

**DEVELOPING AN ISLAMIC FRAMEWORK OF  
PUBLIC RELATIONS PRACTICE FOR ISLAMIC  
BANKS IN BANGLADESH**

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by

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## LIST OF ABBREVIATIONS

AIBL	Al-Arafah Islami Bank Limited
BB	Bangladesh Bank
CSR	Corporate Social Responsibility
EXIM	Export Import Bank Limited
FSIB	First Security Islami Bank Limited
GDP	Gross Domestic Product
IBBL	Islami Bank Bangladesh Limited
ICB	ICB Islamic Bank Limited
ICSR	Islamic Corporate Social Responsibility
IPR	Islamic Public Relations
MGCC	Malaysian-German Chamber of Commerce and Industry
PR	Public Relations
PRI	Public Relations Informant
SIBL	Social Islami Bank
SJIBL	Shah Jalal Islami Bank Limited
SME	Small and Medium Enterprise
SR	Social Responsibility
SSI	<i>Shariah</i> Secretariat Informant
UBL	Union Bank Limited

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Appendix A      Letter to Conduct Research

# PEMBANGUNAN RANGKA KERJA ISLAM DALAM PRAKTIS PERHUBUNGAN AWAM UNTUK BANK ISLAM DI BANGLADESH

## ABSTRAK

Penyelidikan ini cuba memahami bagaimana bank-bank Islam di Bangladesh mengamalkan perhubungan awam mengikut prinsip Islam. Kajian ini menganalisis strategi, fungsi dan aktiviti perhubungan awam bank Islam di Bangladesh. Kajian ini cuba menganalisis aktiviti tanggungjawab sosial korporat Islam sebagai sebahagian daripada perhubungan awam. Oleh kerana pengkaji tidak menemui sebarang kajian empirikal di Bangladesh, kajian ini cuba mengisi jurang ini. Kajian ini bertujuan untuk membangunkan rangka kerja perhubungan awam Islam dalam industri perbankan Islam. Pendekatan kualitatif melalui temu bual mendalam dijalankan terhadap enam belas informan, terdiri daripada lapan ketua perhubungan awam/komunikasi korporat dan lapan ahli sekretariat Syariah yang mewakili lapan bank Islam beroperasi di Bangladesh. Informan telah dipilih menggunakan kaedah persampelan bertujuan. Data telah dianalisis menggunakan analisis tematik mengikut proses pengekodan, pengkategorian dan pengkategorian tema. Kajian ini mendapati bahawa Jabatan Perhubungan Awam Bank Islam Bangladesh mengikut prinsip Islam dalam amalan perhubungan awam kerana pelanggan Islam mempercayai bank Islam kerana komponen Islam yang diguna pakai. Prinsip Islam yang diterapkan juga adalah berdasarkan pegangan agama, nilai sejagat, contoh praktikal amalan perhubungan awam Islam yang baik dan *Maqasid* Syariah. Hasil kajian mendapati bahawa strategi utama perhubungan awam di bank Islam Bangladesh adalah untuk menarik pelanggan dengan menggunakan jenama Islam, budaya Islam, perkhidmatan Islam, dan perpaduan dalam kepelbagaian. Kajian ini juga mendapati bahawa bank Islam di Bangladesh melaksanakan beberapa fungsi Islam bersama-sama dengan fungsi konvensional amalan perhubungan awam. Dapatan kajian telah menunjukkan bahawa bank-bank ini



menekankan aktiviti tanggungjawab sosial korporat Islam, khususnya tanggungjawab filantropi, kemanusiaan, pendidikan dan pembinaan *Ummah* untuk membangun dan mengekalkan hubungan yang kukuh dengan pelanggan. Selain itu, jabatan Syariah didapati memainkan peranan penting dalam perhubungan awam kerana orang ramai akan mempercayai dan menerima mesej yang disampaikan dengan mudah. Kajian itu mencadangkan rangka kerja perhubungan awam Islam dalam industri perbankan Islam yang mengikut nilai etika Islam dan melindungi hak setiap pihak berkepentingan melalui amalan Perhubungan Awam Islam dan aktiviti Tanggungjawab Sosial Korporat. Rangka kerja ini mencadangkan pembinaan *Ummah* Islam. Walaupun ia dicadangkan untuk bank Islam berorientasikan peranan perhubungan awam, namun ia boleh digunakan di institut kewangan Islam yang lain dan organisasi perniagaan di Bangladesh.

