

# Development of Islamic banks' brand personality (IBBP) model: a conceptual study in Malaysia

Islamic banks'  
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## Abstract

**Purpose** – Organizations today strive to differentiate themselves from others with the help of various tools. Aaker's brand personality model is one of them. It comprises five components namely, sincerity, excitement, sophistication, competence and ruggedness. This model has been tested and supported by various scholars in the past. Similarly, it also attracted a lot of criticism especially in terms of generalizability across countries and cultures. The purpose of this paper is twofold: first, to study Aaker's model from an Islamic perspective; second, considering the dearth of brand personality knowledge in the services sector, to develop Islamic Banks' Brand Personality (IBBP) model.

**Design/methodology/approach** – To propose IBBP model, traits in Aaker's model have been investigated in the light of selected Quranic verses and sayings of Prophet Muhammad (ahadith). Later on, content validation was conducted as a pilot study with experts from the relevant fields.

**Findings** – Findings exhibit that Quran and hadith clearly elaborate and support majority dimensions of the existing model. Importantly, three new dimensions, namely, trustworthiness, justice and *Shariah* compliance, were added to develop a comprehensive IBBP model. Once the dimensions of IBBP model were finalized, the underlying items were content validated from 12 experts. Most of the items were approved; some were recommended for amendments and a few items were eliminated.

**Practical implications** – This research contributes to the branding as well as bank marketing literature as it is the first Islamic banks' brand personality framework. With the help of IBBP model, Islamic banks can create a better brand image, use advertising strategies effectively and ultimately retain existing and attract more potential customers.

**Social implications** – This research elaborates the personality traits of Muslim consumer market. Following IBBP model, financial needs of Muslim consumer market can be catered effectively.

**Originality/value** – The IBBP model being first of its kind is significant for Islamic banking industry as it reflects dimensions that are supported by the Quran and hadith, and therefore suits Muslim customer market.

**Keywords** Malaysia, Model, Brand Personality, Islamic Banks

**Paper type** Conceptual paper



## Introduction

Islamic banks are considered one of the most vibrant parts in the banking industry (Amin *et al.*, 2013). Islamic banks in Malaysia have shown tremendous growth in deposits as well

as total assets over the years (Bank Negara Malaysia, 2010). With this huge growth and progress, Malaysia is becoming world's most attractive international marketplace for Islamic finance with a population of about 28.3 million (Malaysian Census Report, 2010), out of which Muslims are in majority with 60 per cent population whereas non-Muslims account for 40 per cent altogether (Amin *et al.*, 2013).

Although Islamic finance or Islamic banking has been considered predominantly for Muslims (Wilson and Liu, 2011), yet over the time Islamic banks have attracted large number of non-Muslim customers (Amin and Isa, 2008). Interestingly, non-Muslims do have a basic know-how of Islamic banking products. Several Islamic and conventional banks are operational in Malaysia; therefore, a huge competition exists in attracting new and retaining existing customers. Resultantly, risk related to switching behaviour from Islamic to conventional bank is also high (Abduh *et al.*, 2013).

To cope with the above situation, Islamic banks need to differentiate themselves from the conventional banks. This differentiation in customers' minds can be created through several important associations with the brands (Islamic banks in this case) such as values, images and credibility (Barich and Kotler, 1991; Gregory and Wiechmann, 1997). Caprara *et al.* (2001) explain that just like personality traits are different between two persons, every brand contains unique qualities different from others. If the traits of a brand resembles with the characteristics of its customers (e.g. lifestyle) (Wilson and Grant, 2013), a strong customer-brand relationship emerges (Sung and Kim, 2010). One among the tools that are used to develop differentiation is known as brand personality.

Researchers have directly or indirectly focussed on the notion of branding in general, brands as human like entities and brand personality (Wilson and Liu, 2009, 2011). It is also evident that brands can be evaluated and defined according to human characteristics (Wilson and Liu, 2009). Aaker in 1997 came up with both the definition and model of brand personality. She defined brand personality as "set of human characteristics associated with the brand" (Aaker, 1997). For the purpose of developing Islamic Banks' Brand Personality (IBBP) model in this research, the definition has been changed and re-defined as "set of Muslim characteristics associated with the Islamic bank". Based on this definition, Muslim traits related with the Islamic banks are being explored to develop IBBP model.

Another research gap highlights generalizability issue. Aaker's model reflects only the US population and an individualistic culture. Aaker herself claims that the model may not work in other countries or cultures (Aaker, 1997). In addition, there are limited studies on brand personality framework that reflect Muslim population. Malaysia with a Muslim majority and collectivist culture is becoming an international hub for Islamic finance which is why this research has considered Islamic banks (of Malaysia) for developing IBBP framework. This research also narrows the gap by looking into brand personality from service-brand perspective i.e. Islamic banks.

This study is among the early attempts to develop IBBP model. Findings of this research may help Islamic banks in terms of how they should advertise their brands. Islamic banks can design their products and services keeping in view the characteristics of IBBP model. Based on IBBP model, policies and practices can be successfully implemented in entire Islamic banking sector of Malaysia.

## Literature review

### *Brief overview of Aaker's model and its limitations*

Aaker provided the definition of brand personality which is stated as "the set of human characteristics associated with the brand". She also came up with the instrument to measure brand personality. The scale comprises five dimensions, i.e. sincerity, excitement,

competence, sophistication and ruggedness (Aaker, 1997). Aaker's model along with the dimensions is shown in the Figure 1.

Numerous studies have been conducted on the above model in various parts of the world. Despite its popularity, a few scholars have also done criticism on the model. Aaker herself tabled few limitations that ultimately became the basis for criticism by other researchers. First, Aaker's model was developed in the USA and therefore represented its population only. Another feature of US population is its individualistic culture based on which scholars anticipated that the outcomes of this model if applied in other cultures may be different (Aaker, 1997). Second, the results of studies conducted in various countries were dissimilar. Countries like Korea, Japan and Spain revealed unique brand personality dimensions which represented their own cultures (Aaker et al., 2001). The dimension of "ruggedness" did not appear under as part of brand personality (Rojas-Méndez et al., 2004), hence putting question marks on the consistency of Aaker's model if tested in other regions (Aaker et al., 2001; Ferrandi et al., 2000). Third, scholars have criticized even the definition of brand personality (Azoulay and Kapferer, 2003; Eisend and Stokburger-Sauer, 2013). Finally, most of the studies with respect to brand personality have been conducted on the manufacturing side while limited research was found in the service sector.

