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Research Article

SHARIA PUBLIC RELATIONS: BUILDING REPUTATION AND PUBLIC TRUST FOR ISLAMIC FINANCIAL INSTITUTIONS IN INDONESIA

Syarifuddin[1], Hana Salim[2], and Ahmed Ali[3]
[1] Universitas Ibrahimiy Situbondo, Indonesia
[2] University of Sabha, Libya
[3] University of Khartoum, Sudan

Corresponding Author:

Syarifuddin,
Department of Sharia Economic Law, Faculty of Sharia and Islamic Economics, Universitas Ibrahimiy Situbondo.
Jl. KHR. Syamsul Arifin No.1-2, Sukorejo, Sumberejo, Kec. Banyuputih, Kabupaten Situbondo, Jawa Timur, Indonesia
Email: syarifuddinzulfa@gmail.com

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Abstract

The rapid growth of Islamic Financial Institutions (IFIs) in Indonesia has intensified the need for effective reputation management that aligns with Islamic principles. Conventional Public Relations (PR) models often fall short in communicating the unique ethical value proposition of Sharia-compliant entities, leading to challenges in building deep-rooted public trust. This research aims to conceptualize and propose a "Sharia Public Relations" framework specifically designed for IFIs in the Indonesian context. Employing a qualitative methodology with a multi-case study approach, this study involved in-depth interviews with PR practitioners from leading IFIs, Sharia scholars, and communication experts. The findings reveal that an effective Sharia PR model is grounded in the core principles of siddiq (truthfulness), amanah (trustworthiness), tabligh (communicating transparently), and fathanah (professional wisdom). This framework prioritizes ethical stakeholder engagement, transparent communication of both opportunities and risks, and community-centric initiatives over conventional corporate social responsibility. This study concludes that the implementation of a dedicated Sharia PR model enables IFIs to authentically build reputation and public trust, moving beyond mere compliance to embody Islamic values in their public engagement, thereby creating a sustainable competitive advantage.

Keywords: Islamic Finance, Public Trust, Sharia Public Relations

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INTRODUCTION

The global financial landscape has witnessed a remarkable transformation over the past few decades, marked by the significant ascent of the Islamic finance industry (Eiedat, 2013). This sector, once a niche market, has evolved into a formidable component of the international economic system, demonstrating robust growth rates that consistently outpace its conventional counterparts. At the heart of this expansion is Indonesia, the nation with the world's largest Muslim population, which represents a critical and dynamic hub for Islamic finance. The Indonesian government's concerted efforts to position the country as a global leader in the Sharia economy have catalyzed the rapid proliferation of Islamic Financial Institutions (IFIs), including Islamic banks, takaful (insurance) companies, and Sharia-compliant capital market products (Kayadibi, 2015). This growth has not only expanded financial inclusion but has also intensified competition within the sector, compelling institutions to seek distinct competitive advantages.

The fundamental differentiator for any IFI lies in its unique value proposition, which is deeply rooted in the principles of Islamic Sharia. Unlike conventional financial entities whose primary objective is profit maximization, IFIs operate within a comprehensive ethical framework that governs all aspects of their business (Kurnaz, 2023). This framework prohibits transactions involving interest (riba), uncertainty (gharar), and speculation (maysir), while actively promoting principles of fairness, transparency, risk-sharing, and social welfare. This inherent ethical and spiritual dimension is not merely a marketing feature; it is the core identity and the very reason for the existence of these institutions. The promise of adherence to these divinely ordained principles forms the bedrock of their relationship with customers and the wider community.

In this highly competitive and value-driven environment, the strategic management functions of public relations and reputation management assume a role of paramount importance (Mukhametzaripov & Kozlov, 2017b). For any financial institution, public trust is the most valuable and fragile asset. For IFIs, however, this trust is multidimensional, encompassing not only confidence in financial stability and professional competence but also, crucially, faith in the institution's unwavering commitment to Sharia compliance. The public's perception of an IFI's authenticity and integrity in upholding Islamic values is the ultimate determinant of its long-term viability and success. Consequently, the task of building and maintaining this trust requires a communication approach that is sophisticated, nuanced, and fundamentally aligned with the institution's core ethical identity.

Despite the impressive growth trajectory of the Islamic finance industry in Indonesia, a significant and persistent challenge remains: a palpable trust and knowledge deficit among the general public. A considerable segment of the Indonesian population, including a large portion of the Muslim community, continues to perceive Islamic banking as merely "conventional banking with an Islamic label." This perception gap stems from a lack of deep understanding regarding the operational distinctions, the underlying ethical contracts, and the risk-sharing models that differentiate IFIs from their conventional peers (Krirh, 2023). This ambiguity creates a critical barrier, impeding the industry's ability to capture its full market potential and fostering a degree of public skepticism that undermines the very foundation of its value proposition.