**DEVELOPING AN ISLAMIC FRAMEWORK OF PUBLIC RELATIONS  
PRACTICES FOR ISLAMIC BANKS IN BANGLADESH**

**ABSTRACT**

This research tries to understand how the Islamic banks of Bangladesh practice public relations following Islamic principles. It tries to analyse their public relations strategies, functions and activities. It also attempts to analyse their Islamic corporate social responsibility activities as a part of public relations. As the previous studies on this issue were mainly conceptual and the researcher did not find any empirical studies in Bangladesh, this study tries to fill this gap. This research aims at developing a framework for Islamic public relations in the Islamic banking industry. A qualitative method was adopted through in-depth interviews with sixteen informants, including eight heads of public relations/corporate communications and eight members of the Shariah secretariat of eight full-fledged Islamic Banks of Bangladesh. Informants were selected using the purposive sampling method. Data were analysed using thematic analysis following the process of coding, categorizing and thematizing. The study found that the public relations departments of Islamic banks in Bangladesh follow Islamic principles in their public relations practice as the Muslim customers usually trust them when Islamic components are used. The Islamic principles are based on religious beliefs, universal values, practical examples of Islamic good public relations practices and *Maqasid Shariah*. The study also found that the main strategy of Public Relations in Islamic Banks of Bangladesh is to attract Islamic customers through Islamic branding, Islamic culture, Islamic services, and unity in diversity. It also found that they perform some Islamic functions along with the conventional functions of public relations practices. The results also show that these banks emphasize Islamic

corporate social responsibility activities, particularly philanthropic responsibility by Islamic, humanitarian, educational and *Ummah* building services to develop and maintain a strong relationship with the customers. Moreover, the Shariah department was found to play a vital role in public relations as the people trust them and accept their messages easily. The study eventually proposes a framework for Islamic public relations in the Islamic banking industry that follows Islamic ethical values and safeguards every stakeholder's right through Islamic Public Relations practices and Corporate Social Responsibility activities. This framework ultimately suggests practising public relations in such a way that can strongly help build the Islamic *Ummah*. Although it is proposed for Islamic banks, it can be used in other Islamic financial institutes and business organizations in Bangladesh.

# CHAPTER 1

## INTRODUCTION

### 1.1 Introduction

This chapter introduces the research and provides an overview of the study. It discusses the background of the study, the problem statement that showed the necessity of the study, objectives to meet, research questions based on the research objectives, and the significance of the study. As Islamic banks' public relations and Corporate Social Responsibility (CSR) play an important role in the image building of the Islamic financial system, economic growth and human development, this study tries to develop an Islamic framework for public relations.

Any organization's success relies heavily on public relations. With the help of staff and consumer support, a company can grow quickly if it is properly equipped with skilled public relations. The success of organizations in Islamic public relations is decided by their strong relationships with the community rather than profit-making (Kirat, 2015). In the context of Islam, public relations can help you succeed in this world and in the afterlife. It prioritizes the interests of all stakeholders while avoiding potentially damaging content. It guarantees public interest and preserves communication justice (Haque & Ahmad, 2016). It also has clearly defined responsibilities toward people.

Following the rules of the Quran and Sunnah, Islamic public relations offers excellence to organizations. In every element of our lives, the Almighty God guided us in the right route. In the Quran, He provides significant directions regarding public

relations. He taught the Prophets how to welcome and persuade people to adopt Islam through proper public relations (Haque & Ahmad, 2016).

The leader of the all prophets Muhammad (PBUH) used his exceptional communication and public relations talents to propose a new way of life to the people of Kureish and the Arabian peninsula, inspiring them to renounce their old practices and traditions. His goal was to persuade people to accept Islam, which is a full code of life based on peace, justice, equality, freedom of expression, solidarity, and respect. To promote Islam's messages, he established communication networks with other states. Respect, modesty, and harmony guided his interactions with rulers and representatives from various cultures (Kirat, 2015).

The Prophet Muhammad (PBUH) is recognized by the International Muslim Public Relations Council (IMPRC) as the pioneer of Muslim public relations and the best public relations practitioner. His words and actions serve as a beacon for Islamic public relations. By their lovely words and good deeds, the four guided Caliphs (Islamic leaders) also set an example of great public relations. Their personalities, skills, and abilities were used to communicate Islam's messages to the rest of the world (Adnan, 2015).

The exemplary practices of public relations by the prophet (PBUH) and his Caliphs (Islamic leaders) can be a milestone for the public relations practitioners worldwide, particularly in Islamic organizations like Islamic banks, Islamic universities etc. Bangladesh's Islamic banks began their public relations efforts by employing specific fundamental Islamic communication values. They have been effective in gaining client trust. With the support of public relations from an Islamic perspective, Islamic banking is quickly expanding worldwide. More study into this

area can help to accelerate the expansion of the Islamic economy, which can contribute to global peace and stability.

Muslims owe duty to one another to guide one another, and each generation is responsible for guiding the next (Haque & Ahmad, 2016). Allah mentions: "Invite to the way of your Lord with wisdom and good instruction" (Quran, 16:125). It emphasizes the role of Muslims in guiding one another, particularly those organizations and individuals charged with leadership and spread of Islamic ideology (Mowlana, 2007). In this age of modern science and technology, they have to follow effective public relations in different organisations, particularly in Islamic banks, based on Islamic guidelines and scientific research.

