

Artikel Penelitian

Analysis of Brand Image and Customer Trust Improvement Through Ethical Communication and CSR Practices at Bank Muamalat

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Abstract: Public trust is a vital asset for Islamic banking, particularly in an era where consumers are increasingly conscious of ethical and social values. This study aims to examine the impact of ethical communication and corporate social responsibility (CSR) on brand image and consumer trust in Bank Muamalat. Adopting a quantitative explanatory approach, the study utilized the SEM-PLS analysis technique to analyze data collected from Bank Muamalat customers in key urban areas, including Jakarta, Bandung, and Surabaya. The results indicate that ethical communication has a significant influence on brand image, while CSR directly affects consumer trust. Additionally, brand image serves as a mediating variable in fostering consumer trust. These findings underscore the importance of integrating transparent and ethical communication with CSR practices, especially those that align with the Islamic maqasid shariah principles. By doing so, Islamic financial institutions can strengthen their credibility and establish long-term relationships with consumers. In a highly competitive and information-driven environment, ethical communication and CSR initiatives go beyond mere promotional tactics. They play a crucial role in building customer loyalty, enhancing institutional integrity, and maintaining public trust. For Islamic financial institutions, particularly in the post-truth era, these factors are instrumental in differentiating themselves from competitors and ensuring sustainable growth. This study highlights the strategic value of combining ethical communication with CSR practices that reflect the values of Islamic teachings. The integration of these practices not only enhances the brand image but also fosters greater consumer trust, which is essential for the long-term success of Islamic banking institutions in today's market. Thus, ethical communication and CSR should be viewed as fundamental components of a holistic strategy aimed at building strong, lasting relationships with customers.

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1. Introduction

Public trust is a crucial capital asset for the Islamic banking industry, particularly amidst the rising consumer awareness of ethical and social values. In today's era of transparency and information accessibility, financial institutions are no longer evaluated solely based on the quality of their products and services, but also on the values they uphold, how they communicate with stakeholders, and their contributions to society. Trust has become a rare yet highly valuable commodity one that cannot be purchased, but must be built continuously through ethical, transparent, and consistent interaction.

Over the past two decades, the global banking industry has faced major challenges in retaining public trust. Financial scandals, abuse of authority, manipulative marketing practices, and profit-only driven corporate behavior have eroded confidence in financial institutions. This phenomenon, often referred to as the "trust deficit," describes a condition where the public begins to doubt the integrity and social commitment of banking institutions.

The complexity intensifies when discussing Islamic banking. As institutions that claim to operate under Islamic principles, these banks are expected not only to adhere to formal regulations and pursue economic gains but also to uphold justice ('adl), transparency (shafafiyah), accountability (mas'uliyah), and public benefit (maslahah). Within this framework, ethical communication and Corporate Social Responsibility (CSR) are no longer auxiliary strategies but integral components of the very identity of Islamic banking. Ethical communication refers to the deliberate and consistent practice of delivering messages grounded in honesty, integrity, and openness between companies and their stakeholders. It rejects manipulative messaging used purely for marketing advantage and affirms the consumer's right to accurate, responsible information. Theoretically, this concept draws from Habermas' Theory of Communicative Action (1984), which advocates for undistorted communication based on mutual understanding and free of manipulation.

CSR in Islamic banking plays a particularly strategic role, not merely as a tool for reputation building, but as a moral and religious obligation. In secular contexts, CSR is often conceptualized through [1] CSR Pyramid, which includes economic, legal, ethical, and philanthropic responsibilities. In contrast, Islamic CSR is linked to the broader framework of Maqasid al-Shariah, which emphasizes the protection of religion (din), life (nafs), intellect (aql), wealth (mal), and lineage (nasl). CSR within this paradigm is not only about brand perception but also about actualizing social justice and sustainable human welfare.

Bank Muamalat Indonesia stands as a highly relevant and strategic case for study. Founded in 1991 as Indonesia's first Islamic bank, it symbolizes the public's perception of value-based banking. However, with rising competition from conventional and digital banks (neo-banking), as well as internal restructuring and management challenges, Bank Muamalat's public trust has grown fragile. While the bank continues to emphasize its Islamic branding, critical questions emerge: Are its communication strategies and CSR initiatives genuinely grounded in Islamic values, or do they serve merely as promotional tools?