This communication failure can be largely attributed to the inadequacy of conventional Public Relations (PR) models when applied to the unique context of IFIs. Mainstream PR theories and strategies, developed predominantly within a secular, Western corporate logic, are often ill-equipped to articulate the complex spiritual and ethical dimensions of Islamic finance. Conventional approaches, which typically focus on corporate social responsibility (CSR) as a peripheral activity, media relations driven by corporate narratives, and crisis management aimed at protecting shareholder value, fundamentally miss the mark (Satış & Ceyhan, 2015). They fail to integrate the principle of tawhid (the unity of God) as the core of the corporate worldview and struggle to communicate that for an IFI, ethical conduct is not an optional extra but the core business.

This theoretical and practical mismatch creates a host of specific, tangible problems for PR practitioners working within Indonesian IFIs. They are often compelled to use a communication toolkit that is not fit for purpose, leaving them struggling to translate intricate Sharia concepts like murabaha, musharaka, or ijara into compelling and accessible public narratives (Gruenbaum, 1992). They face the immense challenge of managing public perception around the decisions of their Sharia Supervisory Boards, differentiating their community development programs from secular CSR, and building authentic, long-term relationships with a diverse set of stakeholders that includes religious scholars (ulama), regulators, and customers with varying levels of financial and religious literacy (Arpangi dkk., 2025). Without a tailored, principled framework to guide their efforts, their communication often remains superficial, reactive, and ultimately ineffective in building the deep, value-based trust that is required.

The primary and overarching objective of this research is to conceptualize, develop, and propose a comprehensive “Sharia Public Relations” framework. This framework is intended to be specifically tailored to the unique operational realities, ethical commitments, and stakeholder environments of Islamic Financial Institutions operating in Indonesia. The ambition is to construct a model that is not only theoretically robust, drawing its legitimacy from foundational Islamic principles, but also eminently practical, offering clear, actionable guidance for PR professionals (Gallala, 2006). This framework will serve as a strategic blueprint for communication activities, designed to move beyond mere information dissemination to the cultivation of genuine public trust and a resilient corporate reputation.

To achieve this primary goal, the research pursues several secondary, more granular objectives (Kasa, 2025). The first is to conduct a deep analysis of foundational Islamic texts, including the Qur’an and the Prophetic traditions (Sunnah), to identify and distill the core ethical and communication principles that should form the pillars of a Sharia-compliant PR model. The second objective is to critically examine the current PR practices of a representative sample of leading IFIs in Indonesia, diagnosing their strategies, identifying existing strengths, and pinpointing areas of weakness or misalignment with Islamic values (Nurdin dkk., 2021). A third objective is to synthesize these findings into a coherent, structured framework and subsequently to validate this proposed model through in-depth consultations with a panel of experts comprising senior PR practitioners, respected Sharia scholars, and academic specialists in Islamic communication.

The ultimate and desired outcome of this research is the provision of a strategic tool that can empower IFIs to navigate the complexities of modern public communication with integrity and authenticity. By providing a clear and principled framework, this study expects to enable these institutions to close the existing perception gap and build meaningful, lasting relationships with their stakeholders (Al-Momani, 2025). It is anticipated that the implementation of the Sharia PR model will not only enhance the reputation and market position of individual institutions but also contribute significantly to the overall health, credibility, and sustainable growth of the Islamic finance industry in Indonesia and potentially serve as a model for other regions.

An extensive review of the existing academic literature on public relations reveals a field dominated by theories and models developed within a Western, secular paradigm (Possamai dkk., 2016). Foundational frameworks, from Grunig and Hunt’s Four Models of Public Relations to the more contemporary relationship management and co-creation theories, provide powerful insights into organizational communication. However, their intellectual heritage is rooted in socio-cultural and philosophical assumptions that prioritize organizational autonomy, instrumental rationality, and secular ethics (Korteweg, 2017). The direct applicability of these models to faith-based organizations, whose worldview, objectives, and ethical commitments are derived from a divine source, is rarely questioned and remains a significant area of unexamined assumption within the discipline.

Simultaneously, the burgeoning body of literature on Islamic finance, marketing, and management has made remarkable strides. Scholars have extensively explored topics ranging from the intricacies of Sharia-compliant financial instruments and corporate governance to Islamic branding and marketing ethics. While this research has been invaluable in establishing the operational and commercial foundations of the industry, the specific strategic function of public relations has been conspicuously overlooked (Iter, 2021). Communication is often subsumed under the broader category of marketing or promotion, failing to afford PR its due recognition as a distinct management discipline responsible for the holistic, long-term management of an organization’s reputation and stakeholder relationships.

The confluence of these two trends creates a clear and critical lacuna in the academic literature: the absence of a dedicated, theoretically grounded, and practically applicable framework for public relations that is explicitly derived from an Islamic worldview. While terms like “Islamic PR” or “Halal PR” are occasionally mentioned, they typically lack a rigorous academic formulation and often represent little more than a superficial adaptation of conventional techniques with an “Islamic” gloss (Joseph, 2009). There is no comprehensive model that systematically integrates Islamic ethical principles, communication norms, and stakeholder concepts into a coherent PR strategy. This research is precisely positioned to address this significant theoretical and practical void.

