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The Role of Local Wisdom in Enhancing Trust in Islamic Banking: A Literature Review

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Abstract :

In the banking industry, customer trust is very important, especially in Islamic banking, which is based on justice and adherence to Islamic values. Local wisdom builds trust through the strengthening of cultural identity and the application of social values that align with Sharia principles. The objective of this research is to study how local wisdom contributes to the increase in customer trust towards Islamic banking. The research method uses a qualitative approach based on literature studies and analysis of previous research. The research results offer an integrative approach that optimizes local values in marketing strategies and corporate social responsibility (CSR) to enhance the image and reputation of Islamic banking.

Keywords : *local wisdom, customer trust, social and cultural factors, marketing strategy*

Abstrak :

Dalam industri perbankan, kepercayaan nasabah sangat penting terutama perbankan syariah yang berdiri di atas keadilan dan kepatuhan terhadap nilai-nilai Islam. Kearifan lokal membangun kepercayaan melalui penguatan identitas budaya dan penerapan nilai-nilai sosial yang selaras dengan prinsip syariah. Tujuan penelitian ini adalah untuk mempelajari bagaimana kearifan lokal berkontribusi pada peningkatan kepercayaan nasabah terhadap perbankan Syariah. Metode penelitian menggunakan pendekatan kualitatif berbasis studi literatur dan analisis penelitian sebelumnya. Hasil penelitian menawarkan pendekatan integratif yang mengoptimalkan nilai-nilai lokal dalam strategi pemasaran dan tanggung jawab sosial perusahaan (CSR) guna meningkatkan citra dan reputasi perbankan syariah.

Kata Kunci: *kearifan lokal, kepercayaan nasabah, faktor sosial dan budaya, strategi pemasaran.*

INTRODUCTION

Sharia-based banking has rapidly developed globally, especially in countries with a majority Muslim population such as Indonesia. Compared to conventional banking, Islamic banking has rapidly developed in Indonesia. Better financial stability and increased growth in loans and deposits drive this growth, which has a positive effect on the overall stability of the banking system (Rizvi et al., 2020).

The resilience of Islamic banking heavily relies on customer trust, which is greatly influenced by the understanding, beliefs, and perceptions of the community regarding the applied Sharia principles. Research shows that, especially in cultural environments like Pakistan, customer trust and confidence are very important in their decision to choose Islamic banks (Ashraf et al., 2015).

Due to public perception that lacks understanding of the Islamic banking system and fierce competition with established conventional banks, despite Islamic banking being based on principles of justice and transparency, there are still challenges in building public trust, especially in regions with a strong conventional economic culture (Frandika Situmorang et al., 2024).

Trust in Islamic banking can be greatly influenced by local wisdom, which is a representation of the values, norms, and customs that have long existed in society. This is due to the fact that local wisdom often aligns with the religious principles underlying Islamic banking, such as justice and transparency. Studies show that religiosity has a significant influence on the perceived value by customers, customer satisfaction levels, and their trust in Islamic banks (Abror et al., 2022).

Based on the background of the gap analysis that has been outlined, the formulation of the research problem is: How is the concept of local wisdom applied in the context of Islamic banking to build customer trust? What are the social and cultural factors that influence the acceptance and trust of the community towards Islamic banking in various regions? What is the contribution of local wisdom to the success of marketing and communication strategies in Islamic banking?

Customer trust is the main factor in the sustainability of Islamic banking, but there is still a gap between the public's understanding of Sharia principles and their acceptance of Islamic banking services. Local wisdom reflects social values and norms that can influence the way the community understands and trusts the sharia-based financial system. This research is important to fill the gap in Islamic banking strategies, which have so far emphasized regulatory and economic aspects but have not sufficiently considered socio-cultural factors in building customer trust. With the increasing competition between Islamic and conventional banking, understanding social and cultural factors can provide unique strategies for Islamic banking to be more accepted by the community.

Local wisdom, rooted in societal principles such as mutual cooperation, honesty, and justice, aligns with the fundamental principles of Islamic banking and the Islamic economy. Maqāṣid al-Sharīʿah prioritizes social justice and wealth distribution as the main objectives of Islamic banking in Indonesia (Alhammadi et al., 2022).