## **1.2 Background of the Study**

For any Islamic organization, particularly Islamic banks, public relations in the Islamic perspective is very crucial. However, only a few studies have been conducted on Islamic banks' public relations from an Islamic perspective. In Arab and Islamic nations, public relations ethics did not get proper scholarly attention (Taha, 2017). Kirat's (2015) study on "The Islamic roots of modern public relations and Corporate Social Responsibility" is the most comprehensive of all academic works on public relations from an Islamic perspective. He discussed the historical roots of public relations, the early days of public relations in Islam, Prophet Muhammad (PBUH) as a great communicator, the use of public relations and communication in addawaa, and social responsibility in Islam (takaful). He addressed public relations from an Islamic viewpoint by combining passages from the Quran and Hadiths with current notions of public relations. Furthermore, he addressed the public relations ethics, principles, and functions. He also discussed the basic points of Islamic Corporate Social

Responsibility. He mentioned five approaches of Islamic public relations such as sincerity and truthfulness with Allah and seeking His favour, practicing what one preaches, gentleness in presenting messages, a gradual approach to propagation, and addressing every people with what is suited for them and their needs. Kirat (2016), in his research paper titled “Public Relations Professionalism and Excellence in the Arab World” mentioned that professionalization of public relations necessitates a body of knowledge, a sphere of expertise, a high social position, public accountability, a code of ethics, and education as a way of assessing competence and sustaining standards.

In his study "Exemplary Muslim PR Personalities," Adnan (2015) cites prophet Muhammad (PBUH) as the finest model of Islamic public relations and the Caliphs as the best examples of public relations practitioners who correctly followed the prophet (PBUH). He emphasized the need to be consistent in both words and actions and obey the prophet (PBUH). In another study titled "Birth of the International Muslim Public Relations Practitioners Association (IMPRPA) - A Boost for Muslim Global Practitioners," he stressed public consultation, unity in diversity, and moderation. Wilson (2011), in his write-up “Islamic public relations and Muslim Consumers” proposed a model of Islamic public relations based on 8 Cs like content gathering, context mapping, classical convention, contemporary convention, consensus evaluation, contention identification, classification refinement, and communication contributions.

Ridzuan et al. (2021) conducted a study on “Prinsip Perhubungan Awam Menurut Perspektif Islam: Penelitian Konseptual Principles of Public Relations Based on the Islamic Perspective: Conceptual Research.” According to the findings of this study, there are five elements of Islamic public relations: (1) create understanding, (2) protect the truth, (3) honour promises, (4) use acceptable language, and (5) take the

appropriate approach (Ridzuan et al., 2021). In his study on “Public Relations Education in an Arab/Islamic Context,” Taha (2017) mentioned the fundamentals of Islamic ethics that can be applied to public relations education are *Tawheed* (unity), *Iman* (faith), *Khilafah* (trusteeship), *Adl* (justice), *Ihsan* (benevolence) and *Hur-riyya* (free will).

Yusoff and Hassan (2020) analysed the implementation of Islamic-based public relations practice (IBPRP) from the basis, roles and functions in Malaysian Muslim-Friendly Hotels as Islamic-based organizations. Their study “Islamic-Based Public Relations: Implementation in Muslim-Friendly Hotels in Malaysia” found that Shariah is the foundation of IBPRP. Religious officers are the advisors. The management ensures the importance of Islam in MFH. Finally, the functions are implemented based on the worship (ibadah) framework (Yusoff & Hassan, 2020).

Asmy and Hasanuddin (2015) followed the cultural-economic model and studied public relations in two prominent Islamic banks in Malaysia. They reviewed their websites and relevant reports. The study recognized six cultural elements related to public relations practice, such as respect for religious authority, affinity with the past, fatalism, communal kinship, attachment to eternal life and spirituality and idealism. The study found a strong connection between religion and culture in the case of Malaysian Islamic banks. Both studied banks integrated Islamic values based on Quran and Sunnah and sustained excellent public relations. Ahmad (2014), in her study “The Role of Public Relations in Promoting Islamic Products Globally: The Malaysian Experience” also discussed how Islamic banking products and services could be promoted using effective public relations.



Hussain (1986) discovered in his study titled "Public Relations Practices in Muslim Religious Organizations" that the public relations division of Islamic Bank of Malaysia performs the functions of image building, informing the public about the bank's functions and activities, answering questions, inquiries, and dealing with complaints from the external public, finding out what the external public thinks of the bank's programmes, services, and performance, and providing information. According to him, trustworthiness (*al-Amanah*), truthfulness (*as-Shidqah*), keeping a promise (*al-Wafa*), impartiality (*al-Adl*), guarding self-purity (*al-Ifafah*), being ashamed of mistakes and wrongdoings (*al-Haya*), bravery (*as-Syaja'ah*), patience (*as-Sabr*), loving (*ar-Rahmah*), and careful and thrifty (*al-Iqtishad*) are practiced in the Islamic Bank of Malaysia.