The principal novelty of this research lies in its pioneering attempt to formalize and operationalize the concept of “Sharia Public Relations” as a distinct paradigm. This study moves fundamentally beyond the conventional approach of simply applying secular PR models to a Muslim-majority context. It seeks to construct a new framework from first principles, building it from the ground up on a foundation of core Islamic ethical and communicative values (Aydeniz, 2019). The proposed model is anchored in the prophetic principles of siddiq (truthfulness and integrity), amanah (trustworthiness and fulfilling responsibilities), tabligh (transparent and proactive communication), and fathanah (professional wisdom and strategic intelligence), re-envisioning PR not as a tool for image management but as a manifestation of corporate akhlaq (character).

The justification for undertaking this study is both urgent and compelling. The future growth and stability of the Islamic finance industry in Indonesia, and indeed globally, are contingent upon its ability to earn and maintain authentic public trust. This trust cannot be secured through clever marketing campaigns or conventional CSR initiatives alone; it demands a profound and demonstrable commitment to the ethical principles that the industry purports to represent (Mohamed, 2025). This research provides a crucial strategic roadmap for IFIs to translate their Sharia commitment from a legalistic requirement into a lived reality that is communicated with sincerity and consistency, thereby building a reputation that is resilient, credible, and truly reflective of their core identity.

The broader significance of this research extends beyond the immediate context of Islamic finance in Indonesia. It contributes a vital and original perspective to the global discourse on public relations by introducing a non-Western, faith-based model that challenges the universalism of dominant secular theories (Mukhametzaripov & Kozlov, 2017a). It offers a valuable case study for how faith-based organizations of any tradition can navigate the pressures of the modern marketplace without compromising their core values (Rahman & Chakrabarti, 2022). Furthermore, it contributes to the field of Islamic studies by demonstrating how foundational ethical principles can be operationalized into a sophisticated strategic management function, providing a practical blueprint for integrating faith into the very heart of contemporary corporate practice.

RESEARCH METHOD

This study employed a qualitative research paradigm utilizing a constructivist approach. The nature of the inquiry was fundamentally constructive, aiming not merely to describe existing practices but to generate a normative and practical conceptual framework—the Sharia Public Relations model—grounded in both empirical data and theological principles (Yavuz-Altıntaş, 2023). This methodology was necessary to capture the nuanced meanings and build new understanding from the experiences and perspectives of participants, focusing on in-depth interpretation rather than statistical measurement.

Research Design

The specific strategy employed was a multi-case study methodology. This design was selected to allow for an in-depth, multi-faceted exploration of the complex phenomenon of public relations within Islamic Financial Institutions (IFIs). The multi-case approach enabled a rich, contextualized comparison of practices across different institutional settings, specifically three different types of IFIs (Salamun dkk., 2022). This comparative empirical foundation was crucial for ensuring the robustness and practical applicability of the resulting Sharia Public Relations model, which is the primary aim of the study.

Research Target/Subject

The population for this research comprised senior public relations and corporate communication practitioners within Islamic Financial Institutions (IFIs) in Indonesia, alongside Sharia scholars and academic experts in Islamic communication. A purposive sampling technique was utilized to select twelve information-rich participants, strategically chosen for diversity of perspectives. The sample included six senior PR/Corporate Secretary managers from three distinct IFIs (Islamic commercial banks, a Sharia business unit, and an Islamic insurance company), three respected Sharia scholars serving on Supervisory Boards, and three leading academics specializing in Islamic business ethics and communication. This deliberate selection was essential for triangulating corporate, religious, and academic viewpoints.

Research Procedure

The research was conducted through a systematic, multi-phase procedure designed to build the new framework (Anupama & Dutta Chowdhury, 2022). The initial phase involved a comprehensive review of foundational Islamic texts and existing literature on public relations and Islamic finance to establish a preliminary theoretical grounding. The second phase was dedicated to primary data collection, involving semi-structured, in-depth interviews (lasting 60-90 minutes) with each of the twelve participants, which were audio-recorded and transcribed verbatim. Concurrently, relevant public documents from the participating institutions were collected for analysis. The final phase involved synthesizing the established themes into the proposed Sharia Public Relations framework and presenting this draft to the expert panel (comprising Sharia scholars and academics) for a final round of feedback and refinement, ensuring the framework's validity and robustness.

Instruments, and Data Collection Techniques

Consistent with qualitative inquiry, the primary instrument for data collection was the researcher. To systematize the process, several specific tools were developed. The principal instrument was a semi-structured interview guide, designed to explore themes such as Sharia-compliant communication, ethical decision-making, and ideal components of the Islamic PR framework. A document analysis protocol was also created to systematically review pertinent organizational documents, including annual reports, press releases, and social media content from the selected IFIs (Holbrook, 2016). Finally, a validation protocol was designed to outline the criteria for the expert panel review, ensuring the proposed framework's theoretical coherence, practical applicability, and Sharia compliance.

Data Analysis Technique

Data analysis for this study employed a thematic analysis approach. The process began in the third phase of the research, where the transcribed interview data and collected documents were coded line-by-line to systematically identify emerging patterns and discrete concepts. These initial codes were then collated into broader, more abstract themes (Taufiq dkk., 2025). This inductive process of coding and grouping allowed for the deep organization of findings, which were subsequently synthesized to construct the final, comprehensive Sharia Public Relations framework.

