



Résumé

Notre réflexion explorera certains modèles théorisés par les études d'audience et les recherches en communication et marketing. Cette exploration sera mise en œuvre à travers l'identité communiquée. La notion de « marque » est ainsi considérée à la fois comme la construction identitaire de l'entreprise ou de l'institution et comme « l'image réfléchie » de celle-ci dans les représentations publiques. Notre recherche s'appuie sur l'étude sémiotique des dynamiques à l'œuvre dans l'identité visuelle actuelle des banques islamiques (Afrique et Asie). Elle est réalisée selon une démarche visant à envisager des solutions concrètes pour la gestion publicitaire des banques islamiques.

Mots clés :

Communication ; sémiologie ; publicité ; marketing ; banques islamiques.

Abstract

Our reflection will explore certain models theorized by audience studies and research in communication and marketing. This exploration will be implemented through the communicated identity. The notion of “brand” is thus considered both as the identity construction of the company or institution and as the “reflected image” of it in public representations. Our research is based on the semiotic study of the dynamics at work in the current visual identity of Islamic banks (Africa and Asia). It is conducted using an approach aimed at considering concrete solutions for the advertising management of Islamic banks.

Keywords

Communication ; semiology ; advertisement ; marketing ; Islamic banks.

Introduction

In recent years, one of the new challenges for Islamic banks has been to be visible in an urban and media environment heavily invested by 'conventional' banks. Communication becomes, for them, crucial in order to construct a discourse capable of emerging in the environment of Moroccan financial culture.

The communications policies of financial corporations appear to be different throughout the world due to distinct economic models and differentiated representations regarding the possible and acceptable links between culture and marketing. In this context, the notion of visual identity constitutes an essential issue for alternative banks which intend to invest in the national market. It is about determining a way of expressing oneself visually in order to construct a unique and identifiable speech. This approach is determined both by information and communication sciences and by the specific history of each bank.

The visual identity is thus made up of a set of signs which represent the institution in a symbolic and sensitive manner. However, for a bank, the notion of visual identity is partly different from that of a brand. A bank is, in fact, defined by an “offer”, by a “service”, but also by a space, an address, a building which constitutes an identity and visual dimension of the bank. As for its vocation, unlike a brand, it cannot be reduced to sales.

Our research is based on the semiotic study of the dynamics at work in the current visual identity of six Islamic banks (Africa and Asia). It is conducted using an approach aimed at considering concrete solutions for the advertising management of Islamic banks. This research will lead us to explore several theoretical fields.

The composite nature of visual identities, built around a system governing different signs, leads us to question both the intrinsic functioning of this system and the semantic relationships of the institution (what dimensions and what attributes of the institution implemented? According to what modes of representation are they governed?). Peirce's model, which distinguishes "icons", "clues" and "symbols", makes it possible to question this referential system, both in terms of content and form.

The notion of visual identity implies a reflection on the notion of image and on the relationships between signs and referent. Identity, in the light of Ricoeur, can be conceived as an “identical reproduction” (idem identity), as a “construction” (ipse identity) and as a creative process orchestrating different aesthetic and meaningful components. In this hypothesis, the banking institution goes beyond its status as a simple referent of visual identity. It presents itself as a

narrative identity that can be part of a reflexive relationship with the place and the services offered.

Our reflection will explore certain models theorized by audience studies and research in communication and marketing. This exploration will be implemented through the communicated identity. The notion of “brand” is thus considered both as the identity construction of the corporation or institution and as the “reflected image” of it in the representations of the public. In other words, our research problem would be to dissect the components of the visual identities of two Islamic banks by detecting the semiotic nuances adopted in each country where the bank in question decides to launch a communication strategy. Our research problem would be to dissect the components of the visual identities of two Islamic banks by detecting the semiotic nuances adopted in each country where the bank in question decides to launch a communication strategy. We will first present a theoretical framework through a brief literature review. Then, we will dissect the composition of the visual identity of two banks in different marketing communication contexts and finally we will present a summary of our analysis as a conclusion.

1. Definition and genesis : theoretical framework

Semiology, or *semiotics*, is commonly defined as the science of meanings. It is the methodology of the sciences which deal with signifying systems, that is to say the "human sciences", since it considers the socio-historical practices which are the subject of these sciences (myth, religion, literature, etc.) as sign systems.