Incorporating elements of local wisdom into marketing, communication, and Islamic banking services strategies can enhance customer trust, loyalty, and satisfaction. This is in line with the finding that corporate social responsibility (CSR) in Islamic banking can enhance customer loyalty through increased trust and reputation (Muflih, 2021). Thus, the emotional connection and trust of customers towards Islamic banks can be strengthened by the application of local wisdom.

Current literature focuses more on the economic and legal aspects of Islamic banking, but not much has been studied on how local cultural norms can influence the acceptance and trust of the community towards Islamic banking. Studies show that social and cultural elements such as subjective norms and Islamic identity can influence the desire to use Sharia banking products, as found in research conducted in Morocco (Abdelmonaïm Abourrig, 2021).

This research aims to identify and analyze relevant local wisdom concepts in enhancing public trust in Islamic banking. Explaining the social and cultural factors that influence the community's acceptance of Islamic banking in various regions. Analyzing the contribution of local wisdom in the marketing and communication strategies of Islamic banking to build customer trust and loyalty. Providing a comprehensive literature synthesis to serve as a foundation for further research or policy recommendations for the Islamic banking industry.

Most previous research has focused on regulatory, economic, and legal aspects in enhancing trust in Islamic banking, while socio-cultural aspects have received less attention. For example, research shows that perceived value, religiosity, and customer satisfaction are important factors in building trust in Islamic banks, but socio-cultural roles such as employee intelligence and Islamic marketing are also important in enhancing trust in Islamic banks (Sholihin & Abrori, 2021)

Studies on sharia financial literacy are often macro in nature and overlook the local cultural context. For example, a study conducted in Malaysia found that sociocultural factors influence the financial literacy of Muslim students, emphasizing the importance of Islamic-based measurements that align with their cultural identity (Ahmad & Wan Ahmad, 2020). This indicates that the development of sharia financial literacy policies requires a more contextual approach.

Many studies on Islamic banking use a quantitative approach, which emphasizes performance measurement and comparison with conventional banks through the analysis of numerical and statistical data (Rosmanidar et al., 2021). However, to understand the social and cultural factors influencing Islamic banking, a systematic literature review or qualitative approach is needed. Such an approach can delve deeper into non-financial elements such as social responsibility and customer perception (Tasnia et al., 2023).

There is no available literature that specifically studies how local wisdom values can be used in Islamic banking strategies to enhance customer trust and loyalty. Current research focuses more on aspects such as trust, attitudes, and religious obligations as determinants of customer loyalty (Albaity & Rahman, 2021). But the integration of local wisdom can be a new way to strengthen the relationship between Islamic banks and their clients.

This research shows the cultural perspective as a key component in building trust in Islamic banking, filling the gap in the literature. The study shows that cultural values such as trust and individualism can enhance the correlation between capital and the performance of conventional and Sharia banks (Bitar et al., 2020). This cultural perspective is crucial for understanding how Islamic banking can mediate trust (Haron et al., 2020).

In the literature of Islamic banking, local wisdom that encompasses cultural values and traditions that can enhance the emotional relationship between the bank and customers is an important strategic factor in building customer trust. By integrating local wisdom, Islamic banks can create products and services that are more relevant and aligned with the needs of the local community, thereby increasing customer trust and loyalty.

Local wisdom can also strengthen the relationship between banks and the community. Islamic banks can build a good reputation and enhance their image in the community by understanding and respecting local values. This helps attract new customers and retain old ones because they feel more valued and understood by the bank.

To find, analyze, and synthesize research on trust in Islamic banking and local wisdom, a systematic literature review approach can be used. In situations like this, trust is the main factor influencing customer loyalty towards Islamic banks. Studies show that trust and customer attitudes play a mediating role in building loyalty, which is influenced by satisfaction and religious obligations. Thus, a better understanding of Islamic banking products and services can help increase customer trust.