RESULTS AND DISCUSSION

The initial phase of data analysis involved a systematic review of public-facing documents from the six participating Islamic Financial Institutions (IFIs). The primary documents reviewed included annual reports from the last three fiscal years, official press releases, and the content of corporate websites. A thematic frequency analysis was conducted to identify the prevalence of key terms related to both conventional public relations and core Islamic ethical principles. This analysis aimed to provide a quantitative snapshot of the current communication priorities and the explicit integration of Sharia values in corporate discourse. The findings from this document analysis are summarized below.

The data presented in the table reveals a significant disparity in the language used in official corporate communications. Conventional business and PR terms such as "sustainability," "growth," "innovation," and "stakeholder" appeared with high frequency across all institutional documents. In contrast, core Islamic ethical terms foundational to the concept of Sharia PR, including siddiq (truthfulness), amanah (trustworthiness), tabligh (advocacy/communication), and fathanah (wisdom), were either used sparingly or were entirely absent from the main body of the reports and press releases, occasionally appearing only in the dedicated reports from the Sharia Supervisory Boards.

Table 1. Thematic Frequency Analysis of Key Terms in IFI Corporate Documents (2021-2023)

Category	Key Term	Average Frequency per Document	Primary Context of Use
Conventional PR	Sustainability	48	Environmental and Social Governance (ESG) Reports
	Growth	72	Financial Performance, Market Share
	Innovation	55	Digital Banking, Product Development
	Stakeholder	39	Investor Relations, Annual General Meetings
	CSR	31	Community Giving, Philanthropic Events
Sharia Principles	Sharia-Compliant	25	Product Descriptions, Sharia Board Reports
	Amanah (Trust)	4	Forewords, Chairman's Message (rarely defined)
	Siddiq (Truth)	1	Sharia Board Reports only

	Halal	18	Business Supply Chain, Corporate Lifestyle
	Tabligh (Advocacy)	0	Not explicitly used

The patterns observed in the document analysis strongly suggest that the current public relations discourse of the surveyed IFIs is heavily influenced by conventional, secular corporate communication frameworks. The frequent use of terms like “sustainability” and “CSR” indicates an alignment with global corporate reporting trends, which, while positive, are not inherently rooted in an Islamic epistemological foundation. These terms are often adopted without being explicitly linked to or reinterpreted through the lens of Islamic principles such as khalifah (stewardship on Earth) or the principles of social justice (‘adl) and benevolence (ihsan). This creates a communicative output that appears largely indistinguishable from that of conventional financial institutions.

The scarcity of foundational Islamic ethical terms in mainstream communication highlights a significant gap between the institutions’ core identity and their public narrative. While “Sharia-compliant” is used as a technical descriptor for products, the underlying ethical values that give this term its meaning, such as amanah and siddiq, are not being actively communicated or integrated into the broader corporate story. This omission suggests a potential disconnect, where Sharia principles are treated more as a matter of legal and technical compliance rather than as the central pillar of the corporate character and communication strategy. The data points towards a missed opportunity to build a unique, value-based reputation.

Thematic analysis of the twelve semi-structured interviews with PR practitioners, Sharia scholars, and academics yielded four primary themes regarding the current state and ideal future of public relations for IFIs. The first dominant theme was “The Challenge of Translation,” where practitioners consistently expressed difficulty in communicating complex Sharia financial concepts and ethical principles to a lay audience. The second theme, “Compliance versus Conviction,” highlighted a perceived tension between practicing PR to meet regulatory Sharia compliance and practicing it from a deep-seated conviction in Islamic values.

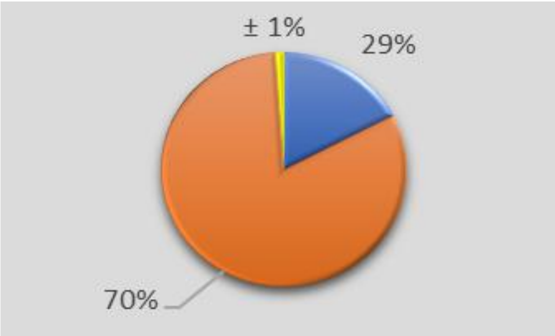

Figure 1. Discourse of Islamic Finance PR: Legal Compliance VS. Value Integration

The third emergent theme was “The Search for an Authentic Model,” reflecting a collective desire among all participant groups for a PR framework that is genuinely Islamic, not merely an “Islamized” version of Western models. Practitioners and scholars alike called for a model that prioritizes transparency, ethical stakeholder relations, and long-term community welfare over short-term reputational gains. The final theme, “The Strategic Role of the Sharia Supervisory Board (SSB),” pointed to the underutilization of the SSB in a strategic communication capacity, with their role often being confined to internal compliance and formal reporting rather than proactive public engagement and education.

From the descriptive themes, several key inferences can be drawn about the root causes of the challenges facing IFI communicators. The “Challenge of Translation” appears to stem not just from the complexity of the concepts themselves, but from a lack of established communication methodologies and professional training for PR practitioners in the specific domain of Islamic finance. Practitioners, often trained in conventional communication schools, lack the theological and jurisprudential vocabulary to act as effective bridges between the Sharia scholars and the public. This inference suggests a systemic gap in human resource development within the industry.