#### Islamic banking in Malaysia

It has been rightly said that a Muslim is highly influenced on religious grounds (Mukhtar and Butt, 2012). Considering Muslim as a customer, it implies that his/her decision to purchase any product or service will comply with the Islamic teachings. This may be the reason Alserhan (2010) renders a Muslim customer being emotionally sensitive thereby keeping his life and religion parallel and tries his level best to avoid the split.

The sensitivity and consciousness of Muslim customer market crafted a demand for the establishment of institutions such as Islamic banks. Akacem and Gilliam (2002) state that in addition to the demand, there were economic and political reasons too that trigger the need for their establishment of Islamic banks. Today, according to Amin et al. (2013), Islamic banks are one of the most vibrant parts in the banking industry. For about 30 years, Islamic banking has been among the fastest growing sectors (Dusuki and Abdullah, 2007). A report by Ernest and Young indicates that Islamic banks *per se* facilitate 38 million customers globally (Ernst and Young, 2014).

A recent report on Islamic finance (Thomson Reuters, IRTI and CIBAFI, 2015) depicts the historical roadmap of Malaysian Islamic finance starting with the establishment of Tabung Haji in 1963, an organization to deal with the savings of Hajj pilgrims. Later on in 1970s, numerous financial and non-financial cooperatives were formed. Eventually in 1983, Bank Islam Malaysia Berhad was founded. Taking into consideration the demand and success of Bank Islam, Malaysian Government established second Islamic bank named as Bank Muamalat Malaysia Berhad (Haron and Azmi, 2008). In 2004-2005, Malaysia was positioned as an International hub for Islamic finance followed by licenses issued to three

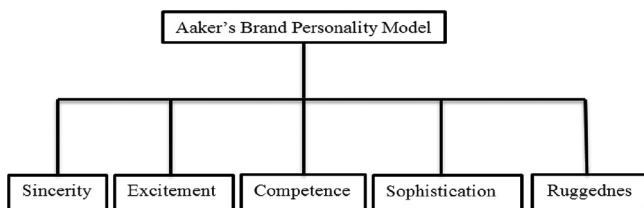


Figure 1. Aaker's brand personality model

Islamic foreign banks. In the meantime, five conventional banks were given licenses by the Malaysian authorities to develop their own Islamic subsidiaries (Haron and Azmi, 2008).

According to [Economic Report \(2013/2014\)](#), issued by Ministry of Finance, Islamic banking sector in Malaysia has grown significantly in the past five years. There has been 100 per cent increase in the assets from RM251bn to RM494bn. The share of Islamic banking assets has improved from 23.8 per cent in 2012 to 24.4 per cent in 2013. Similarly, total deposits have also amplified from RM386.2bn in 2012 to RM416bn in 2013. The total Islamic financing also augmented from RM315bn in 2012 to RM348bn in 2013. Out of total loans in the banking sector, Islamic finance loans accounted for 26.9 per cent in 2013 as compared to 25.8 per cent in 2012.

Considering the milestones achieved in Malaysian Islamic finance, there is a need to stimulate as well as strengthen its position while retaining the existing customers and attracting the new ones. Years ago [Wilson \(1995\)](#) stated that:

Islamic banking is no longer regarded as a business entity striving only to fulfil the religious obligations of the Muslim community, but more significantly, as a business that is ineluctably in need for winning over customers at the same time as retaining the old ones.

Even today, Islamic banks are facing somewhat similar challenges for instance, stiff competition with the conventional banks, switching behaviour of the customers and the alternatives being readily available to them ([Abduh et al., 2013](#)). Moreover, there is a low customer awareness and understanding regarding Islamic banking among its customers due to which there is a risk of losing trust and credibility ([Khan, 2015](#)). At times customers even think that the products offered by the conventional banks and Islamic banks are similar ([Akbar et al., 2012](#)). Most importantly, scholars argue that there is a lack of effective marketing strategies ([Ahmad and Haron, 2002](#); [Khan, 2015](#); [Warde, 2010](#)). This research tries to cope up, directly or indirectly, all the issues discussed above. Brand personality is one of the best positioning strategies that can create differentiation in a brand ([Thomas and Sekar, 2008](#)), in this case, Islamic banks. IBBP model can help indicate strengths and weaknesses that the existing and potential customers perceive. The results of this study may help positing rightfully and effectively while retaining the existing customers and attracting the potential ones.

#### *Islamic banks' brand personality model*

Many studies have been conducted on brand personality in various parts of the world. However, still a gap exists with respect to religion as integral component of majority cultures. The notion of halal branding, religiosity and Islamic branding have been discussed in the literature ([Alserhan, 2010](#); [Borzooei and Asgari, 2013](#)). However, not much has been reported with respect to the brand personality model for Islamic banks, a famous industry for Muslims all over the world. Aaker's considered human personality scales while developing her framework ([Aaker, 1997](#)). This research develops an IBBP model after investigating the relevant Muslim traits given in Quran and Hadith. Similarly, [Aaker \(1997\)](#) indicated that brand personality scale is the representative of US population only. Therefore this research aims to develop IBBP model in a Muslim majority country i.e. Malaysia.

Four out of five dimensions of Aaker's model resemble with the Islamic teachings. These dimensions are namely sincerity, excitement, competence and sophistication. Importantly, these four dimensions also fit into the context of this research, i.e. Islamic banks (service sector). The fifth dimension i.e. ruggedness can also be looked from the Islamic perspective. However, it may not apply in the context of present research, i.e. Islamic banking.

Ruggedness is about being tough and masculine (Aaker, 1997). This dimension applies more on products (e.g. Nike shoes) and less on the services sector (e.g. banking).