Ikhwan (2019), in his study in Indonesia titled "Public Relations in an Islamic Perspective; Implementation Study at Madrasah" suggested that public relations in Islamic perspectives should practice true, honest words (*Qaulan Sadida*), targeted, communicative, to the point, easy to understand words (*Qaulan Baligha*), good words (*Qaulan Ma'rufa*), noble words (*Qaulan Karima*), soft words (*Qaulan Layyinan*), and light words (*Qaulan Maysura*).

According to "Public Relations from the Islamic Perspective," a study conducted by Ismail and Wok (1989), public relations practitioners need to follow these guiding principles like initiating verbal communication by greeting "Assalamu alikum", talking in a mild manner, using kind words, say good things about others, give good and sound advice, speak the truth, suit the content and level of speech to the listener, discuss in a friendly manner, repeat important matters, keep to your words, take into consideration views and opinions, and pray to Allah swt whenever they are involved in an important communication responsibility. According to them,

trustworthiness, sincerity, justice, patience, compassion, forgiveness, bravery, self-purity, mild manner, kind words, truthfulness, suitable content, friendly manner, and keeping promises should be practiced in Islamic public relations.

The findings of Muhammad et al.'s (2019) study "UAE Islamic banking promotional strategies: an empirical review" show that sales representatives' active role and social media use in UAE-based Islamic banks' promotional practices have a significant impact on customer attitudes toward Islamic banking goods. According to the findings, the UAE Islamic banking sector's sales efforts significantly impact customer perceptions of Islamic banking goods and services. The use of mass media has been somewhat successful, and the use of social media as a promotional medium is predicted to increase the competitiveness of the UAE Islamic banking industry even more.

Gaither and Al-Kandari (2014) studied "The cultural-economic model and public relations in the Middle East: An examination of the Islamic banking system in Kuwait." The key findings of their study are: "three themes emerge in the literature: public relations practice in the Middle East is as varied as the cultures of the region; public relations is distinctively different from Western notions; and the centrality of the Koran and Islamic faith as crucial cultural considerations related to public relations practice and scholarship." Furthermore, Islam's values, standards, and expectations have a substantial influence on people's conduct (El-Omari, 2019). As Islam is a complete code of life, it has a great influence on public relations practices.

Agustin et al. (2019) studied "Public Relations as Da'wah Communication Strategies in Economic Empowerment of Islamic Communities." They mentioned that public relations would be a da'wah communication strategy that functions as a vehicle

for conveying news, consultants, media articles, and innovative methods, which will then become a way of influencing people's awareness so that they perceive things from the same perspective. Through public relations, media communication may bridge the gap between outgoing internal administration and stakeholders.

Adnjani et al. (2020) studied “Islamic Marketing Public Relations Strategy of Universitas Islam Sultan Agung Semarang: European Alliance for Innovation” and predicted that UNISSULA would be able to build its brand as a reputable Islamic institution through Islamic Marketing Public Relations. The idea of Islamic marketing public relations for UPT Marketing and Public Relations UNISSULA is a public relations marketing activity that stresses Islamic principles and spirituality in raising the number of potential students, developing a favourable image, and fostering the creation of honorable virtues (Adnjani et al., 2020).

Bawazir et al. (2018) researched on “Persuasive Technology from Islamic Perspective” and mentioned that the Prophet Muhammad (PBUH) emphasized extremely efficient communication in order to convince and influence people to adopt new attitudes and behaviours. This conduct is demonstrated by the numerous Hadith reports about him selecting the best and polite language in transmitting his message while paying attention to the beauty and wisdom in sayings at all times.

Wiwitan and Yulianita (2018) conducted a study on “The Meaning Construction of Public Relations Marketing of Islamic Private Higher Education PR” and mentioned four aspects of Islamic public relations marketing: 1) The art of influencing stakeholders in the human relations framework and carrying out the da'wah (*syi'ar*) role is what public relations marketing is all about. 2) The purpose of conducting public relations marketing activities for public relations is to worship Allah

SWT (*Lillahi Ta'ala*) via patience, honesty, and exemplary behaviour. 3) The goal of public relations is to increase the number of potential students and create a favourable image, including promoting *ruhuddin* and developing noble character. 4) The notion of Islamic Public Relations Marketing refers to public relations marketing initiatives that promote Islamic principles such as Islamic *da'wah* and *syi'ar*.

Haque et al. (2013) conducted a study on “Ethical Implications of Public Relations in Bangladesh: Islamic Perspective.” According to Haque et al. (2013), the pillars of Islamic public relations include belief, fear of Allah, love for Allah's sake, soul searching, patience, and good conduct. Some Islamic public relations concepts, such as good wishes for everyone, sacrifice, justice, extended justice, softness, empathy, forgiveness, reliability, and moral values, were recommended to be formed based on these foundations.

The studies on public relations also included some research on Corporate Social Responsibility (CSR). Public relations uses CSR as its vital tool (Ahmad, 2012). CSR plays an important role in public relations. Among all other types, philanthropic CSR is the most common CSR in Islam, and many organizations in Muslim countries take part in philanthropic CSR (Turker, 2016). In Islamic banks, CSR programs are in high demand. Islamic banks can use CSR as a tactical tool to improve their credibility and profile (Ahmad, 2014). The CSR of Islamic banks has a significant impact on developing customer awareness and promoting Islamic banking products and services. (Muhammad et al., 2019).