The “Compliance versus Conviction” tension can be inferred as a direct consequence of the absence of a dedicated Sharia PR framework. Without a guiding model that integrates Islamic ethics into the core of PR strategy, practitioners are left to navigate ethical dilemmas using their personal judgment or default to a minimalist, compliance-oriented approach to avoid risk. This reactive posture, focused on “what not to do” rather than “what should be done,” inherently limits the potential for PR to proactively build a reputation based on positive ethical conviction. The desire for an authentic model is a direct response to this perceived strategic vacuum.

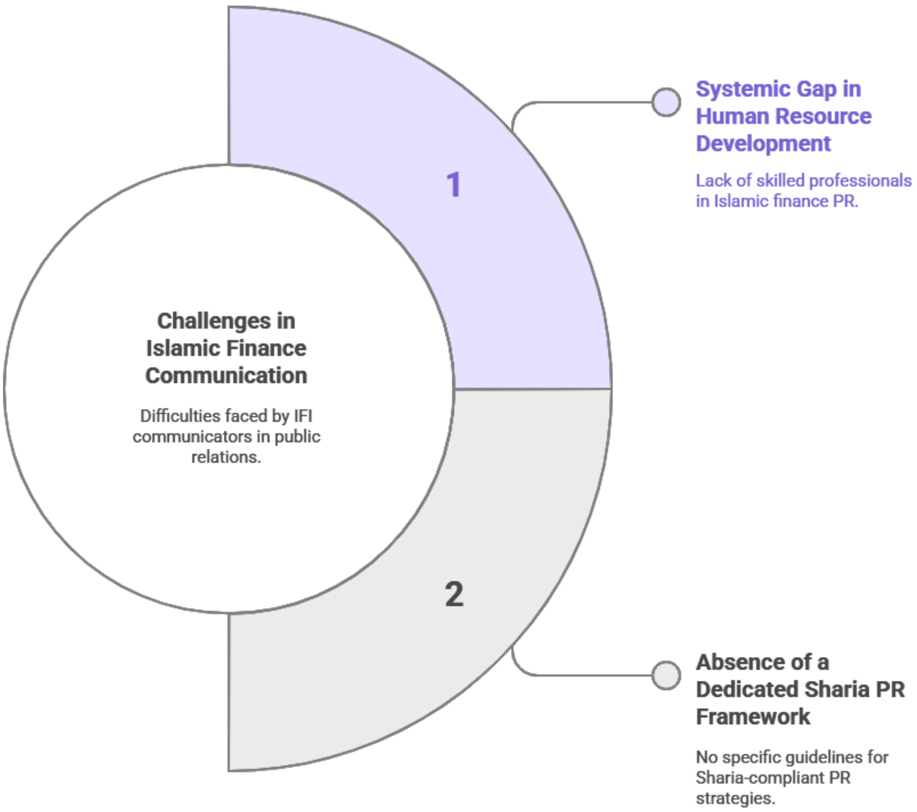

Figure 2. Unveiling Challenges in Islamic Finance Communication

A strong correlation exists between the findings from the document analysis and the themes emerging from the interviews. The dominance of conventional PR terminology in corporate documents (Table 1) directly mirrors the “Challenge of Translation” and the “Compliance versus Conviction” tension articulated by the interviewees. The documents reflect what practitioners do: they use the familiar language of secular corporate communication because they lack a robust alternative framework and lexicon to discuss concepts like amanah in a strategic, operational manner. The documents are the evidence of the problem the interviewees described.

Furthermore, the underutilization of the Sharia Supervisory Board in a strategic communication capacity, a key theme from the interviews, is also reflected in the document analysis. The fact that terms like siddiq and amanah appear almost exclusively within the confines of the SSB's formal report, rather than in the main corporate narrative, reinforces the perception of the SSB as an insular, compliance-focused body. This siloed approach prevents the deep ethical insights of the scholars from informing and enriching the institution's broader public engagement and reputation-building efforts.

A deeper analysis of one specific case, "IFI Barakah Bank" (a pseudonym), provided concrete examples of the identified themes. The bank recently launched a major campaign centered on its new mobile banking application. The campaign's public messaging, analyzed through its press releases and social media content, focused heavily on technological convenience, speed, and competitive features, using the tagline "Modern Banking, Timeless Values." However, interviews with practitioners from this bank revealed that the "timeless values" aspect was never clearly defined or linked to specific Sharia principles in the campaign strategy documents. The campaign was, in essence, a conventional fintech marketing campaign with an Islamic slogan attached.

Focus group discussions with customers of IFI Barakah Bank, conducted as part of the data triangulation, confirmed this perception. Participants expressed satisfaction with the app's functionality but were unable to articulate how it was ethically or principally different from the apps of conventional banks. One participant noted, "The app is great, but the 'timeless values' part feels like a marketing gimmick. What does it actually mean?" This feedback from the stakeholder side provides a powerful illustration of the communication gap between the institution's intended identity and the public's actual perception.