Second, past studies have indicated that among all the dimensions, ruggedness is less related to the notion of brand personality. Using EFA and SEM, Rojas-Méndez *et al.* (2004) empirically tested and concluded that ruggedness holds certain reliability and validity issues and therefore may not belong to the construct of brand personality. Similarly, Davies *et al.* (2001) studied corporate reputation employing Aaker's model and found similar reliability issues in ruggedness whereas the rest of the dimensions showed significant association with the brand personality construct. Finally, the dimension "ruggedness" along with the underlying items (Masculine, Tough, Rugged, Outdoorsy, Western) are, at the face of it, difficult to fit in the context of this research which is banking industry (service sector). The items such as masculine, tough and rugged look suitable to the manufacturing industry for instance, Nike shoes. Similarly, the item "western" is more appropriate for the western countries rather than the eastern countries like Malaysia. Based on the above discussion, the dimension of ruggedness has been excluded from the IBBP model.

Furthermore, three dimensions, namely, trustworthiness, justice and avoidance of *riba* have been added into the IBBP model. Trustworthiness and justice have been the most prominent characteristics of Muslim personality among traditional as well as modern Muslim scholars (will be discussed in the later sections). The attribute of avoidance of *riba* has been added because of the trademark of Malaysian Islamic banks, i.e. *riba*-free banking.

This research fills the gap by explaining Aaker's brand personality dimensions from both conventional as well as Islamic perspective. Moreover, to provide comprehensive picture, the present study looks into the selected underlying items of brand personality dimensions from Islamic perspective. Furthermore, the three new Islamic dimensions have also been discussed in the end.

### Sincerity (conventional and Islamic perspective)

The word "sincerity" emerged primarily in French. Later on, in sixteenth century, this word was entered into English language. The root word for sincerity comes from Latin i.e. *sincerus* which means pure or clean (Trilling, 1972, p. 12). According to Erickson (1995, p. 124), sincerity is concerned with "whether a person represents herself truly to others; it does not refer to being true to oneself as an end but as a means". Trilling (1972, p. 2) has described sincerity in terms of "congruence between avowal and actual feeling". Aaker (1997) relates sincerity with the brand that has traits like fairness, promise fulfillment and helpful. Sincerity, being one of the dimensions of Aaker's brand personality model is described as down-to-earth, honest, wholesome and cheerful.

The word "sincerity" means *Al-Ikhlas* (الإخلاص) which means allegiance, constancy, devotion (Din, 1418AH; Islamil, 1998; Mukarram, 1405H). Technically and religiously speaking, sincerity means to worship Allah with sincere intention to attain his pleasure in this world and the hereafter. Sincerity not only means being sincere to Allah but also to the people. Islam also gives extreme importance to sincerity. According to Shafi (1998b), the word "sincere" is similar to the Arabic word "*Mukhlis*". Several verses from the Qur'an and ahadith from Prophet Mohammad (S.A.W) highlighted sincerity as a trait in an ideal Muslim personality. However, sincerity in Islam demanded in two ways; first, to be sincere with Allah and second, to be sincere with fellow human being etc. Following are the relevant verses from Qur'an and ahadith from different sources.

Allah says:

Save those who repent and amend hold fast to Allah and are sincere in their obedience to Allah – these are with the believers. And Allah will soon grant the believers a mighty reward (Qur'an, 4:146).

Shafi (1998b) explains that if one wishes that his/her deeds are accepted, there should not be any element of hypocrisy. Certainly, these would be the sincere people who seek exclusively, Allah's pleasure and blessings in this world and hereafter. Hence, it is implied that sincerity is an important element in a Muslim's personality that helps in meeting his/her obligations with purity and without hypocrisy. Few other verses from Qur'an also emphasize on the importance of sincerity (Qur'an, 19:51, 39:11-14).

Sincerity does not only apply in relationship with Allah (seeking His pleasure) but also with human beings. Muslim bin Hajaj, Al-Naisha Puri, and Al-Sahih narrate that Mohammad (S.A.W.) said:

Al-Din is the name of sincerity. We asked to whom (we should be sincere). Prophet (S.A.W) replied, to Allah, to His Messengers, to His Book, to the leaders of Muslims and to their common folks.

Hence, it is implied that sincerity is required both in relation to Allah Almighty as well as other human beings. As sincerity is one of the characteristics of Muslim personality; therefore, brand personality of an Islamic brand (associated with Muslim characteristics) may also contain sincerity as an important element which can be manifested in the customer relationship management.

### **Excitement (conventional and Islamic perspective)**

The word "excitement" means "a feeling of eager enthusiasm or the state of being excited (Dictionary). Russell (1980) defines excitement as "a positive emotional state that consists of high levels of pleasure and arousal". Likewise, Lahey *et al.* (2010) describe excitement as an amalgamation of "high pleasure" and "high arousal". High arousal together with the stimulation results in an emotion called excitement. Moreover, excitement (a kind of satisfaction) can be obtained from several sources such as watching a movie, reading a book etc. (Scitovsky, 1981).

In an educational context, teachers view excitement in their students as "high level of responsiveness" (Boero *et al.*, 2004). Nowlis (1970) calls it a "level of activation". In a business context, the emotional aspect of customers is meaningful for the organizations. Bagozzi *et al.* (1999) assert that a customer's sensation comprises of several important components and excitement is one of them. Contrary to the positive discussion so far, excitement contains an extreme aspect as well. Scitovsky (1981) argues that there are two extremes of excitement and both are not good. One represents high intensity of excitement that leads to unlikable and intolerable consequences. On the other hand, there is very low excitement which results being uninteresting and less satisfactory. The middle way is the most suitable and satisfying way, also called enjoyable excitement. This shows some similarity with the Islamic concept of moderation discussed in the Islamic perspective at the end.