Over the past decade, a number of academic studies have explored the roles of corporate social responsibility (CSR), ethical communication, brand image, and consumer trust in the financial services sector, particularly in Islamic banking. These variables are consistently cited as key determinants in shaping consumer loyalty and building long-term relationships. However, most of these studies tend to examine the variables in isolation, failing

to consider the strategic integration of ethical communication and CSR as a holistic model for trust and brand development in value-driven institutions. For example, Sen and Bhattacharya (2001) demonstrated that CSR activities, when aligned with public expectations, contribute significantly to brand perception and consumer commitment. Similarly [2] showed that CSR practices positively influence trust, especially when they are communicated transparently and perceived as authentic by consumers. However, their model does not position ethical communication as a distinct independent variable, despite its central role in shaping public perceptions of corporate integrity.

In Islamic banking, [3] offered a value-integrated CSR framework, incorporating philanthropy, environmental responsibility, and sharia compliance. Yet, the absence of ethical communication as a core construct limits the model's explanatory power, especially in a sector where moral and religious legitimacy are paramount. Likewise, studies by Murtiyani & Hamfara (2020) focused on CSR and ethical identity but did not investigate the mediating effects of brand image or consumer trust, which are critical in relational marketing theory. Research by Bowen (2004) emphasized the necessity of transparency, truthfulness, and accountability in communication, yet few empirical studies within the Indonesian banking sector have adopted her Kantian ethical communication framework. Moreover, while Djojo et al. (2023) analyzed brand image and trust as mediating variables in customer loyalty, they did not incorporate CSR as an antecedent, thereby neglecting the normative drivers of public trust in value-based organizations [4].

Additionally, a meta-analysis by [5] reaffirmed that CSR has a cross-sectoral and cross-cultural positive impact on customer loyalty. However, this study did not explore the spiritual and normative elements of CSR unique to Islamic financial institutions such as maqasid shariah, tauhid (divine unity), or adl (justice) which are critical for establishing legitimacy and moral resonance in Muslim-majority markets. [6] further argued that corporate communication must be morally appropriate, not merely factually accurate, especially in industries vulnerable to public skepticism. However, very few Islamic banking studies have operationalized communication ethics as a construct of relational strategy rather than as an extension of branding or public relations.

In summary, while prior research has affirmed the positive roles of CSR and brand image in shaping consumer behavior, the strategic synergy between ethical communication and CSR in building brand image and consumer trust particularly within Islamic banking remains underexplored. Most models remain partial and lack the integration necessary to reflect the multidimensionality of trust in value-based financial systems. This gap reveals the urgent need for a conceptual framework that not only reflects relational and ethical marketing principles but also incorporates Islamic moral philosophy into institutional trust-building mechanisms.

This research seeks to fill that gap by empirically analyzing how authentic implementation of ethical communication and CSR enhances brand image and strengthens consumer trust in Bank Muamalat. The findings aim to contribute to the development of theory in Islamic marketing ethics and CSR, and to offer practical recommendations for financial institutions striving to rebuild public trust in a post-truth society. Based on the background above, the research addresses the following questions:

1. How does ethical communication influence Bank Muamalat's brand image?
2. How does CSR influence consumer trust in Bank Muamalat?
3. What is the mediating role of brand image in the relationship between ethical communication and consumer trust?
4. Do ethical communication and CSR simultaneously influence brand image and consumer trust?

This study is expected to contribute significantly to academic discourse in ethical marketing, brand management, and Islamic social responsibility by integrating ethical communication and CSR into a structural model that predicts brand image and consumer trust. It expands the relational marketing approach within value-based industries and emphasizes that ethical conduct is not merely a moral obligation, but also a strategic resource for cultivating long-term consumer relationships particularly for institutions grounded in spiritual and moral integrity. At the same time, the study offers practical insights for managers, communication practitioners, and branding strategists at Bank Muamalat and other Islamic financial institutions. By identifying the key elements of communication and CSR that most influence consumer perception and trust, organizations can craft more authentic, consistent, and values-driven communication strategies. Moreover, the research underscores the need to align external messaging with internal values to avoid manipulative practices such as greenwashing or symbolic signaling. Ultimately, the findings support the formulation of integrated branding strategies capable of restoring public trust and enhancing the competitiveness of Islamic banks in a dynamic financial marketplace.