Moreover, trust plays an important role in the implementation of Islamic banking in non-Islamic countries such as Uganda. The Islamic banking system can fail if there is no trust among customers. Therefore, approaches such as enhancing understanding of Islamic banking practices among existing and potential customers are very important. Therefore, this research emphasizes the importance of trust in Islamic banking and how local wisdom can influence the acceptance and success of the system in various cultural contexts.

Islamic banking can enhance its competitiveness and relevance in the local market by using marketing and communication strategies based on local wisdom. Islamic banks can build consumer trust and loyalty by leveraging existing religious and cultural values. One part of this approach is the use of product features that adhere to Islamic values, as well as communication that emphasizes social responsibility and business ethics in line with Sharia principles.

In addition, Islamic banks can increase their brand awareness among the public by using a marketing approach integrated with local wisdom. By promoting in strategic locations such as shopping centers, places of worship, and socio-religious communities, Islamic banks can reach various layers of society. Interactive communication and direct marketing can strengthen relationships with customers and foster sustainable loyalty.

This study emphasizes the importance of incorporating socio-cultural elements into Islamic banking policies. Islamic banks can develop more efficient strategies to attract and retain customers by understanding how factors such as religion, politics, and social law influence customer preferences. This is important because Islamic banks operate based on profit-sharing, not interest, so an approach that considers socio-cultural aspects can enhance their competitiveness and performance in the global market.

This study also shows that customer awareness is very important in choosing Islamic banking products. To increase public awareness, Islamic banks must use effective and informative marketing strategies. This is especially important for multicultural banks. Thus, Islamic banks can better meet the needs of various customer demographics by incorporating gender and religious differences into their marketing plans. To attract more clients and strengthen the position of Islamic banks in the market, the integration of these socio-cultural elements can be very important.

This study can serve as an important foundation for further empirical research, particularly regarding how culturally-based methods can enhance the inclusion of Islamic finance in various regions. This method can address the challenges often faced in the implementation of Islamic finance, such as the lack of financial knowledge and distrust in the formal financial system. In addition, methods like this can help identify the unique needs of the local community, so that Sharia-compliant financial products and services can be more appropriate and accepted by the community.

In addition, a culture-based approach has the potential to improve the relationship between Islamic financial institutions and the local community. Ultimately, this can lead to increased community participation in the Islamic financial system. As a result, this research not only adds to the academic literature but also provides practical guidance for policymakers and practitioners in the Islamic finance industry to develop more efficient and sustainable financial inclusion strategies. Furthermore, this study provides an opportunity to further explore how cultural elements can be integrated into Sharia financial policies to achieve broader and deeper inclusion.

RESEARCH METHOD

This research uses the literature study method, which is a data collection technique through the review of literature relevant to the problem being investigated. According to Nazir, this method involves the collection of data from various written sources such as books, journals, magazines, and lecture materials related to the research topic (Mardalis, 2006). Muhadjir also argues that library research places more emphasis on philosophical and theoretical approaches compared to empirical field tests (Hadi, 1993). This is because this research aims to understand the concepts and theories underlying the problem being studied, as well as to develop a strong theoretical framework. In this research, data were collected by reading and analyzing various relevant literature. This process involves the identification, collection, and evaluation of information from carefully selected written sources to ensure the relevance and quality of the obtained data. The data obtained from the literature is then analyzed descriptively to identify the main themes and emerging patterns. This analysis aims to construct a comprehensive understanding of the research topic and to develop arguments supported by evidence from the literature. Thus, the literature review method in this research allows the researcher to collect and analyze data from various relevant written sources, focusing on philosophical and theoretical approaches. This technique provides a strong foundation for understanding and explaining the researched problem, as well as for developing an in-depth theoretical framework.

FINDINGS AND DISCUSSION

The Concept of Local Wisdom in Building Customer Trust

Customer trust is very important, especially in terms of cultural products and the tourism sector. Local wisdom can strengthen customer service and experience. Research in the Riau Islands found that local wisdom can aid development strategies that support the tourism sector. This is achieved by maintaining a strong national identity, as well as a positive cultural and ancestral heritage (Hasan et al., 2020).

Moreover, research on Thai-Yuan ethnic textile products shows that local wisdom can also enhance the economic added value of the products. By maintaining product identity and meeting customer needs, products that have added value in terms of quality and standards can enhance customer trust (Wararat Watthanachanobon, 2020).