The word "excitement" in Arabic means *Tahammus* (تحمس) or *Aifiyyah aijabiyyah* (عاطفية ايجابية) (Din, 1418AH; Islamil, 1998; Mukarram, 1405H). Following the argument given by Scitovsky (1981), the two extremes of excitement are dangerous and somehow middle way i. e. enjoyable excitement should be taken into consideration. Islam presents somewhat similar concept that is moderation. Shafi (1998a) has mentioned the Arabic word for moderate which is *Wasat* or *Mu'tadil* (adjective). Moreover, Arabic noun for the English word moderate is *I'tial*, meaning equal. He further asserts that this equality should be reflected in one's moral and religious equilibrium as well as in social and economic context. In a

religious perspective, [Shafi \(1998a\)](#) reminds how previous nations exceeded their limits for instance, calling prophets the sons of God. Such false beliefs led them to one extreme rather being moderate in their beliefs and actions. The above explanation is concerned with one of the Qur'anic verses on moderation written below.

Allah says:

We have made you (true Muslims) a moderate nation so that you could be an example for all people and the Prophet an example for you. The direction which you had been facing during your prayers (the qibla) was only made in order that We would know who would follow the Messenger and who would turn away. It was a hard test but not for those to whom God has given guidance. God did not want to make your previous prayers worthless; God is Compassionate and All-merciful. (Qur'an, 2:143).

There are other Qur'anic verses too that emphasize on the importance of being moderate as part of Muslim personality (Quran, 25:67, 17:29, 35:31, 31:19).

Mohammad (S.A.W) has also taught the lesson of moderation. He said "*He who adopts moderate way, never faces needfulness*" ([Ibn Abi Shaiba Abu Bakar Abdullah bin Muhammad, 1409AH](#)). On another occasion prophet said "*The best of dealings are the ones done in moderation*" ([Al-Jazri, 1969](#)). The above discussion in the light of Islamic teachings implies that one should not choose the way that goes to two extremes. Moderate way similar to enjoyable excitement (mentioned above) is the right choice.

### Competence (conventional and Islamic perspective)

The word "competence" means "the ability to do something well: the quality or state of being competent" (Dictionary). [Mårtensson \(2000\)](#) defines competence as "the ability to perform a given task and it exists at both the individual and organizational level". In relation to the service industry, a customer identifies a service provider as competence if it has the relevant abilities and knowledge required for a typical service provision ([Coulter and Coulter, 2002](#)). In addition, competence is one of the determinants of trustworthiness ([Sirdeshmukh et al., 2002](#)) that probably applies to both people and brands.

Researchers have discussed different terminologies related to organizational competence. For example, operational competence ([Sirdeshmukh et al., 2002](#)), functional competence ([Sampson and Fytros, 2008](#)) and type of components namely: knowledge competence, functional competence, behavioural competence and ethical competence ([Cheetham and Chivers, 2005](#)). Brand personality of a competent organization is reflected in several characteristics such as accountability, safety, intelligence and success ([Parker, 2014](#)). Aaker has found "competence" as one of the major determinants of brand personality ([Aaker, 1997](#)).

The word "competence" in Arabic language means *Ahliyah* (أهليّة) ([Din, 1418AH; Islamil, 1998; Mukarram, 1405H](#)). Islam encourages people to seek knowledge to become capable and perform tasks in the best possible way. As mentioned above that being knowledgeable and skilful reflect competence. All the prophets who were sent on earth were knowledgeable due to the fact that Allah gave them wisdom and understanding of the Holy Scriptures. Allah mentions the knowledge and wisdom, in short the competence of prophet [Daud \(2019\)](#) and prophet [Daud \(2019\)](#) in the Qur'an. He says:

So We made Solomon to understand it. And to each (of them) We gave wisdom and knowledge. And We made the mountains, declaring (Our) glory, and the birds, subservient to David. And We were the Doers. And we taught him the skill of making shields to protect you in war. Are you then thankful? (Qur'an, 79-80).

It can be implied from the above-mentioned verse that both were given wisdom, knowledge and skill from Allah the Almighty. Hence, they were competent.

Wisdom and knowledge are also reflected in Mohammad's (S.A.W) personality throughout his life. One of the wise decisions that prophet took after the battle of badar has been recorded which also reflects the importance of seeking knowledge in one's life. Mohammad (S.A.W) decided to take ransom against prisoners of war in such a way that each literate prisoner will teach (writing skills) ten kids of Ansaar (Behki, 1994b). One of the four caliphates, Ali (R.A.) said "Learn knowledge so that you will be recognized and act upon it so that you will become competent" (Dainori, 1419AH).

From the above discussion, it is implied that knowledge, wisdom and skills are important elements for competence. Islam realizes the importance of seeking, knowledge and developing skills. Hence, competence in one's personality is admired in Islam. Islamic banks may develop relevant and required competencies that can appeal customers.

### **Sophistication (conventional and Islamic perspective)**

The word "sophistication" means "process or result of becoming cultured and knowledgeable" (Dictionary). It also refers to the creation of "explicit knowledge from intermediary knowledge" (Kanbe *et al.*, 2010). Kim (2014) gives the definition of sophistication as "one's intellectual or cognitive ability in perceiving, processing, and comprehending information in forming opinions". Sophisticated individual looks at the incidents, problems and the whole world with many angles (Johnson *et al.*, 2000).

Companies are also perceived as sophisticated with respect to their level of education, market awareness (competition) and future plans (Snyder and Ladouceur, 1999). Cheney and Dickson (1982) describe "organizational sophistication" as "planning, organizing and controlling activities associated with managing an organization's computer source". Sophistication level of R&D in an enterprise comprises of two major components: awareness of product in general and technical perspectives (Souder, 1988). With regards to the financial institutions, Shadab (2007) states that a sophisticated financial investor is one who has "such knowledge and experience in financial business matters that he is capable of evaluating the merits and risks of the prospective investment".

Sophistication of a brand is reflected in its "style and elegance" (Lin, 2010). Aghaei *et al.* (2013) explain that consumers associate a sophisticated brand with few characteristics such as charming, good-looking etc. Moreover, a brand is considered sophisticated if its outlets have a modern lovely look in the posh areas and its employees are well-dressed. Precisely sophistication helps in making a product distinct and unique (Lall *et al.*, 2006). Aaker has found "sophistication" as one of the major determinants of brand personality in her model (Aaker, 1997).