The *sign* has been studied for a very long time since the Greeks, and mainly Aristotle and the Stoics, were interested in this concept without developing theories on it. A main observation emerges from their writings. The sign has at least two facets: a form (a sound or an object) and a content (the thing revealed or the meaning). It was by adopting this heritage that the first semiotic analyzes developed with astrology (the interpretation of signs from the sky) and medicine (the interpretation of body signs) and later the first theories of signs (De Saussure at the end of the 19th century and at the beginning of the 20th century with his theory of the linguistic sign).

Three philosophers contributed to the development of sign theories:

- St. Augustine (354 – 430 AD) who first considered the sign in the context of a relationship between two people, a speaker and a listener and then integrated the sign into a model of communication.

- Locke (1632-1704) who was the first to speak of semiotics by dividing the philosophical sciences into three fields: physics (nature), praxis (morality) and semeion (semiotics) which includes the theory of ideas and philosophy of language.

- Leibnitz (1646-1716) who will give a universal field to semiotics thanks to mathematics (Leibnitz's logical semiotic network).

These works as well as many others make it possible to account for the importance of the concept of the sign even if none of them has resulted in a formalized theory of language of which the sign is the fundamental concept. It was not until the beginning of the 20th century that two scientists developed, each independently, a theory of signs whose content and research implications led to the creation of very varied schools of semiotic thought.

The theory of Charles Sanders Peirce (1839-1914), called logic or doctrine of signs, mainly focuses on the definition of the sign, the types of signs and the relationships that signs have with their object. For Peirce, the sign is a relationship between three elements :

- the representamen which corresponds to the material aspect of the sign, the object which is conveyed by the representamen and the interpretant which includes all of the cognitive and emotional components of the sign.

By listing all the signs (66 varieties), he manages to form three main classes :

- icons that have strong similarities with the object they represent
- the clues which are in contiguity or in a cause and effect relationship with the object
- symbols which only have a conventional relationship with the object.

The Swiss Ferdinand de Saussure (1857-1913) considered language as the combination of signs within a system. Thus, it is not the sign itself which conveys a meaning but its place in a complex system that is language and its contribution to conveying a meaning which is the object of semiotics. Considering language as a system of signs, Saussure suggests breaking the message into minimal signifying units in order to bring out its deeper meanings. This form of structuring the system will make Saussure one of the fathers of structuralism. His proposals being limited to the definition of the field of semiotics and those of its main concepts, it is Hjelmslev, Jakobson, Barthes and Greimas who have contributed the most to formalizing this semiotic theory and to developing the analytical tools which are used Currently.

Semiotics and management sciences

Surprisingly, the first analysis of management facts considered as signs comes from a manager and not a semiotician. It was indeed Levy (1959) who highlighted the importance of symbolism in consumer behavior. By separating the symbolic value (the brand) from the material value

(the product) in the acquisition as well as in the consumption of a good, Levy has implicitly highlighted the need to study the symbol as a sign.

The study of signifying systems has made it possible to develop and define numerous tools such as concepts, models and also analysis processes. Due to the wide variety of these, we will limit ourselves to the tools that have been used in the context of management research (marketing and communication). It is important to note that semiotics is not interested in the effects (direct or unconscious) produced by the message on the receiver but in the way in which the message is constructed, conveyed and interpreted or deconstructed.

Here are the main semiotic tools used in marketing :

a. Semiotic Square

- Description : A diagram that helps analyze the relationships between different concepts, clarifying a brand's positioning in the market.
- Application : It can be used to identify oppositions and contradictions in brand messaging.

b. Narrative Schema

- Description : A framework for structuring narratives around a brand, facilitating emotional connections with the audience.
- Application : Useful for storytelling in advertising, ensuring that the brand message resonates with consumers.

c. Sign and Symbol Analysis

- Description : Evaluates visual and textual elements (like logos, colors, and shapes) to understand their impact on consumer perception.
- Application : Helps brands select appropriate symbols that align with their identity and values.

d. Generative Model

- Description : Explores the processes of meaning-making in advertising, considering values and narrative themes.
- Application : Assists in developing campaigns that effectively communicate the brand's message.

These tools enable marketers to tailor their strategies to better meet consumer expectations and enhance brand communication.

Indeed, the brand is a founding body of meaning. It allows products and services to be installed in a universe of signs and meanings which go far beyond their functional value. Branding a product or service amounts to projecting it into a symbolic universe by associating it with a set of tangible interests (financial gain) on the one hand and intangible interests on the other. It's

about attaching ideas, emotions and values to it. The brand is therefore an essential vector of semanticization which coats objects with a sign value which goes beyond their sole use value (what they are 'used for') and which requires an experience of deciphering on the part of the consumer. This marking function is all the more important since, as Roland Barthes had highlighted, any consumer object is more or less coated in meaning due to this process of semanticization which makes it lose its material and functional status for transform it into a significant instance. Consumption therefore induces the transformation of a material substance into a significant substance, so that to become an object of consumption, the object must necessarily be transmuted into a sign, or even into a system of signs, thanks to the multiple tools of communication. Business.