In terms of the development of architecture and tourism in Bali, architecture branding based on local wisdom can increase tourist interest. Tourists can become more interested and encourage others to come (Sekarlangit & Devi S., 2020). As a result, local wisdom builds customer engagement and trust in addition to being a cultural component.

Social and Cultural Factors Influencing Customer Trust

In social commerce, social and cultural factors play an important role in shaping customer trust. Cultural values and social characteristics that differ in each country often influence this trust, such as competence, integrity, and kindness. However, the impact of poor social trading activities can affect this customer trust (Qin, 2020).

Furthermore, the trust and quality of company information are crucial for building customer trust and satisfaction, which in turn affects the desire to repurchase and share positive experiences with others (Meilatinova, 2021). In the context of corporate social responsibility, a company's reputation and customer satisfaction can influence customer trust and generate customer loyalty (Islam et al., 2021).

Social support and social communities can enhance customer engagement and increase customer loyalty towards social commerce sites (Molinillo et al., 2020). Trust in social media influencers during the social customer journey can influence their travel decisions, highlighting the importance of trust in every phase of the decision-making process (Pop et al., 2022).

Overall, social and cultural factors such as shared values, reputation, and community support greatly influence consumer trust in social commerce; ultimately, this affects purchasing behavior and consumer loyalty.

Cultural Value-Based Marketing Strategy

Currently, culturally-based marketing strategies are becoming increasingly important in the business world. Building a strong brand image and increasing consumer engagement are the goals of strategies that leverage cultural elements. One way to implement this strategy is through corporate cultural marketing, which aims to enhance the company's cultural image and convey messages through cultural elements. The analysis of cultural consumer values provides important predictive data to understand individual consumption behavior and influence marketing decisions (Oh Se jong, 2020).

Company cultural behavior, cultural product strategies, and cultural promotion strategies are examples of brand cultural marketing strategies that can enhance consumer participation in co-creation of value (Guo et al., 2022). Moreover, cultural norms can influence pro-environmental consumer behavior; for example, values such as collectivism and future orientation can regulate the relationship between environmental concern and pro-environmental behavior (Chwialkowska et al., 2020).

Cross-cultural marketing strategies are very important for global marketing. For example, businesses can use cultural content in product design and internet advertising to create different and appealing values for customers in various countries (Chen, 2020). Therefore, a marketing approach based on cultural values not only enhances brand value but also strengthens consumer engagement and cultural identity.

Communication Based on Local Wisdom in Building Trust

Building trust in various communities is greatly aided by communication based on local wisdom. Local wisdom, for example, can become a unique attraction in the tourism industry that supports the creative economic growth of the local community. Local governments, tourism managers, and the community of Padangsidimpuan must work together to develop a tourism communication model based on local wisdom. Tourism based on social capital such as networks, culture, and social trust supports cooperation and common interests (Tanjung et al., 2021).

Furthermore, trust between patients and pharmacists in the healthcare field can be enhanced through effective communication. Things like availability, friendliness, recognition, respect, and interpersonal chemistry are very important in building trust. A more trustworthy relationship between pharmacists and patients can be achieved by frequently using these behaviors and communication skills (Gregory & Austin, 2021).

In the case of the fishing community on the shores of Lake Tempe, local wisdom, or sipakatau, which means mutual respect, forms an economic education pattern that prioritizes adherence to customary rules. In addition to increasing trust within the community, this helps in the preservation of the ecosystem and the sustainability of fishermen's livelihoods (Atirah & Hasan, 2020)

In general, communication based on local wisdom not only enhances trust but also helps in the preservation of culture and the development of the local economy. By involving all relevant parties and respecting socio-cultural values, trust can be built and maintained in various situations.

Consistency with Previous Studies

In line with the findings of previous studies, this research emphasizes the social and cultural aspects in building trust towards Islamic banking. A study in Morocco, for example, shows that Islamic identity and subjective norms play an important role in the decision to use Islamic banking services. Strong social and cultural factors have been proven to enhance customer loyalty towards Islamic banks. Studies show that positive attitudes and trust towards Islamic banks help customers become more loyal (Albaity & Rahman, 2021).