The word "sophistication" in Arabic language means *Al Hazaqah* (الْحَزَاقَةُ) which means describing a person who has a good understanding of the way people behave in their culture and fashion (Din, 1418AH; Islamil, 1998; Mukarram, 1405H). As mentioned above, sophistication is the "result of becoming knowledgeable and cultured" (Dictionary). The immense importance of seeking knowledge has been discussed earlier. Several verses from Qur'an reflect how essential it is to be knowledgeable (Qur'an, 39:3, 96:1-5, 2:269, 20:114). Similarly, Mohammad (S.A.W) always gave emphasis on seeking knowledge. He said "Seeking knowledge is incumbent upon every Muslim. . ." (Trimidhi).

To become sophisticated, one should be cultured too. The word "cultured" means one who is "marked by refinement in taste and manners" (Dictionary). As far as manners in Islam are concerned, many verses from Qur'an depict how a person should speak, behave and interact with others. Allah says "*And when the foolish address them (with bad words)*



they reply back with “*Salamaa*” (*peaceful words of gentleness*)” (Qur’an, 25:63). In another verse Allah commands:

And be moderate in your pace and lower your voice; indeed, the most disagreeable of sounds is the voice of donkeys. . . But of the people is he who disputes about Allah without knowledge or guidance or an enlightening Book (Qur’an, 31:19-20).

The manners (sophistication) of Mohammad (S.A.W) are exemplary for all mankind. He was a man of character even before he was bestowed prophethood. On the occasion, when first revelation was sent to him, Khadeejah (RA) consoled and said:

Allah will never disgrace you. You take care of the relatives; you speak the truth; you bear the burden of others, honor the guests and you support those who are on the right (Fakahi, 1414AH).

On another occasion, Mohammad (S.A.W) said “*I have been sent to complete the ethics and morality*” (Behki, 1994a). In relation to how one should interact with others, prophet said:

You will not enter paradise until you believe in Allah and you will not be declared believer until you love each other. Shall I tell you something that if you did, you would love each other, spread Salam between yourself (Neshapuri).

Mohammad (S.A.W) always paid attention to their companions and had a smile on his face. Jareed bin Abdullah (RA) said “*Ever since I embraced Islam, Holy Prophet (S.A.W) never avoided me and I have never seen him without a smile on his face*” (Neshapuri).

The above discussion related to sophistication as per Islamic teachings implies that one should be well-mannered and knowledgeable. It reflects a person’s character that is an important part of his/her personality. Islamic banks may build their image while tuning their employees’ knowledge and manners based on Islamic teachings. This may have a positive impact on the stakeholders, retaining existing customers and appealing potential ones.

## **New dimensions of Islamic banks’ brand personality**

### *Trust/trustworthiness*

The word “trust” is described as a “belief that someone or something is reliable, good, honest, effective” (Dictionary). McKnight and Chervany (1996) define trust as an “extent to which one party is willing to depend on somebody, or something, in a given situation with a feeling of relative security, even though negative consequences are possible”. The notion of trust has become imperative in several fields such as management, ethics and psychology (Colquitt *et al.*, 2007).

Trust has a significant influence on the consumer behaviour also. Customers decide, choose or select products and services based on the level of trust they have on organizations (Hosmer, 1995). In the online world, the element of trust has an impact on the relationship between online buyers and sellers. Even customers have concerns about the trustworthiness of the PC itself that they use for online purchases (Lee and Turban, 2001).

The word “trustworthiness” means “able to be relied on or deserving of trust” (Dictionary). The concepts of trust and trustworthiness are interrelated (Masrek *et al.*, 2013). Few scholars consider trust and trustworthiness as substitutes to each other (Butler and Cantrell, 1984; McKnight *et al.*, 1998). Others highlight the difference between them (Cho and Ringquist, 2007; Mayer *et al.*, 1995; Schultz, 2006). For instance, Schultz (2006) describes trustworthiness as an attribute that the trustee possesses. On the other hand, trust reflects the readiness of the trustor to get involved in a risky conduct (Mayer *et al.*, 1995). Mayer *et al.* (1995) further divide trustworthiness into three parts i.e. ability, benevolence and integrity.

These attributes are associated with the trustee and contribute toward the formation of trust.

Based on the above discussion, there is a need to choose between trust and trustworthiness for this study. As this study deals with brand personality which entails human characteristics; therefore, the term trustworthiness as a characteristic of the trustee is more suitable to be used. Moreover, importance of trustworthiness has also been highlighted by scholars in relation to the banking industry (Kamal *et al.*, 1999; Mihai Yiannaki, 2010).

Arabic word for trustworthiness is *Amanah*. According to Putra (2014), it means trustworthy, i.e. "one who is submitted a matter or an affair and people believe that the affair will be done as well as possible". Considering a Muslim personality trait, Al-Amar (2008) defines trust as "giving rights to rightful owners completely without reservation". Similarly, trustworthiness of a Muslim is operationally defined as "degree to which a person respects rights of others even if there is an opportunity to violate these rights without a condemnation" (Fall, 2009b).

Islam emphasizes the importance of trustworthiness both in the Qur'anic verses and hadith. Allah says:

Those who are faithfully true to their Amanat (all the duties which Allah has ordained, honesty, moral responsibility and trusts etc.) and to their covenants [...] These are the heirs. We shall inherit the paradise. They shall dwell therein forever (Qur'an, 23: 8-11).

According to Ibn Kather (1999), the above-mentioned verse reflects the qualities/traits of the believers who are truly successful. One of the characteristics is Amanah (trustworthiness) and one who possesses this quality, keeps his word and does not deceive unlike hypocrites. Similarly, there are several other verses in the Qur'an that highlight the significance of trustworthiness in a Muslim personality (Quran, 17:34-35, 9:4, 4:58, 27:39, 28:26).