2. Method

This research adopts a quantitative approach with an explanatory research design. This method is selected because the study aims to test hypotheses concerning causal relationships between independent and dependent variables. The independent variables are ethical communication and corporate social responsibility (CSR), while the dependent variables are brand image and consumer trust. The quantitative approach involves the use of numerical data collected through standardized instruments such as questionnaires, followed by statistical analysis. This approach is suitable for answering research questions that are objective and measurable, and for determining the extent to which one variable influences another. In this study, data are analyzed using the Structural Equation Modeling technique based on Partial Least Squares (SEM-PLS), which allows for the simultaneous testing of multiple relationships among variables.

The quantitative approach is used to examine a defined population or sample by collecting data through structured instruments and analyzing it statistically to test hypotheses. The explanatory research design is employed to describe causal relationships between variables, typically addressing "why" and "how" certain effects occur. This study seeks to explain how ethical communication and CSR impact consumer perceptions of brand image and influence levels of trust in Islamic financial institutions, with a focus on Bank Muamalat.

3. Results and Discussion

Repositioning Trust through Ethics and Value-Based Communication

In today's post-truth digital economy, where consumer perceptions are shaped as much by values as by information, trust has emerged as the most vital yet fragile currency for financial institutions. Particularly within the Islamic finance sector, institutions are not only evaluated based on service performance or profitability, but also on their alignment with ethical, spiritual, and social values. The increasing demand for integrity, justice (*'adl'*), transparency (*shafafiyah*), and social accountability (*mas'uliyah*) underscores a shift in public expectations: from transactional reliability to moral legitimacy.

Within this evolving context, Bank Muamalat as the pioneering Islamic bank in Indonesia, becomes a critical site of inquiry. Operating under the principles of *maqasid al-shariah*, the bank is expected to integrate both economic function and religious identity. However, as the banking sector becomes increasingly competitive facing pressure from digital banking platforms, neo-banks, and hybrid financial models questions arise regarding the authenticity and consistency of Islamic ethical identity in its communication and corporate conduct. Can ethical communication and CSR serve as more than symbolic acts? Can they rebuild brand trust in a skeptical marketplace?

This study, conducted using a quantitative explanatory design with SEM-PLS modeling, explores these questions empirically. The results strongly suggest that ethical communication and corporate social responsibility (CSR) significantly affect brand image, and together, they contribute to the formation and consolidation of consumer trust that is not only rational but spiritual and emotional. These findings are consistent with the Customer-Based Brand Equity (CBBE) framework by [7] and Commitment-Trust Theory by [8], which together posit that consistent, transparent, and morally grounded interactions are foundational to brand-based trust.

Moreover, the study confirms the mediating role of brand image, showing that the effectiveness of CSR and ethical messages depends heavily on how consumers perceive the brand's sincerity, religious integrity, and moral consistency. In other words, ethical efforts must be matched by symbolic resonance and perceived authenticity. This confirms [4] assertion that communication ethics is not simply about compliance, but about the moral intent behind the message, a notion deeply embedded in Islamic communication ethics as well.

This chapter offers a detailed analysis of these relationships, structured according to the formulated hypotheses and interpreted through multiple theoretical lenses: ethical signaling theory [9], stakeholder-based CSR [1], and Islamic ethical identity. In doing so, it positions ethical communication and CSR not merely as promotional instruments, but as strategic, spiritual, and relational practices that can rebuild legitimacy and long-term trust in a sector defined by both financial risk and moral responsibility. The findings are then discussed in relation to previous studies, showing areas of alignment and divergence, particularly in how Islamic consumers interpret sincerity, social contribution, and ethical congruence in brand behavior.

Ethical Communication: Authenticity as the Core of Brand Meaning

Ethical communication, in the context of contemporary brand management, is no longer an optional or peripheral concern, it has become a strategic imperative, particularly in industries that are trust-dependent such as banking. Defined as the practice of conveying information in a manner that is transparent, honest, and aligned with the organization's core values, ethical communication shapes not only consumer perception, but also the very moral identity of the brand. At Bank Muamalat, this role is magnified by the institution's identity as a sharia-based financial provider, wherein communication is expected to embody the Islamic values of *akhlaq* (good character), *amanah* (trustworthiness), *sidq* (truthfulness), and *shafaiyah* (transparency).