The case of "IFI Barakah Bank" serves as a microcosm of the broader findings. It demonstrates how, in the absence of a guiding Sharia PR framework, even well-intentioned efforts can result in superficial communication that fails to build authentic trust. The focus on technological features over ethical substance in the campaign is a direct manifestation of the "Compliance versus Conviction" dilemma, where the imperative to compete in the market (a legitimate business concern) overshadows the opportunity to communicate a unique ethical identity (the core reputational asset).

The customer feedback starkly illustrates the consequences of this communication failure. When IFIs fail to "translate" their core values into tangible, understandable messages and practices, the public is left to conclude that there is no substantive difference. The "perception gap" mentioned by PR practitioners in the interviews is not a hypothetical problem; it is a tangible reality confirmed by stakeholder experiences. The case highlights that slogans about values are ineffective unless they are substantiated by clear communication and demonstrable institutional behavior that is distinctively and authentically Islamic.

The combined results from the document analysis, in-depth interviews, and the case study converge on a single, unambiguous conclusion: there is a profound and systemic disconnect between the foundational ethical principles of Islamic finance and the current public relations practices of IFIs in Indonesia. The communication strategies employed are largely derivative of secular, conventional models, resulting in a failure to articulate a unique, value-based institutional identity. This leads to a significant perception gap among the public and represents a critical vulnerability for the long-term reputation and trustworthiness of the industry.

These findings collectively underscore the urgent need for a new, purpose-built framework. The data clearly indicates that practitioners are aware of the problem and are actively seeking a more authentic and effective model. The challenges identified are not primarily due to a lack of intent, but rather a lack of the necessary conceptual tools, professional training, and strategic frameworks. The results, therefore, provide a strong empirical justification for the development of a Sharia Public Relations model, establishing a clear problem for which the proposed framework is the intended solution.

The investigation yielded a clear and consistent set of findings regarding the state of public relations within Indonesian Islamic Financial Institutions (IFIs). The central conclusion is the existence of a profound disconnect between the foundational ethical principles of Islamic finance and the prevailing communication practices. Analysis of institutional documents revealed a communication landscape dominated by the lexicon of conventional, secular public relations. Key performance indicators and corporate narratives are framed using terms like "growth" and "sustainability," while the core Islamic ethical vocabulary of siddiq (truthfulness) and amanah (trustworthiness) is conspicuously marginalized, confined primarily to the formal reports of Sharia Supervisory Boards.

This documentary evidence was strongly corroborated by the qualitative data gathered from in-depth interviews with key stakeholders. Practitioners, scholars, and academics collectively identified several critical challenges that define the current environment. These challenges were crystallized into four primary themes: the immense difficulty of "translating" complex Sharia concepts for public consumption; a persistent tension between operating from a position of deep ethical "conviction versus mere compliance"; a shared desire for an "authentic model" of PR rooted in an Islamic worldview; and the strategic underutilization of the Sharia Supervisory Board (SSB) as a communication asset.

The case study of "IFI Barakah Bank" served to concretize these abstract themes into a tangible example. The bank's campaign, while commercially focused and professionally executed, failed to substantively communicate its Islamic values, leading to a perception among customers that its ethical branding was superficial. This case powerfully illustrated the consequences of the identified communication gap, where the absence of a guiding, principled framework results in messaging that fails to build the unique, value-based trust that should be the hallmark of an Islamic financial institution.

The synthesis of these findings points to a systemic issue. The challenges faced by IFIs are not merely tactical or executional but are deeply strategic and conceptual. The research results demonstrate that practitioners are operating without the necessary conceptual tools, relying on a borrowed professional language that is ill-suited to articulate their institutions' core identity. This ultimately creates a significant perception gap, representing a critical vulnerability to the reputation and long-term sustainability of the entire industry.

The findings of this study resonate strongly with, yet also significantly extend, the existing literature on public relations theory. The observed dominance of conventional PR models aligns with the critiques of scholars who have noted the ethnocentric, Western-centric assumptions underpinning much of mainstream theory, from the foundational four models of Grunig and Hunt to contemporary relationship management perspectives. This research provides empirical evidence of this theoretical hegemony in the specific context of Indonesian IFIs, demonstrating how these secular models are adopted by default even when they are a poor fit for an organization's faith-based worldview.

The research also contributes a critical new dimension to the burgeoning field of Islamic business and marketing studies. While scholars such as Wilson, Al-Bassiouny, and Aoun have laid important groundwork in defining Islamic marketing ethics and consumer behavior, the strategic management function of public relations has remained a notable scholarly lacuna. This study addresses that gap directly, showing that PR in the IFI sector is frequently subsumed under marketing and fails to be recognized as a distinct discipline for holistic reputation management. The findings reveal the practical consequences of this oversight, where a focus on promotion eclipses the more profound work of building long-term, value-based stakeholder relationships.

The "Challenge of Translation" identified in this study connects with broader research on financial literacy and the communication of complex technical information. However, it adds a unique layer of complexity by highlighting the theological dimension. The difficulty is not just in simplifying financial jargon but in conveying the spiritual and ethical substance of concepts rooted in Islamic jurisprudence. This finding extends the literature by identifying a specific professional competency gap at the intersection of corporate communication, finance, and religious studies, a niche that has thus far received little academic attention.