Mohammad (S.A.W) was an example of trust and honesty, so much so that even before his prophethood, people used to call him *Sadiq* (one who speaks truth) and *Amin* (one who keeps his word). In relation to how one should run his business, Mohammad (S.A.W) said "One who has no *deen*, is not honest in the dealings" (Tibrani, 1994). On another note, once Abu Sufiyan was asked questions by the Roman king, Hercules regarding trustworthiness and promise-keeping of Mohammad (S.A.W). Abu Sfiyan replied in affirmation (Al-Bukhari, 1987).

Based on the above discussion, it is implied that trustworthiness is one of the most important traits in a Muslim personality. As brand personality deals with human traits associated with the brand (Aaker, 1997), therefore, it may be assumed that an Islamic bank is associated with trustworthiness. Moreover, few studies indicate that trustworthiness plays an integral role in the bank-customer relationship (Kamal *et al.*, 1999; Mihai Yiannaki, 2010; Rasheed *et al.*, 2012). Here it is important to investigate what Muslim customers (both existing and potential) perceive about the trustworthiness of Islamic banks.

### *Justice*

The word "justice" means "the quality of being just, impartial, or fair" (Dictionary). Justice refers to "an evaluative judgment about the appropriateness of a person's treatment by others" (Dayan *et al.*, 2008). Similarly, Kamil (2011, p. 117) defined justice as "taking actions relating to treating others fairly in interactions in respect of rights and responsibilities". Mintz (1996) mention that justice is a characteristic of a person who treats others impartially. Similarly, Wilson (2006) is of the view that no matter one is male or female or holds any position in the organization, justice should be part of his/her personality. Contrary

to the notion of justice, people generally dislike injustice and render it devastating (Christoyannopoulos and Milne, 2007).

As per the literature, the term used in relation to justice at the workplace is known as “organizational justice”. Elovainio *et al.* (2011) have defined organizational justice as “the extent to which employees are treated with justice at their workplace”. Moreover, it includes perception about how fair the decisions are made and how justly the resources are allocated. According to several scholars, more the organizational justice perceived, higher will be the organizational commitment, job involvement and backing for decisions made by the enterprise (Cohen-Charash and Spector, 2001; Colquitt, 2001; Greenberg and Colquitt, 2013; Lind and Tyler, 1998; Organ and Paine, 1999). Furthermore, organizational justice positively affect job satisfaction of the employees (Schmiesing *et al.*, 2003).

Justice is an important characteristic of any organization due to its significant effect on the customers, both existing and potential. Scholars have found justice and fairness, positively influencing customers’ satisfaction (Clemmer and Schneider, 1996; Thompson and Vivien, 2001), their behavioural intentions (Mccoll-Kennedy and Sparks, 2003) and intention to buy (Maxham Iii and Netemeyer, 2003). In today’s modern technological world, justice is an attribute towards creating trust which is essentially important for buying and selling online (Fang *et al.*, 2011).

In Islam, the Arabic word for justice is “Adl” which means “justice according to the law where law is defined as God’s law, the *Shariah*, as revealed to the prophet and to the Muslim community” (Lewis, 2005). Similarly, Fall (2009a) refers justice to “the characteristics of fairness that human beings should deserve” and claims that it is one of the required attributes to be a true Muslim. Justice is also defined in terms of “equity and balance” (Beekun and Badawi, 2005).

Justice, according to Islamic teachings, holds an important place in every aspect of life. Beekun and Badawi (2005) claim that social justice is one of those Islamic principles that will remain lawful forever. Moreover, justice is part of a true Muslim’s faith. Allah says:

O you who believe! Stand out firmly for Allah and be just witnesses and let not the enmity and hatred of others make you avoid justice. Be just: that is nearer to piety, and fear Allah. Verily, Allah is Well-Acquainted with what you do (Qur’an, 5:8).

Ibn Kather (1999) explains the context of the above verse when Mohammad (S.A.W) and his companions were disallowed by the non-Muslims to perform Umrah. The companions of prophet disliked their act and wanted to express their hatred by reacting in the similar way when this verse came. Allah commanded them not to compromise justice due to their hatred against others. There are several other verses in the Qur’an that reflect the importance of justice as an important attribute in a Muslim personality and an essential element of peaceful society (Qur’an, 55:7-9, 49:9, 6:8, 4:3, 2:282).

Mohammad (S.A.W) is an example of justice for every Muslim and for all the human beings. He always advised others to do justice. He said “Seven people will be under the shadow of Allah’s throne, when there will be no shadow anywhere else. One of them is the person who does justice” (Tahawi, 1994). On another occasion prophet said “Do justice between your progeny and your sons” (Daud). From the above discussion, it is implied that justice is an important part of Muslim personality and a peaceful society. Therefore, justice should be an essential element of Islamic brands/organizations. Islamic banks have been established with a purpose to use Islamic principles and justice is one of them. Therefore, there is a need to know what customers perceive about Islamic banks as per the criteria of justice. If Islamic banks can operate while doing justice to their employees and customers, the perception of Islamic banks will be positive and appealing to all the stakeholders.

*Shariah compliance*

[Abdullah and Chee \(2010\)](#) stated that there are three fundamental prohibitions as far as Islamic finance is concerned. These are *riba* (interest), Gharar (uncertainty) and Maysir (gambling). It is important to note here that these three prohibitions, not only apply on the institution itself but also on every individual Muslim in this world. Hence, for the purpose of this research, it can be implied that these injunctions can be attributable to both the Muslim personality as well as the IBBP. Therefore, these characteristics have been included under the “*shariah compliance*” dimension. These are explained below.

The concept of *Riba* has been used for many years as part of the financial dealings between two or more parties. *Riba* is an Arabic word which refers to “increase and growth”. Pertaining to this linguistic meaning [Rufai \(2014\)](#) defines *Riba* as:

[. . .] an additional sum of money that must be paid by the borrower to the creditor along with the principal amount as a condition for the loan or for an extension in its maturity.

According to [Ahmad and Hassan \(2007\)](#), *Riba* is “any pre-determined fixed return for the use of money”.