The results of this study confirm that ethical communication exerts a significant and positive influence on brand image, thereby validating [4] Kantian theory of organizational ethics. According to Bowen, ethical communication must not only be accurate in content but also guided by moral duty and intention, independent of its utility or outcome. This deontological perspective underscores that communication must be truthful even if the truth is not profitable in the short term a notion that resonates deeply with the Islamic view of *amar ma'ruf* (commanding good) and *nabi munkar* (forbidding evil).

In the case of Bank Muamalat, respondents overwhelmingly emphasized the importance of message clarity, sincerity in tone, and consistency between verbal claims and observable actions. For instance, clear disclosures about profit-sharing mechanisms (*nisbah*) in *mudharabah* contracts, transparent communication about risks, and empathetic handling of customer concerns were cited as core indicators of brand integrity. On the contrary, discrepancies between marketed promises and customer experience such as unclear terms, delayed responses, or perceived greenwashing—were seen as undermining trust and moral authority.

This finding aligns with [6] argument that ethical branding is not about polished narratives or reputational engineering, but about consistency in ethical behavior over time. In a religiously sensitive market, ethical communication is judged not only on the basis of coherence but also on religious authenticity. When the bank is perceived to uphold Islamic values not just in regulatory compliance but in its tone, word choices, and public messaging, it enhances not just brand image, but also spiritual legitimacy.

Furthermore, the ethical dimension of communication at Bank Muamalat goes beyond mere customer-facing language. It includes the design of communication systems that allow for two-way dialogue, as emphasized by Bowen's two-way symmetrical model. This model encourages deliberative interaction, where stakeholders are not merely recipients of information but active participants in meaning-making. Respondents in this study pointed out that Bank Muamalat's responsiveness to consumer feedback such as its handling of online reviews, complaint resolution, and sharia-compliant customer support, contributed significantly to the perception that the bank "listens" with both professionalism and compassion.

The Islamic perspective further elevates communication ethics by incorporating intention (*nijyah*) and accountability (*mas'uliyah*). Communication is not just judged on factual accuracy but on whether it fulfills a moral duty to inform, guide, and protect. In this light, misrepresentation even if unintentional could be considered *gharar* (deception), which is

prohibited in Islamic finance. Therefore, Bank Muamalat's commitment to ensuring full disclosure of terms, avoiding manipulative marketing, and aligning public messaging with its actual governance practices, becomes a religious obligation, not just a branding strategy.

These results also complement the view of [9], whose theory of communicative action emphasizes that ideal communication is free from distortion and aimed at mutual understanding. This resonates with Islamic ideals of *shura* (consultation), transparency, and mutual respect in public discourse. When Bank Muamalat engages its stakeholders not through manipulation but through honest and dialogical messaging, it contributes to a broader ecosystem of ethical finance and spiritual accountability.

Corporate Social Responsibility: From Obligation to Strategic Asset

In the evolving landscape of stakeholder capitalism and value-based economies, corporate social responsibility (CSR) has undergone a paradigmatic transformation. No longer relegated to peripheral philanthropic gestures, CSR now stands as a strategic asset, shaping organizational legitimacy, stakeholder engagement, and consumer trust particularly in ethical sectors such as Islamic banking. Within this context, Bank Muamalat offers a compelling case where CSR is not only legally and reputationally necessary, but also spiritually mandated.

The results of this study confirm that CSR practices at Bank Muamalat ranging from zakat distribution, microenterprise empowerment, environmental sustainability initiatives, to financial literacy education, have a statistically significant and positive effect on consumer trust. This finding reflects a broader shift in consumer perception, where trust is not only built on performance but also on perceived moral commitment and contribution to communal wellbeing.

These CSR programs, when executed transparently and consistently, are interpreted by consumers as acts of genuine concern rooted in Islamic values, especially when they reflect principles such as *ta'awun* (mutual help), *maslahah* (public benefit), and *barakah* (blessing through ethical action). Respondents in this study noted that what differentiated Bank Muamalat's CSR efforts from those of conventional banks was not merely the nature of the programs, but the spiritual intentionality behind them. CSR here is not just a means to enhance brand equity, it is an extension of worship (*ibadah sosial*) and ethical responsibility (*fard kifayah*).