Although CSR is very important for public relations, it has been discovered that there are few research studies and publications on the CSR efforts of Islamic banks and their results in Bangladesh as mentioned by Bhuiyan et al. (2021). They studied

“Corporate Social Responsibility (CSR) practices in Islamic banks of Bangladesh.” The findings indicated that informants strongly agreed with all of the activities, and they are delighted with the ongoing CSR efforts of Islamic banks, implying that beneficiaries have good attitudes about CSR activities. Over the last few decades, the Islamic banking system has evolved and thrived, and its CSR operations have played an important part in the country's growth. According to the annual reports of various Islamic banks in Bangladesh, the major CSR contributing activities of Islamic banks are – support to small and medium enterprises, tree plantation and beautification programme, support for education, medical services, women empowerment, assistance to acid victims, relief activities, sponsorship of sports, flourish Bangladeshi arts and culture, and assistance for corporate governance (Bhuiyan et al., 2021).

Ali and Rahman (2015) studied “Corporate Social Responsibility Disclosure: A Comparative Study Between Islamic Banks and Conventional Banks in Bangladesh.” They discovered that the banks studied participated in CSR activities mainly in education, health, disaster relief, environment, social welfare, sports and culture. They found that both the conventional and Islamic banks have a special body for running Corporate Social Responsibility activities. Bukhari et al. (2021) found that the adoption of ICSR procedures has a significant and favorable impact on the intangible outcomes of Islamic bank branches.

Al Mubarak et al. (2019) studied “Impact of Corporate Social Responsibility on bank’ s corporate image.” According to the findings of this study, customers consider CSR efforts to be an important factor when engaging with banks. When banks participate in such activities, their corporate image improves. The favourable and statistically significant links have been discovered between CSR activities and

corporate image. Muflih (2021) found that CSR strengthens trust and reputation, which ultimately lead to customer loyalty toward Islamic banks.

Muhammad (2020) studied “Islamic Corporate Social Responsibility: An Exploratory Study in Islamic Microfinance Institutions” and found that ICSR was centred on Islamic beliefs and Islamic values have strengthened the implementation of ICSR as a way of following Islamic teachings, and it is a proof of human obedience to God. Rawashdeh et al. (2017) researched “Philanthropy, markets, and Islamic financial institutions: a new paradigm” and examined the roots of an Islamic perspective on philanthropic responsibilities. It is also worth noting that Islamic financial organizations have a moral obligation to assist virtuous behaviours through their financial systems.

Rahman and Ahmad (2013) studied “Corporate Social Responsibility in Bangladesh: the role of Islami Bank Bangladesh Limited.” They undertook a content analysis using pertinent publications, books, magazines, annual reports, and websites to better understand the role of IBBL in CSR efforts in Bangladesh. IBBL is making a major contribution to Bangladesh society through its CSR operations, according to the study. It found that IBBL efficiently addresses Bangladesh's social, environmental, and economic concerns.

Hossain et al. (2019) studied “Corporate Social Responsibility in Healthcare: A case of Islamic Banks (IBs) in Bangladesh.” This study found that Islamic banks in Bangladesh have undertaken a number of CSR programs and have made considerable contributions to healthcare. The major goal of this research is to look into Islamic banks' CSR policies in the healthcare industry. The study used content analysis to

assess the websites and annual reports of the Islamic banks, as well as related publications from Bangladesh's central bank, objectively and systematically.

Arman (2014) studied “Corporate Social Responsibilities (CSR) of Islami Bank Bangladesh Limited (IBBL): A Comparative Study with Banking Industry.” This paper includes a literature overview of CSR activities in an Islamic context, including important Quran and Hadith verses, as well as IBBL's sector-specific CSR operations. This study also includes a comparison of IBBL's CSR contribution to that of Bangladesh's entire banking industry. The findings indicate IBBL's strong standing among its competitors.

Going through all the above studies and relevant literature, the researcher observed that the previous studies on public relations and Corporate Social Responsibility (CSR) in Islamic perspective are mainly conceptual. Only a few empirical research have been carried out in other countries. From an Islamic viewpoint, there is room for more research on public relations and Corporate Social Responsibility (CSR) as a tool of public relations in Islamic banks in Bangladesh. As this research incorporated the necessary elements of Islamic public relations, the researcher employed the concepts proposed by Kirat (2015).

### **1.3 Statement of the Problem**

British rulers implemented their policies, education, communication and other systems among Muslims of Bangladesh (National Report, 2004). Public relations in Bangladesh was also developed and practiced following the thoughts and models of Western scholars (Banglapedia, 2014). Taha (2017) mentioned that most Western public relations textbooks pay little or no attention to Islamic ideas and principles.

Kriyantono and Mckenna (2017) also stated that some public relations ideas from a Western viewpoint might need to be implemented differently as there are some differences in cultural systems and philosophical foundations.