The theme concerning the underutilized role of the Sharia Supervisory Board (SSB) introduces a novel perspective to the corporate governance literature in Islamic finance. Much of the existing research on SSBs focuses on their auditing, compliance, and fatwa-issuing functions. This study's findings, however, reframe the SSB as a potential strategic communication asset. It suggests that the board's role could evolve beyond internal assurance to become one of public authentication and education, a concept that challenges the traditionally insular perception of the SSB and opens new avenues for research into its contribution to institutional reputation and public trust.

The results of this study signify, most profoundly, a critical identity crisis in the public communication of Indonesian IFIs. The dissonance between their foundational Islamic identity and their largely secular public-facing narrative suggests a strategic ambiguity. These institutions exist to be fundamentally different from their conventional counterparts, yet they communicate in a language that makes them appear largely the same. This reflects a sector caught between the imperative to affirm its unique ethical value proposition and the competitive pressure to conform to the established norms and metrics of the global financial industry.

The findings also serve as a powerful reflection of the professionalization challenges confronting a rapidly growing but still maturing industry. The identified competency gap among PR practitioners is not an indictment of individuals but a sign of a structural issue. The educational and professional development pathways have not yet caught up with the specific needs of the Islamic finance sector. The results signify a clear need for a new generation of communication professionals who are not only skilled in modern PR techniques but are also deeply literate in the principles and ethics of the Islamic economy.

On a deeper level, the research findings can be interpreted as a manifestation of the broader philosophical tension between the principles of an Islamic economy and the logic of global capitalism. The widespread adoption of conventional corporate language is a form of institutional isomorphism, where organizations in a field tend to mimic one another to gain legitimacy. The results signify that in their quest for legitimacy within the dominant global financial system, IFIs risk diluting the very principles that make them a distinct and necessary alternative. The struggle for an "authentic model" of PR is, in essence, a struggle for the soul of the industry itself.

The call for a more strategic and public-facing role for the Sharia Supervisory Board also reflects a wider societal trend regarding the evolving nature of religious authority. In an era of widespread information and public skepticism, authority can no longer be merely asserted; it must be demonstrated and communicated effectively. The findings signify a need for religious experts within the corporate sphere to move beyond a purely legalistic or compliance function and to engage in proactive, dialogic communication. This is essential for building a form of trust that is not blind, but informed, resilient, and earned through transparency.

The practical implications of these findings for PR practitioners and communication managers within IFIs are immediate and significant. The research provides them with a clear diagnosis of the systemic challenges they face and validates their intuitive sense that conventional models are inadequate. It equips them with the empirical evidence needed to advocate for a strategic reorientation within their organizations, moving the communication function away from a reactive, marketing-support role towards a proactive, C-suite level strategic management function responsible for the institution's core ethical reputation.

For the leadership, boards of directors, and policymakers of the Islamic finance industry, the implications are profoundly strategic. The identified communication gap is not a "soft" issue but a hard business risk. It undermines the primary competitive advantage of IFIs, leaves them vulnerable to public skepticism and accusations of “Sharia-washing,” and ultimately impedes their ability to achieve their full market potential (Labbaf Khaneiki dkk., 2024). The findings imply that investing in a robust, authentic communication framework is not a discretionary cost but is as essential as investing in technology or Sharia compliance.

The implications for educational institutions, from universities to professional training bodies, are equally clear. The research signals a distinct and unmet demand for a new type of communication curriculum—one that integrates strategic communication with Islamic business ethics, finance, and law. There is a critical need to cultivate “bilingual” professionals who are fluent in the language of both modern public relations and the Islamic tradition. This study provides a clear justification for the development of new courses, specializations, and executive education programs tailored to this niche.

At an industry-wide level, the findings have implications for regulators and associations such as the Indonesia Islamic Banking Association (ASBISINDO). The research suggests that the long-term health and credibility of the entire sector depend on more than just individual institutional efforts. There is a need for collective action to establish industry-wide standards and best practices for ethical and transparent communication (Kieser, 2003). The findings imply that these bodies should take a leading role in commissioning further research, developing shared resources, and promoting a unified, authentic narrative for Islamic finance in Indonesia.

The prevalence of conventional PR models can be explained by the historical trajectory of both the PR profession and the Islamic finance industry. Modern public relations, as a formal discipline, was developed and codified in the West. It was subsequently exported globally as a “best practice” toolkit. When the Indonesian Islamic finance industry began its rapid growth, it adopted these available, globally recognized professional tools and frameworks (Hidayah, 2024). This adoption was less a conscious rejection of Islamic principles and more a pragmatic default in the absence of a well-developed, codified alternative.

Institutional and market pressures provide another powerful explanation for the findings. IFIs in Indonesia operate within a dual-banking system, where they are in direct competition with larger, more established conventional banks. This creates immense pressure to demonstrate comparable financial performance, technological innovation, and market growth (Reindrawati dkk., 2019). Consequently, the corporate communication agenda becomes dominated by this language of competitive performance, as it is the lingua franca understood by investors, regulators, and the financial media. The more nuanced, complex language of ethical distinction becomes a secondary priority.