This deeply value-driven interpretation of CSR resonates with [1] Pyramid of CSR, especially its ethical and philanthropic layers. Carroll identifies four domains of CSR: economic (be profitable), legal (obey the law), ethical (do what is right), and philanthropic (be a good corporate citizen). While most corporations emphasize the first two layers, Bank Muamalat's CSR initiatives reflect a deliberate focus on the third and fourth layers, translating Islamic ethical obligations into actionable programs. Unlike traditional interpretations, CSR at Bank Muamalat is not optional or externally driven, it is internalized as a religious imperative.

Moreover, in Islamic business ethics, the concept of *maqasid al-shariah* provides a normative foundation for CSR. Programs that support education (*bijz al-'aqd*), protect economic dignity (*bijz al-mal*), and promote family wellbeing (*bijz al-nas*) are not merely moral they are sharia-endorsed. Bank Muamalat's initiatives in funding Islamic schools, supporting halal micro-businesses, and promoting financial inclusion reflect a CSR approach rooted in these five objectives of the shariah, making CSR a theological as well as sociological obligation.

This finding echoes the work [2], who empirically demonstrated that CSR aligned with consumers' ethical and religious values significantly enhances emotional loyalty and consumer trust. Their study highlighted that consumers in value-driven societies are not only responsive to what companies do but also to why and how they do it. This suggests that intention (*nijyah*) and authenticity are just as important as output in building brand legitimacy, a view strongly confirmed by the responses in this study.

However, the data also reveal a critical caveat: CSR that is not effectively communicated, inconsistently executed, or perceived as tokenistic may fail to deliver trust dividends. Some respondents expressed skepticism toward CSR campaigns that seemed performative, overly promotional, or disconnected from real community needs. This reinforces the view that visibility alone is not sufficient sincerity, continuity, and transparency are necessary to convert CSR into lasting consumer trust.

Additionally, this study found that CSR communication must be embedded into a broader narrative of ethical consistency. As one respondent noted, "CSR is meaningless if it is not aligned with the bank's internal culture and everyday behavior." This statement underscores the importance of strategic alignment between CSR practice and corporate identity, a principle emphasized in Carroll's stakeholder model and Islamic ethical identity theory.

Brand Image: The Mediating Power of Perception

Brand image serves as a cognitive and emotional lens through which consumers interpret every action, message, and initiative undertaken by a company. In the context of Bank Muamalat, brand image does not merely function as a symbol of corporate identity, but as a strategic and ethical narrative shaped by the bank's behavior, communication, and value alignment. This study confirms that brand image plays a significant mediating role in the relationship between ethical communication and consumer trust, as well as between CSR and trust. The stronger and more consistent the brand image, the more credible and meaningful both communication and CSR appear to consumers.

This mediating function supports the theoretical perspective offered by the Customer-Based Brand Equity (CBBE) model developed [10]. According to the model, a brand's equity is not only determined by its market presence or awareness but by the quality of consumer associations, particularly those grounded in ethics, transparency, and value congruence. When these associations are aligned with consumers' personal values and social expectations, the brand achieves resonance, which becomes the highest level of emotional connection between brand and individual.

In Bank Muamalat's case, brand image is not simply constructed through design elements, slogans, or promotional strategies. Rather, it emerges from deeper behavioral consistency with sharia principles [11], embodied in daily operations, employee-customer interactions, complaint resolution, and the visibility of social programs. The findings of this study suggest that consumers do not judge the bank solely based on isolated messages or CSR campaigns, but on the coherence between the bank's proclaimed identity as a sharia-based institution and its visible actions in the marketplace.

Respondents frequently described Bank Muamalat not just as a bank, but as a socially responsible entity grounded in spiritual integrity [12]. This perception added layers of emotional meaning to the brand, which in turn enhanced two distinct forms of trust. The first is cognitive trust, which arises from rational evaluation of service quality, performance consistency, and risk management. The second is affective trust, which is rooted in shared values, religious alignment, and moral credibility. Together, these trust forms produce not only brand loyalty but brand advocacy, as consumers internalize the brand as an extension of their own ethical worldview.