Bangladeshi population began to reinstate Islamic principles in several industries after the country gained independence. Bangladesh is culturally distinct from the Western world since 90% of the population is Muslim. Bangladeshis are eager to adopt Islamic ideals in all industries to assist the country to flourish and prosper (Mamun, 2011). Another study discovered that Islam, as a significant religion, is important in developing good perceptions and influencing customer behaviour in Bangladesh. When Islamic standards are followed in establishing relationships, customers can be loyal (Iqbal & Nabila, 2016). The Islamic banks, Islamic universities and Islamic hospitals are very popular and successful in Bangladesh. It indicates that the Muslim population prefers Islamic products and services (Rashid et al., 2009). Muslim consumers can easily be motivated by Islamic public relations. Bangladesh is a potential country to establish and practice Islamic public relations. There is a need for an Islamic approach to public relations since some Western ideas and practices are not recognized in Islam. As there is a strong need for public relations in the Islamic setting, research should be conducted to produce an Islamic alternative to conventional public relations.

“Islamic banking and Muslim products have high demands not only among Muslims but also the non-Muslims worldwide” (Ahmad, 2014). As the non-Muslims are also interested in the Islamic banking system and there is a lack of studies on public relations and CSR in Islamic banks focusing on strategies for attracting non-Muslim customers, more quality research on public relations can help bring more non-Muslim customers to Islamic banks.



There are many organizations and companies that are failing because of corruption, unethical public relations and mistrust. “The existing public relations strategies in Bangladesh are ethically dubious. Undue influence, exertion of too much political power, flattering, fabrication, falsehood, and bribery are very common practices done by the corporations to build favourable public relations” (Haque et al., 2013). To overcome these problems, research on public relations in Islamic perspectives is highly needed.

Proper practice of Islamic public relations can free public relations professionals from unethical practices, undue influence, and unjust political pressure. As there is no chance of cheating or deception in Islam, the actual practice of Islamic public relations will help to avoid flattering, fabrication and falsehood. Because Islam is so stringent about earning halal, there will be no place for bribes or granting excessive favours if a research-based Islamic framework for public relations can be designed and followed. As a developing country aiming to reach high-income status by 2041, Bangladesh must address these issues of unethical public relations activities in business organizations by practicing ethical and acceptable public relations from an Islamic perspective.

The study conducted by Haque et al. (2013) on “Ethical Implications of Public Relations in Bangladesh: Islamic Perspective” cited the references of the Quran and Sunnah as interpretative evidence and methodology. It discussed the general ethical issues of public relations pertaining to Islam. However, this study did not include some other important components of Islamic public relations, such as honesty (Kirat, 2015), public consultation, and unity in diversity (Adnan, 2015).

Most of the studies conducted on public relations in Islamic perspectives are mainly based on different concepts. Even the previously proposed Islamic public relations models are only conceptual and presented without explanation. Only a few empirical studies have been conducted, but they were not conducted in Bangladesh. To build the Islamic banking sector in Bangladesh, empirical research based on the actual experiences of industry professionals is critical.

Sustainable development is critical for every industry. It is impossible to achieve it without public participation. Research on Islamic banks' public relations from an Islamic viewpoint can aid in determining the actual state of the industry and increase public engagement, which can contribute to long-term growth in the Islamic banking sector and financial institutions.

Islam teaches us to serve mankind in the best possible way. It instils excellence and professionalism in many disciplines, including public relations. Research on public relations from an Islamic perspective can guide the professionals to achieve excellence and professionalism in public relations that can strongly support the rapid growth of the Islamic banking industry.

Corporate Social Responsibility (CSR) is a crucial component of public relations. It improves a company's reputation. It has the potential to improve public relations operations. There have been some independent studies on public relations or Corporate Social Responsibility, but it's also crucial to understand how Corporate Social Responsibility may complement public relations.

It is evident that study on public relations practices in Islamic banks in Bangladesh should be conducted from an Islamic perspective. This study's findings will be valuable to public relations professionals in other Muslim nations, allowing them to gain a better understanding of public relations in an Islamic context.

#### **1.4 Objectives of the Study**

The main objective of this research is to examine the state of practices of public relations in Islamic banks of Bangladesh from the Islamic perspective. Particularly, the study is guided by the following objectives:

- (1) To understand the Islamic principles of public relations in Islamic banks of Bangladesh.
- (2) To analyse the public relations strategies, functions and activities of Islamic banks of Bangladesh.
- (3) To analyse the Corporate Social Responsibility activities of Islamic banks of Bangladesh based on philanthropic responsibility.
- (4) To propose a framework of Islamic public relations in the Islamic banking industry of Bangladesh.

#### **1.5 Research Questions**

The study addresses the following research questions:

- RQ1: What are the Islamic principles of public relations followed by Islamic banks of Bangladesh?
- RQ2: How do the Islamic banks of Bangladesh run the public relations functions and activities following their public relations strategies?