We are interested here in the sensory identity (the visual representation of a brand) which firstly includes the logo and graphics used for the name of the bank/brand as well as all their variations on all administrative documents, financial and commercial assets used and on the company's premises.

2. The case of Islamic banks

The communication policies of financial corporations appear to be different throughout the world due to distinct economic models and differentiated representations regarding the possible and acceptable links between culture and marketing. In this context, the notion of visual identity constitutes an essential issue for alternative banks which intend to invest in the national market. It is about determining a way of expressing oneself visually in order to construct a unique and identifiable speech. This approach is determined both by information and communication sciences and by the specific history of each bank.

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2. 1. Al Baraka Bank

Figure N°1 : AL BARAKA BANK



Source : <https://seeklogo.com/images/A/al-baraka-bank-logo-AC60452FF1-seeklogo.com.png>

2.1.1 Logo :

❖ Graphic form



Rounded graphic shape not representing a pre-existing figurative form. These are two crescent shapes folded in half, with the tips once down and once up.



This figure can also be compared to a balloon: a symbol of freedom, lightness and transcendence in terms of positive connotations. This symbol can also mean lightness in the sense of fragility, vulnerability and also the lack of consistency, seriousness and rigor.



This second form can be compared to a drop of blood with positive meanings (dedication, generosity, gift of self, life, etc.), but also negative meanings (extreme violence, sacrifice, terror, war, death, etc.).

This graphic offers a shape with an abstract but versatile meaning :

- The rounding refers to the cocoon, the notion of territory, community and protection.
- The malleable shape can be arranged in different positions. The form has also been adapted and declined according to the services/products offered by the bank. The graphic form becomes with each variation an icon referring to a specific product of the brand.

Figure N°2 : Services



Source : <https://encrypted-tbn0.gstatic.com/images?q=tbn:ANd9GcS3DNUcLRLA-IIHeVuAVdTr-GbLHp177qDEgQ&s>

❖ Colors

- Orange: it is an invigorating and spicy color that instills a dose of good humor. It is often associated with creativity and communication. It evokes optimism, open-mindedness, joy, creativity, communication and security.
- Red: this color stands out as warm, energetic, penetrating and in a certain way reassuring and enveloping. Furthermore, it is associated with blood, hell, lust, anger, prohibition and danger.

2.1.2 The name : Al Baraka

The font used follows the same characteristics of the graphics. The letters are all rounded and arranged next to each other.

The literal meaning of this name is blessing. The ability to do a lot with few resources and in a short time, and always create more with little effort. It also means attachment to the divine: a kind of unexpected divine reward granted to faithful believers. The term Al baraka has been cited several times in the Quran :

And if the inhabitants of these cities had believed and feared God, We would certainly have showered on them blessings from heaven and earth... (Surah of the Walls (Al-A'râf)).

[...] This is an exhortation for those who have faith in God and the Last Day, for the Lord always provides a favorable outcome for those who fear Him, and He grants them His gifts in unsuspected ways. [...] (Surah of Repudiation (At-Talâq))

2.1.3 The slogan : *Your partner bank*

Your is a possessive adjective which designates several possessors and a single object or a possessor, to whom one addresses politely, and a single object.

According to Larousse, the term *partner* designates *a person with whom we associate, a group, a country with which we are in relationship within a social, economic whole, etc.*

The *slogan* conveys a sense of cohesion between the bank and the consumers of its services. It refers to the great room for maneuver offered to the beneficiaries of its services.

The *logo* is the current slogan of this bank giving it a modern image marking an almost radical break in terms of communication strategy with the old visual identity of the bank.

Figure N°3 : Al Baraka Bank in Algeria



Source : <https://ribh.wordpress.com/wp-content/uploads/2017/02/al-baraka-al-salam-bank-hyundai-made-in-algc3a9rie.png>

This new visual identity gives it a more modern appearance, more dynamic and more open to different types of markets or partnerships with conventional banks (the religious background is less present except in the name itself) like the partnership announced between this same bank and BMCE Bank for the Moroccan market

Figure N°4 : Al Baraka Bank in Morrocco



Source : <https://financeislamiquemaroc.wordpress.com/wp-content/uploads/2014/12/capture.jpg>

2.2. Islamic Bank of Senegal

Figure N°5 : Islamic Bank of Senegal



Source : https://www.novojob.com/attachments/company_logo/logo_2502353.jpg

2.2.1 The logo

❖ Graphic shape

The logo is a circular graphic shape created from six crescents that surround a sort of central point. The open part of each croissant faces outwards. A sort of constellation producing a dynamic emanating from a center (black dot), open and directed towards infinity.