The importance of brand image as a mediator becomes especially evident when ethical communication and CSR are viewed as signals, rather than outcomes. Ethical communication, no matter how well-crafted, is subject to interpretation [13]. CSR, no matter how impactful, must still be perceived as authentic. In this regard, brand image acts as the interpretive filter that amplifies or diminishes the perceived sincerity, relevance, and effectiveness of both. When brand image is strong, ethical messages are trusted and CSR is seen as meaningful. When brand image is weak or fragmented, even genuine efforts may be met with skepticism.

This aligns with the relational signaling theory, which emphasizes that stakeholder responses depend not only on observable actions, but on the symbolic meaning they attach to those actions. In Islamic banking, this symbolic layer is further enriched by religious expectations. Consumers seek not only compliance with regulatory standards but a reflection of spiritual values in organizational culture and conduct [14]. Thus, brand image becomes a theological as well as reputational construct anchoring consumer perceptions in both belief and experience. Furthermore, the findings of this study suggest that building a strong brand image requires more than consistent marketing; it requires internal cultural alignment. Employees at all levels must embody the values the brand claims to represent [15]. Service delivery must reflect fairness, patience, transparency, and humility qualities associated with Islamic ethical conduct. When these values are practiced consistently, they reinforce the brand image organically, turning every customer interaction into a moment of trust-building.

In conclusion, brand image operates as a crucial mediating variable that determines whether ethical communication and CSR efforts will translate into genuine consumer trust. It reflects not just what the brand says, but how it is experienced, remembered, and morally judged. For Bank Muamalat, maintaining a trustworthy brand image means safeguarding not only its market identity but also its moral legitimacy in the eyes of spiritually conscious consumers.

Interactions Between Ethical Communication, CSR, and Consumer Trust

The simultaneous influence of ethical communication and corporate social responsibility (CSR) on consumer trust illustrates that these two organizational functions do not operate in isolation. Rather, they work in synergy as dual signaling mechanisms, transmitting to stakeholders not only information, but also moral intention and institutional authenticity. Drawing on the work [9], these mechanisms can be understood as part of the communicative action framework, wherein institutions engage the public through not just speech acts, but normatively guided practices that reveal deeper value commitments.

In the context of Bank Muamalat, this dual signaling dynamic is especially salient. Ethical communication such as transparent disclosures, value-consistent language, and proactive clarification of service terms, provides the verbal expression of the bank's moral identity [16]. CSR, on the other hand, functions as the behavioral proof of that identity, demonstrating in action what the institution claims in its communications. When these two elements are aligned, a powerful signal of trustworthiness is generated, reinforcing the perception that the organization is consistent, credible, and value-driven.

This study found that when ethical communication and CSR were perceived by consumers as congruent and mutually reinforcing, their combined impact on trust was not merely additive but multiplicative [17]. Trust was deepened significantly more when both variables were present in alignment than when either was operating in isolation. This result supports the Relational Signaling Theory, which posits that consistent ethical signals across different dimensions of corporate behavior reduce uncertainty, thereby strengthening stakeholder relationships [18]. In environments where skepticism is high and brand loyalty is fragile, such congruence acts as a stabilizing force.

Within Islamic banking, the stakes of congruence are particularly high. Financial decisions are not viewed merely as economic transactions, but as acts with spiritual and moral dimensions. This religious framing demands that financial institutions maintain not only procedural compliance but also ethical transparency and spiritual integrity. Any perceived inconsistency between what the bank says and what it does can quickly be interpreted as *gharar* (uncertainty or deceit), which is explicitly prohibited in Islamic finance. In this context, the erosion of trust is not only reputational but religio-ethical in nature, potentially disqualifying the institution in the eyes of its consumers as a spiritually safe partner.

Empirical responses from this study reinforce this sensitivity [19]. Participants reported that they are more likely to trust and remain loyal to a financial institution when they observe a clear alignment between its public messaging and its social behavior. For example, promotional messages that highlight the bank's role in community empowerment are only considered credible if respondents can recall actual programs or results that align with those claims. Similarly, ethical discourse around financial inclusion must be supported by accessible and equitable services on the ground [20]. Where alignment is lacking, consumers expressed feelings of disappointment, skepticism, and even betrayal, especially when the brand uses religious imagery or slogans to promote itself.

This underscores the fact that moral congruence is not optional in Islamic financial branding, it is foundational. The perception of trust cannot be constructed on communication alone, nor sustained by CSR initiatives that are not strategically and ethically embedded. It requires the harmonization of word and deed, speech and behavior, intention and implementation.