To foster customer trust and loyalty, corporate social responsibility (CSR) is very important. Good CSR can enhance the image, reputation, and customer satisfaction, which in turn will increase their loyalty to Islamic banks (Muflih, 2021). Other studies show that cultural elements such as individualism and beliefs can affect the performance of Islamic banks. This research also shows that cultural values can serve as an additional tool for implementing effective regulations (Bitar et al., 2020).

Studies show that to meet the expected social goals, Islamic banks in Indonesia must continue to improve their social outcomes, especially those related to environmental benefits and customer benefits (Hamidi & Worthington, 2021). Therefore, social and cultural elements such as subjective norms, Islamic identity, and social responsibility are very influential in building customer trust and loyalty towards Islamic banking.

Differences with Previous Studies

This research differs from most studies that place more emphasis on economic and regulatory aspects in building trust in Islamic banking. Previous research placed more emphasis on the macro aspects of Islamic financial literacy, but did not consider local cultural aspects (Ahmad & Wan Ahmad, 2020). Therefore, this research provides a new perspective on how to create a more community-based Islamic banking plan.

This research is in line with findings that show that trust and perceived value by customers, as well as satisfaction, are important factors in building customer loyalty in Islamic banking (Sholihin & Abrori, 2021). By enhancing the image, trust, and reputation of the bank, corporate social responsibility (CSR) helps to increase customer loyalty (Muflih, 2021). In such situations, local wisdom can become an important component in CSR strategies that are more focused on local communities.

Another study shows that the ethical behavior of Islamic-based salespeople can enhance customer trust and loyalty (Wijaya et al., 2022). This shows that incorporating local values and Islamic ethics into banking services can improve the relationship between banks and customers. Thus, an approach that combines local wisdom and Islamic values can be an effective method to enhance the loyalty of customers participating in Islamic banking.

Overall, this research emphasizes the importance of incorporating local cultural elements into Islamic banking strategies to enhance customer loyalty; this can give Islamic banks an advantage in an increasingly competitive market.

Theoretical and Practical Implications

Theoretical Implications

In the context of Islamic banking, this research incorporates the idea of local wisdom into the theory of trust and loyalty. This makes significant progress in theory. This research has produced a model that can be used as a foundation for studies examining how the Islamic financial system and local culture interact with each other. Therefore, this research not only adds to the existing information but also provides a better understanding of how cultural factors can influence customer trust and loyalty towards Islamic banking. This model can help researchers and practitioners identify the key elements that influence customer loyalty and provide insights on how Islamic banking can better meet the needs of its customers.

Practical Implications

This study helps the Islamic banking industry develop better marketing and communication strategies. Islamic banks must strengthen their relationships with customers by adopting a community-based approach. In addition, it is important for Islamic banks to conduct financial education tailored to local culture to enhance public knowledge about finance and accelerate the adoption of Islamic banking services. Therefore, it becomes easier for Islamic banks to cultivate customer loyalty and brand awareness. In the end, this will enhance their competitiveness and market share.

CONCLUSION

According to this research, local wisdom is very important in building trust among Islamic banking customers. Social and cultural factors such as community norms, cultural identity, and corporate social responsibility influence customer loyalty. Local wisdom not only enhances trust but also serves as a strategic component in product development and culture-based communication. Islamic banking has the ability to enhance its competitiveness in the market by implementing marketing strategies that align with cultural values and communication that corresponds to the social characteristics of the community.

This research shows that local wisdom is an important component in building trust among customers of Islamic banking. Previously, this research focused more on economic and regulatory aspects. The results show that culture-based strategies can successfully enhance customer loyalty, especially in communities with strong social and cultural values.

To generalize the research findings, additional studies using a broader approach are necessary due to the limited geographical scope and research sample. Further research can also examine how the implementation of certain strategies based on local wisdom in Islamic banking operations affects the development of the Islamic finance sector in more depth. Islamic banking must adopt more culturally-based communication and marketing strategies to maintain customer trust and loyalty.

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