RQ 3: How do the Islamic banks of Bangladesh run Corporate Social Responsibility activities based on philanthropic responsibility?

RQ4: What is the proposed framework of Islamic public relations in the Islamic banking industry?

## **1.6 Significance of the Study**

There is a serious lack of research on public relations from an Islamic perspective, particularly in the Islamic banking industry of Bangladesh (Haque et al., 2013). The researcher tries to fill this gap considering its significant contributions to academia, the Islamic banking industry, the economy of Bangladesh, and Muslim and other communities of the world.

Islamic public relations can contribute to settling the ethics crisis in public relations. “The “ethics crisis” is a familiar topic in corporate boardrooms, university classrooms, and many other forums. The ethical sensitivity of all professionals has come into question in recent years. Study after study points out the need for improvement in ethical practices in public relations” (Seib & Fitzpatrick, 2006). Bangladesh needs to address the ethics crisis by practicing Islamic ethics in public relations. Given Islam's emphasis on universal moral values, it is certain that ethical public relations will be established to assist all public relations practitioners, regardless of race, religion, or culture.

Islamic public relations can motivate and engage the majority Muslim population to support different organizations businesses and other activities. The success of Islamic banking proves that public relations from an Islamic perspective can play a crucial role in making other organizations and businesses successful. Many

Muslim communication scholars recognized the significance of Islamic public relations and formed an international organization (Adnan, 2015). The establishment of the International Muslim Public Relations Practitioners' Association (IMPRPA) demonstrates the significance of Islamic public relations.

Bangladesh can attract vast foreign investments from Arab and other Muslim countries. Arab and Muslim countries like to invest in an Islamic friendly environment (Henry, 2016). For example, Malaysia attracts a huge number of Muslim investors through its Islamic friendly policies, services and public relations. The Institute of Public Relations Malaysia released “World-class public relations in practice: Tun Dr Mahathir Mohamad,” which addressed his effective public relations operations that attracted international investments and advanced Malaysian development (Idid, 2003).

Islamic public relations can contribute to Islam and *Ummah* in many ways. It can help to build a spiritually enriched *Ummah* who will be true servant of Allah, real follower of the Prophet (PBUH), practising Muslims, Islamic cultural, and possessing purified hearts. It also can support to prepare an excellent qualified *Ummah* who will be educated, trained, disciplined, communicative, having excellent leadership qualities, capable of facing modern challenges, merciful, clean, peaceful, financially strong, successful, and united). Islamic teachings and values can be spread out around the world with the help of Islamic public relations (Kirat, 2015).

Islamic public relations can help build and maintain positive relationships with people of various religions and cultures by emphasizing unity in diversity since Islamic values transcend cultural, religious, and ethnic barriers (Idid, 1989). Muhammad (PBUH), the final Prophet of Islam was sent as a mercy to the world to benefit

everyone, not only Muslims. He taught how to conduct proper public relations with individuals of all backgrounds, beliefs, and cultures.

Finally, Islamic public relations can ensure public interest. It highlights the benefits of all the community members and teaches them to avoid all harmful content or deceptive techniques.

## **1.7 Operational Definitions**

In this study, the researcher used some terms and particular phrases with a specific meaning. To avoid any ambiguity, he presented the operational definitions.

### **1.7.1 Public Relations in Islamic Banks of Bangladesh**

Public relations in the Islamic banks of Bangladesh is a tool for building and maintaining relationships with the internal and external public. It uses Islamic components of public relations along with conventional public relations. Bangladesh's Islamic banks refer to eight full-fledged Islamic banks. Two additional Islamic banks that began operations on January 1, 2021 were not included because they lack public relations experience in the Islamic banking industry.

### **1.7.2 Islamic Framework of Public Relations**

Islamic framework of public relations is a proposed framework that includes principles, strategies, functions, and activities of Islamic public relations (IPR). It also adds the components of Islamic Corporate Social Responsibility (ICSR). It is also based on both principles and practices/practical examples of public relations and Corporate Social Responsibility (CSR) in the life of Prophet Muhammad (PBUH) and the Caliphs of Islam.

### **1.7.3 Islamic Principles of Public Relations**

Islamic principles of public relations are based on religious values, universal values, Prophetic practices, Caliphs' practices, and objectives of Shariah. Among these, only Islamic principles with religious values are primarily for Muslims and, in some situations, individuals of other religions. Since Islamic banks are available to everyone, regardless of race or religion, they adhere to universally accepted values.

### **1.7.4 Prophetic Public Relations Practices**

Prophetic public relations practices are practical examples of public relations in the life of Prophet Muhammad (PBUH). As Islamic banks focus on both theory and practice, they accept the Prophet (PBUH) as the best model of public relations and follow His divine teachings to serve the public in the best possible way.

### **1.7.5 Caliphs' Public Relations Practices**

Caliphs of Islam are the four Islamic leaders who governed the Islamic state after Prophet Muhammad (PBUH): Abu Bakar, Umar, Uthman, and Ali. They strictly adhered to Islamic teachings and applied them in public relations. The Caliphs' public relations practices are practical examples in this field. Islamic banks of Bangladesh follow the practical examples of the Caliphs in their public relations.