The word *Riba* is used specifically in Islam whereas Christians use the word “Usury” and in Judaism, it is known as “Ribbit”. Interestingly, [Omar et al. \(2015\)](#) mention that all these three terminologies have somewhat similar definitions which refer to “illegal action or practice of lending money at unreasonably high rates of interest”. Despite this, the whole conventional banking system is based on *Riba*. This research focuses only on Islamic teachings in relation to *Riba*. Islam prohibits *Riba* and almost all the Muslim scholars agree with this. For example [Rufai \(2014\)](#) argues that the element of *Riba* pollutes the socio-economic environment by making people self-centered, uncooperative, unkind, dislike others and worship money. [Ahmad and Hassan \(2007\)](#) maintain that *Riba* is a source of wealth accumulation in the hands of small number of people acquired from the risk-free financial dealings while putting zero effort. Due to these moral and socio-economic issues, Islam strictly prohibits *Riba*. Allah warns in the Qur’an:

O you who believe! Be afraid of Allah and give up what remains (due to you) from Riba (usury) (from now onward), if you are (really) believers. And if you do not do it, then take a notice of war from Allah and His Messenger but if you repent, you shall have your capital sums (Qur’an, 2:278-279).

The above verse clearly reflects the sensitivity of the issue regarding *Riba* as Allah Himself and His prophet has announced the war against those who are involved in it. There are several other verses in the Qur’an in which Allah has forbidden *Riba* (Qur’an, 2:75-79, 3:130-131, 4:160-161, 4:2, 4:29, 5:42).

There are several ahadith too that clearly forbids the involvement of *Riba*. According to a hadith Mohammad (S.A.W) “cursed the acceptor of interest and its payer and one who record it, and the two witnesses; and he said, they are all equal” (Sulaiman). In another hadith prophet said “Riba has seventy different kinds, the least grave being equivalent to a man marrying (i.e. having sexual intercourse with) his own mother” ([Haithemi, 1988](#)).

Prohibition of *Riba* does not only apply on Muslims but also on any organization that deals with money. An Islamic bank is one of those financial institutions that are involved in money on the daily basis in the shape of deposits and loans etc. For the purpose of this research, brand personality of Malaysian Islamic banks is being studied. As mentioned by [AlKulaib et al. \(2013\)](#) that Islamic banking has its roots in the Islamic faith. It implies that the policies, procedures and practices of Islamic banks should be *Shariah* compliant. [AlKulaib et al. \(2013\)](#) further emphasize that “avoidance of *Riba*” is one of the top most

priorities of Islamic banks. In the Malaysian context, [Muhamat et al. \(2012\)](#) mention that Shariah Advisory Council came up with few important regulations to differentiate *Shariah*-compliant businesses from those that are not. *Riba*-free financing was one of them, and majority Malaysian Islamic banks follow these regulations.

The notion of *Riba*-free banking is among the imperative trademarks that differentiate Islamic banks from the conventional banks. Moreover, avoidance of *Riba* in the Islamic banks make them invest in the halal businesses, support the community and ultimately deal with their customers impartially ([Gilani and Hassan, 2015](#); [Muhamat et al., 2012](#)). [Widiyanto bin Mislan Cokro and Abdul Ghafar \(2010\)](#) maintain that Islamic micro finance can help countries grow small businesses and resolve poverty issues while bringing Muslim community out of the conventional *Riba* scheme. According to [Hardy \(2012\)](#), “avoidance of *Riba*” is one of the significant attributes of Islamic finance, in other words, Islamic banking.

In the context of Islamic insurance, [Siddiqui and Athemy \(2008\)](#) argue that avoidance of *Riba* ultimately stipulates social fairness in the community. However, in case of Islamic banks, elimination of *Riba* has not been up to the mark so far which somehow make them very much similar to conventional banks. From the above discussion, it is implied that Muslims are commanded by Allah and His prophet, not to involve in *Riba* which means avoidance of *Riba* is part of a true Muslim personality. Based on that, an Islamic organization such as Islamic banks should also make avoidance of *Riba* as an important attribute and trademark of their brand. For the purpose of this research, there is a need to study what customers perceive about Islamic banks when it comes to avoidance of *Riba*.

Gharar means “risk, uncertainty, and hazard” ([Obaidullah, 2008](#)). [Khair et al. \(2008\)](#) explain that gharar is forbidden because the outcome of it will be speculation. Importantly, according to ([Obaidullah, 2008](#)), literature does not provide a single definition of gharar may be because it is a comprehensive phenomenon. This research follows the definition given by [Khair et al. \(2008\)](#), who have defined gharar in both in the muamalat as well as in the business contexts. For the purpose of this study, gharar in the business context will be undertaken which means “to undertake a venture blindly without sufficient knowledge or to undertake an excessively risky transaction”.

[Kamali \(1999\)](#) argues that gharar reflects uncertainties in a contract in which one of the parties gets cheated, exploited and therefore becomes a victim of fraud. Hence gharar is identical to fraud. Allah says:

Woe to those who deal in fraud, who when they take their measures from others take it fully, and when they measure or weigh for them give less than what is due (Qur'an, 83:1-3).

On another occasion, Allah has mentioned Shuayb (A.S.) who said to his people:

And O my people! Give just measure weight, nor withhold from the people the things that are their due. Commit not evil in the land with intent to do mischief, that which is left for you by Allah is best for you if you are believers (Qur'an, 11:85-86).

Several ahadith have also been reported in the regard. Mohammad (S.A.W) said after he talked to a person deceived in a business transaction “*When you enter into a transaction, say: There should be no attempt to deceive*” ([Hajaj, 2019](#)).

Gharar is of two kinds. One is known as gharar fahish (major gharar) and the other is gharar yasir (minor gharar) ([Abdullah and Chee, 2010](#); [Khair et al., 2008](#)). Any contract/ transaction will be made null and void when major gharar is involved. This unacceptability is because high ambiguity which shariah law does not permit ([Khair et al., 2008](#)). On the other hand, gharar yasir is a minor gharar which is permissible because the ambiguity level is low or a public need exists.