The outcomes are also a result of deep-seated educational and professional silos. The experts who possess deep knowledge of Sharia principles (the scholars on the SSB) and the experts who possess the skills of modern strategic communication (the PR practitioners) operate in separate professional worlds (Baines, 2013). They are trained in different institutions, read different literature, and attend different conferences. The research findings show that there are few, if any, formal mechanisms or shared platforms for these two groups to collaborate on a strategic level, leading to the observed disconnect between the institution’s ethical core and its public narrative.

Finally, the socio-cultural context of the Indonesian market helps explain the “Challenge of Translation.” While Indonesia has the world’s largest Muslim population, the levels of financial literacy and deep theological knowledge vary significantly across different segments of society. PR practitioners, aware of this diversity, may be hesitant to employ a heavily theological or jurisprudential discourse for fear of alienating or confusing a large portion of their target audience (Shovkhalov & Idrisov, 2021). The default to a simpler, more universally understood conventional marketing language can be seen as a risk-averse strategy in a complex and heterogeneous communication environment.

Based on these findings, IFIs should move to institutionalize a more integrated approach to communication. A primary practical recommendation is the creation of a standing Strategic Communication and Ethics Committee within each institution. This committee should be a cross-functional body, including senior leadership from PR/Corporate Communications, marketing, human resources, and, crucially, at least one representative from the Sharia Supervisory Board (Ozkul & Samani, 2020). Its mandate would be to oversee the alignment of all public communication with the institution's core Islamic values and to guide the development of an authentic corporate narrative.

A critical next step for the industry as a whole is to invest in capacity building. We recommend the development of a specialized professional development and certification program in "Sharia Public Relations." This program should be designed and delivered through a collaboration between industry associations, leading universities, and councils of Islamic scholars (Joseph, 2009). The curriculum should be a hybrid, providing practitioners with a robust grounding in Islamic business ethics and finance while also equipping Sharia scholars with a foundational understanding of modern strategic communication principles.

Future research should build upon the qualitative foundation established by this study. There is a significant opportunity for quantitative research to test the hypotheses generated here (Williams, 2008). For instance, experimental studies could be designed to measure the impact of communication strategies based on a Sharia PR model versus conventional strategies on key metrics like public trust, brand attitude, and customer loyalty. Cross-cultural comparative studies, examining the PR practices of IFIs in other key markets like Malaysia, the Gulf states, and the UK, would also be invaluable in refining the model and assessing its adaptability.

Ultimately, this research should serve as a catalyst for a deeper, sector-wide conversation. The findings present a call to action for IFI leaders, regulators, scholars, and communicators to collaboratively address the critical gap between principle and practice. The long-term success of the Islamic finance project depends not only on sound financial engineering but on the construction of a resilient and authentic public trust (Zahir, 2023). The next phase of the industry's maturation requires moving beyond simply offering Sharia-compliant products to becoming truly Sharia-led organizations, a transformation in which principled, strategic communication must play a central and indispensable role.

CONCLUSION

The most significant finding of this research is the identification of a systemic and conceptual vacuum at the heart of public relations practices within Indonesian Islamic Financial Institutions (IFIs). The study reveals that the primary challenge is not a mere lack of skill or resources, but the absence of a purpose-built, authentic communication framework rooted in an Islamic worldview. This manifests as a profound disconnect between the institutions' foundational ethical principles and their public-facing narratives, which are overwhelmingly dominated by the language and logic of conventional, secular corporate communication. This core finding moves the discourse beyond surface-level critiques of "Sharia-washing" to diagnose a deeper, structural issue: practitioners are operating with a borrowed professional toolkit that is fundamentally misaligned with the unique value proposition of their organizations, leading to a critical gap in building authentic public trust.

The primary contribution of this research is conceptual. It addresses a significant lacuna in both public relations theory and Islamic business literature by proposing the foundational elements of a "Sharia Public Relations" model. This study moves beyond simply identifying a problem to constructing a solution, offering a new theoretical lens that integrates core Islamic principles like siddiq (truthfulness), amanah (trustworthiness), and tabligh (advocacy) into a strategic management function. While the multi-case study methodology was effective, the enduring value of this research lies in its pioneering effort to build a normative and practical framework that provides both practitioners and scholars with a new vocabulary and a new logic for conceptualizing ethical, value-based communication for faith-inspired organizations.

This study has inherent limitations that pave the way for future research. As a qualitative inquiry focused specifically on the Indonesian context with a purposively selected sample, the findings cannot be generalized to the global Islamic finance industry. The framework developed is conceptual and requires empirical validation. Future research should therefore focus on quantitatively testing the impact of a Sharia PR model on stakeholder trust, brand equity, and organizational reputation through experimental and survey-based studies. Furthermore, comparative cross-cultural research is needed to explore how Sharia PR principles can be adapted and applied in different socio-cultural contexts, while longitudinal studies would be invaluable in tracking the long-term effects of implementing such a framework within IFIs.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.
Author 2: Conceptualization; Data curation; In-vestigation.
Author 3: Data curation; Investigation.

CONFLICTS OF INTEREST

The authors declare no conflict of interest.

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