The crescent has a very strong and diversified symbolism. 50 verses of the Quran evoke the crescent and the moon in which Allah swears by the moon :

By the moon, and by the night when it retreats. (Surat Al-Muddathir)

By the sun and its brightness and by the moon that follows it. (Surat ash-Shams)

The crescent also has great importance in Islamic legislation: the Hegira calendar depends on the crescent, the fast of Ramadan and the time of pilgrimage (Hajj) are all linked to the crescent when it appears.

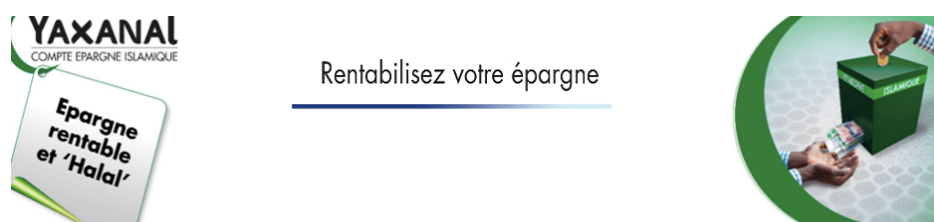
The central black point is reminiscent of the Kaaba in all its central element in religion; point to which every believer must turn.

❖ Colors

The croissants have different colors. While exploring the bank's website, we notice that each color corresponds to a product/service.

Green : the color of Islam par excellence. It is often associated with holy places and religious rites. It is also associated with the plant world. Green is a calming, refreshing and even invigorating color. It connotes hope, luck, stability and concentration. In Western culture, it is associated with hope and luck, but also with failure and misfortune.

Figure N°6 : Savings offer



Source : <https://www.senpages.com/app/uploads/bis-960x640.png>

Blue : with its shades (turquoise, cyan), it is a color closely linked to dreams, wisdom and serenity. Blue is the echo of life, travel and discoveries literally and figuratively (personal introspection). Blue has a refreshing and pure side that allows you to find a certain inner calm linked to deep things. Blue is a symbol of truth. It is associated with dreams, wisdom, serenity, truth, loyalty and freshness.

Figure N°7 : Equipement offer



Equipez vous en toute sérénité



Source : <https://media.licdn.com/dms/image/>

Yellow : this color symbolizes sunshine and joy. Yellow is a warm and stimulating color. It can sometimes turn out to be negative. Associated with traitors, adultery and lies, yellow is a color that mixes contrasts. It is also associated with might, power and ego (color of the Emperor of China). It is also considered the color of openness and social contact. It is also associated with friendship, fraternity and knowledge.

2.2.2 The name

The name Islamic Bank of Senegal does not in any way refer to an interpretation of a metaphorical scope in the sense that it only allows two types of anchoring :

- an anchor linked to the ideological affiliation of the values of the establishment (appropriation of the values of Islam as a source of operating mechanisms)
- a geographical anchor allowing consumers of services to feel linked by ties of patriotism to the Senegalese nation.

2.2.3. The slogan

None.

Conclusion

The semiological study of the visual identities of Islamic banks examines how these institutions integrate cultural and religious elements into their branding. Islamic banks, operating under the principles of Sharia law, use designs, colors and typography that evoke Islamic tradition while meeting modern expectations. This often includes references to Islamic architecture and calligraphy, establishing an emotional connection with customers. These visual choices reflect not only their conformity to Islamic values, but also their positioning in the global financial market.

The main visual differences between Islamic banks and traditional banks are manifested in several aspects:

- Symbols and patterns: Islamic banks often incorporate geometric and Arabic calligraphic patterns, representing Islamic culture, while traditional banks use more contemporary and minimalist designs.
- Color palette: Islamic banks favor colors that evoke spirituality and tradition, such as green, a symbol of prosperity, while conventional banks opt for neutral and professional shades.
- Typography: Typography in Islamic banks may include Arabic or Arabic-inspired styles, while traditional banks generally use modern sans-serif fonts.

The conclusions of this research would be a basis for reflection on the further communication strategies of Islamic banks in order to support changes in the needs of their customers and the development of offers adapted to fluctuations in the banking services market.

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