### **1.7.6 *Maqasid Shariah* in Public Relations**

*Maqasid Shariah* is a phenomenon that discusses the objectives of Islamic Shariah. The two main objectives are avoiding harms and ensuring benefits. Another important objective is the protection of five elements of human life such as faith or

religion (*din*), life (*nafs*), lineage (*nasl*), intellect (*'aql*), and property (*mal*). The principles following these objectives can be applied in public relations.

### **1.7.7 Corporate Social Responsibility (CSR)**

Corporate Social Responsibility (CSR) addresses the interests of stakeholders. It maintains organizations' obligation to do good for humanity. It contributes to both the local and global communities. It plays a vital role as a significant public relations tool. It helps to promote the products and services of Islamic banks of Bangladesh. In this study, CSR in Islamic banks of Bangladesh is limited to philanthropic responsibility.

### **1.7.8 Islamic Corporate Social Responsibility (ICSR)**

Islamic Corporate Social Responsibility (ICSR) is a term used to refer to CSR that follows Islamic teachings and principles. Although ICSR includes Islamic economic responsibility, Islamic legal responsibility, Islamic ethical responsibility, and Islamic philanthropic responsibility, this study covers only Islamic philanthropic responsibility activities like Islamic services, humanitarian services, educational services, and nation building services.

### **1.7.9 Islamic Banking Branch and Window**

The conventional banks run some branches fully dedicated to providing Islamic banking products and services. These are called Islamic banking branches in conventional banks. The Islamic banking window is another facility provided by the conventional banks that serves the customers with Islamic products and services in their branches along with their conventional banking services.



## **1.8 Conclusion**

This chapter serves as the study's main design, with the goal of identifying Islamic components of public relations and Corporate Social Responsibility in Islamic banks in Bangladesh, based on concepts developed by public relations scholar Kirat (2015). The research problems defined and studied in this study were the key issues associated with this thesis that needed to be addressed. The research questions and objectives were also prepared to guide the study. It again discussed the significance of the study with the expectation of contributing to academia, banking industry and country. The next chapter looks deeper into the area investigated – public relations and Corporate Social Responsibility in Islamic banks of Bangladesh.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter reviews the scholarly findings and related literature on public relations in the Islamic banks of Bangladesh. As the study aims to develop an Islamic framework of public relations, the review does not restrict to the literature on conventional public relations only. Instead, it reviews the literature on different issues related to Islamic public relations such as principles, ethics, examples, models, strategies, functions, activities and *Maqasid Shariah* (objectives of Islamic Shariah) in Islamic public relations. It reviews the literature on Islamic banking and Islamic banks' public relations practices in Bangladesh with examples from other Muslim countries. As Corporate Social Responsibility is an integral part of Islamic public relations, this chapter also reviews the literature on CSR activities in Islamic banks of Bangladesh. Finally, it provides a conceptual framework for this study.

#### **2.2 Overview of Public Relations**

Public relations is an important area of communication. Many scholars defined it in different ways. Some focused on management, some on reputation, and most on building and maintaining the relationship. It is the practice of developing and sustaining positive relationships with stakeholders via consistent and trustworthy engagement (Ismail & Ahmad, 2015). Public relations use a variety of communication methods and tactics to influence the attitudes and behaviours of targeted audiences, often for the benefit of the "sponsoring" organisation and occasionally for the benefit of both the organisation and others (Fitzpatrick & Gauthier, 2001). It is also the

management role that builds and upholds commonly useful connections between an organisation and the public on which the organization's success or failure is dependent (Broom et al., 2013). 'Public Relations is the deliberate, planned and sustained effort to establish and maintain mutual understanding between an organization and its public' (PRIA, 2021). Despite the fact that public relations scholars have frequently mentioned mutual understanding and relationships, it has been discovered that organisations are more successful in developing and keeping connections by employing motivating approaches. Organizations must provide more opportunities for the publics to share their thoughts and experiences in order to achieve a balance in relationships.

Persuasion is considered the heart of public relations by several studies and experts. Persuasion and advocacy are widely acknowledged as the primary roles of public relations, according to Kruckeberg and Starck (1988). Their concerns are not baseless. Some organisations use persuasion strategies and concentrate solely on their own advantages. Others argue that current public relations aren't just concerned with persuading. They believe it benefits both the organisations and the general population (Grunig, 1992). Murphy (1991) agreed with both of these viewpoints, claiming that modern public relations involve self-interested persuasion strategies and genuine concern for others. According to him, the combined efforts methods are more effective than public relations actions only for the benefit of the organisations. In certain circumstances, his viewpoint may be valid, but reality varies from case to case, scenario to situation, and organisation to organisation.

Individuals and organizations benefit from public relations practitioners' shared knowledge and harmonious cohabitation (Seib & Fitzpatrick, 2006). When public relations is done ethically and responsibly, it may play a key role in