To maximize the impact of ethical communication and CSR in building trust, this study recommends:

- a. Conducting regular ethical audits to assess congruence between messaging and operational practices.
- b. Establishing integrated communication-CSR teams to ensure alignment of narratives and actions.

- c. Embedding Islamic values consistently across all messaging and program design, to maintain moral coherence.
- d. Utilizing feedback mechanisms to capture and respond to consumer perceptions of hypocrisy or value misalignment.

In conclusion, the trustworthiness of an Islamic financial institution such as Bank Muamalat depends not just on what it promises or what it delivers, but on the alignment between the two. When ethical communication and CSR are practiced in synergy, the institution cultivates not just transactional trust, but a deep moral confidence in the hearts and minds of its consumers. This form of trust is more resilient, emotionally grounded, and spiritually anchored, qualities essential for long-term loyalty in the Islamic banking sector.

4. Conclusion

Based on the analytical, theoretical, and empirical discussions presented in this study, several conclusions can be drawn regarding the influence of ethical communication and corporate social responsibility (CSR) on brand image and consumer trust, particularly within the context of Islamic banking as represented by Bank Muamalat:

- a. Ethical communication plays a fundamental role in shaping consumer trust, not merely as a tool of public relations but as a strategic moral instrument. At Bank Muamalat, ethical communication grounded in Islamic values such as *akhlaq*, *sidq*, and *Amanah* demonstrates transparency, honesty, and spiritual consistency, which together contribute significantly to the formation of a credible brand image. Ethical messaging that aligns with institutional behavior strengthens the perception of sincerity, while inconsistencies can quickly damage consumer confidence. This confirms Bowen's model of communication ethics and affirms that in Islamic financial institutions, trust must be both logically and spiritually earned.
- b. CSR has evolved into a strategic asset in Islamic banking, not only fulfilling the institution's legal or philanthropic obligations but also reinforcing its ethical identity and legitimacy in the eyes of the public. Bank Muamalat's CSR programs ranging from zakat and microenterprise support to educational initiatives and environmental stewardship, have been shown to significantly impact consumer trust, especially when perceived as sincere, consistent, and aligned with Islamic social ethics such as *ta'awun* and *maslahah*. However, CSR that lacks visibility or appears performative fails to deliver trust outcomes, underscoring the importance of sincerity, contextual relevance, and sustained execution.
- c. Brand image serves as a mediating construct that filters how consumers interpret and respond to the bank's ethical communication and CSR efforts. A strong and credible brand image amplifies the positive effect of both variables on consumer trust, while a fragmented or inconsistent brand perception can weaken their impact. Bank Muamalat's brand image, shaped by behavioral alignment with sharia principles and real social engagement, provides consumers with both cognitive trust (based on competence) and affective trust (based on shared values and religious identity). This supports Keller's Customer-Based Brand Equity (CBBE) model and highlights the spiritual dimension of trust in Islamic banking.

- d. The simultaneous and synergistic application of ethical communication and CSR creates a compound effect on consumer trust. These two elements operate as dual ethical signals, conveying moral intention and organizational integrity. Their congruence is essential in reducing perceived uncertainty and fostering long-term relationships, especially in a religious context where inconsistencies may be interpreted as *gharar* or deception. This finding supports the Relational Signaling Theory, suggesting that in Islamic financial institutions, the alignment of speech and action is a core requirement for trust formation.
- e. Based on these findings, an integrative strategic framework can be proposed: one that aligns ethical communication with CSR through a consistent, value-driven brand narrative supported by operational behavior. This model would require not only internal alignment across departments but also the codification of Islamic ethical values into daily practice, transparent CSR reporting, and active stakeholder engagement. In doing so, Islamic banks such as Bank Muamalat can not only comply with sharia principles but also build resilient consumer trust and sustainable brand equity in a competitive and ethically aware market environment.

Thus, this study affirms that in Islamic banking, the relationship between the institution and its consumers transcends transactional trust and enters the realm of spiritual and moral engagement. Ethical communication and CSR are not independent strategies, but interconnected expressions of the institution's identity and mission, expressions that must be perceived as authentic to effectively foster brand loyalty and consumer confidence.

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