance-centric communication towards brand-centric, cross-faith engagement: signalling sincerity and justice to counter perceived exclusivity, competence and sophistication to reassure on quality, and excitement and ethical aggressiveness to compete in digital, innovation-led markets, supported by investment in digital financial literacy. Finally, as a conceptual contribution, this framework invites empirical testing and refinement, positioning Islamic banks to build deeper, more durable relationships with non-Muslim customers at both domestic and global levels.

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