Maysir means money gained from the chance. [Salamon et al. \(2015\)](#) has provided with a current yet comprehensive definition of maysir which is:

[...] the betting of something value with unnecessary risk with the hope of gain based on elements of chance and uncertain events that may involve, to a certain extent, economic manipulation and, on occasion, loss of contextual elements of economic reality.

Maysir or in other words, the pure “game of chance” is not allowed in Islam. Allah says “Ye who believe! Intoxicants and gambling, sacrificing to stones, and divination by arrows, are an abomination, – of Satan’s handiwork; eschew such (abomination), that ye may prosper” (Qur’an, 5:90). In the next verse Allah says:

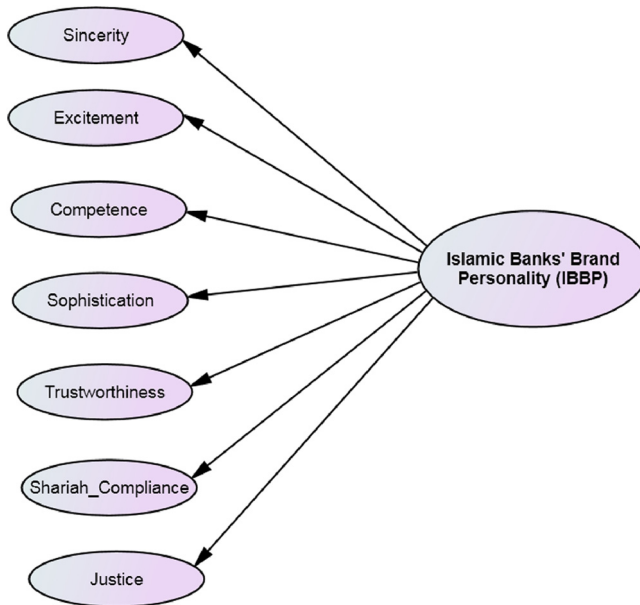
Satan’s plan is (but) to excite enmity and hatred between you, with intoxicants and gambling, and hinder you from the remembrance of Allah, and from prayer: will ye not then abstain?(Qur’an, 5:91).

[Obaidullah \(2008\)](#) explains that two words i.e. uncertainty and gambling have been used in the above verses. These two words are related in a way that uncertainty is identical to gharar and any transaction occurring within such parameters will lead towards gambling. [Abdullah and Chee \(2010\)](#) emphasize that gambling results in disputes, ferocity and other evils.

[Salamon et al. \(2015\)](#) argue that Islam does allow few economic components that are used in the stock market practices. However, the forbidden elements are “pure luck, blind hope, betting and taking advantage of those who remain ignorant of realistic economic fundamentals”. As far as hope and luck are concerned, they must be attached with determined efforts before the choice is made. It is implied that one should put all his/her efforts and then trust on Allah as He does let a sincere effort backed by rightful intention go astray. In case of betting, Islam does not permit any transaction or business activity associated with gambling. The Qur’anic verses related to gambling have already mentioned above. Finally, taking advantage of other person in any transaction is forbidden in Islam because it reflects deception. In Qur’an Allah clearly says “O ye who believe, eat not up your property amongst yourself in vanities but let there be amongst you traffic and trade by mutual good-will [...]” (Qur’an, 4:29) ([Figure 2](#)).

### Methodology

To develop IBBP model, extensive research was done on Quran and Hadith. These two resources are considered fundamental sources of knowledge and guidance among Muslims ([Wadud, 1995](#)). The research was conducted in two phases. First, existing dimensions of Aaker’s model were studied in the light of Quran and Hadith. Relevant verses and ahadith were gathered for this purpose. Second, new dimensions (e.g. Trustworthiness, Justice,) were added to the IBBP model based on the fact that these traits are integral part of Muslim personality ([Al-Hashimi, 1990](#); [Al-Isawi, 1990](#); [Al-Shanawi, 1989](#); [Bakar, 1978](#); [Fall, 2009a](#); [Ibn Hazm al-Andalusiiyy, 1970](#); [Ibn Taymiyyah, 1980](#); [Osman et al., 2010](#); [Maskawayh, 1398H.](#); [Najati, 1982](#)). Once the dimensions of IBBP were finalized in the light of Quran and Hadith, their underlying items adapted from various past studies were processed through content validation sheet. A total of 12 experts were approached for face and content validity. It served the purpose of a pilot study as well. Among the experts were professors from two relevant departments of International Islamic University, Malaysia – Kulliyah of Islamic Revealed Knowledge and Human Science and Kulliyah of Economics and Management Sciences. A few of them have also been the practitioners in the banking industry. The first department has the expertise with reference to Quranic verses and Ahadith, while the later



**Figure 2.**  
Islamic banks' brand personality model

was beneficial in providing branding related feedback. As per the instructions of above experts, most of the items were approved to be added while some were advised to be modified and a few were eliminated as well.

### Conclusion and future research

Brand personality is one of the most important tools that marketers use to create differentiation. It is also the source of strong customer–brand relationship. Since 1997, Aaker's brand personality model has been used in various parts of the world. Similarly, it attracted a lot of criticism too which relates to limited generalizability when it comes to different cultures and lack of brand personality research in service sector. Moreover, religion (Islam) being integral part of Islamic culture has been understudied. To fill the above gaps, this research provided definition of Islamic brand personality and with the help of Quran, Hadith and relevant experts, devised IBBP model. Existing dimensions have been studied from the lense of Quran and Hadith while three new dimensions (trustworthiness, justice and *shariah* compliance) have been added in to the model. This is study is beneficial for both Academia and the Islamic banking industry. IBBP model being first of its kind adds literature on the marketing aspect of Islamic banks in a collectivist country, i.e. Malaysia. IBBP model can help Islamic banks improve the advertising effectiveness through relevant messages, slogans and statements loaded with distinct Muslim characteristics devised in the model. Policymakers and regulators of Islamic banking industry can also benefit from this research. Future research can be conducted seeking the empirical evidence of IBBP model. In this regard, customers' perception of the underlying dimensions and items can be statistically tested using exploratory factor analysis (EFA). In addition, confirmatory factor analysis can be applied using structural equation modelling approach.

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