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The perception of Islamic Banks' identity

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The Perception of Islamic Banks' Identity

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Abstract

Logos are a vital graphical tool for delivering messages. This study aims to investigate logos in terms of what information they can or cannot deliver. A literature review exposed that, in the past, the identities of Islamic banks have been expressed in traditionally Islamic ways to reflect their immersion into Islam itself. Since around the turn of this century, coinciding with an expansion of these banks and the increasingly volatile politics of Islam, the unambiguously Islamic statements of such identities have diminished and in some cases disappeared, and have been replaced by ethical identities. Ethical identities need to appeal to more diverse and less predictable customers and yet still observe *Shar'iah* principles, which make it no less Islamic in practice than other Islamic banks.

Islamic identity may open equally potent interpretations, each one able to communicate but, might reflect a reductive false image. Ethical identities may therefore be seen to be disingenuous, though in the current climate they may portray a purer Islam. This shows that graphic design is not fixed within identity perception in terms of informing accuracy for complex meanings such as Islam. Islamic banks' identity is complex and it can form a good testing ground to investigate the ability of logos in delivering meanings.

The result of this study is filtered through a theoretical framework that is divided into two parts. First, a study model based on previous research into identity perception. Second, theories; reader-response helps to frame receivers' interpretative performance, Gestalt theory provides a visual analysis of the logos, and ekphrasis helps in unifying participants' descriptions of the logos.

A pragmatic worldview was adopted, involving mixed methods, which divided into two phases. First phase was a quantitative case study that targeted the receivers of the Islamic banks' identity. Second phase was a qualitative case study that targeted the providers of the identity.

The result shows that complex meaning, such as Islam, can be delivered by simplifying and compressing the meaning by using image rather than text. Simplifying complex meaning can result in making what is complex for receivers familiar in graphical terms. Compressing the meaning includes much visual information within the logo that will block the meaning from being received, yet surprisingly it generates positive reactions. Logos potentially are powerful design devices that can deliver or block complex meaning but they can be restricted to a number of graphic solutions without misleading the perception of the complex meaning.

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Glossary

Authentic identity: when Islamic banks reflect their adherence to Islam by using representations of Islam in their logos.

Affect: the emotional response created by a logo.

Brand: a characteristic that identifies the services or products of the corporate entity and that differentiates it from others.

Brand identity: the meaning of the corporate that stakeholders want to deliver.

Codable logo: logos can include visual stimuli that either can or cannot be read clearly by the receivers and consequently either can or cannot evoke familiar meanings.

Conceptual complexity: a logo's ability to evoke multiple meanings when viewed by receivers.

Disingenuous identity: when the logo of the bank does not deliver a clear representation of Islam, but instead stands for Islamic financial services.

Ethical identity: refers to logos that represent Islamic banks, where there is less emphasis on Islamic visual stimuli or where there are no Islamic visual stimuli at all.

Familiar meaning: receivers construct a meaning of the logo on the basis of what their experience tells them it should be.

Hijab: a head covering worn by Muslim women (Arabic).

Iconic brand: a brand that holds a specific meaning in a culture or society.

Incomplete logo: a rendering of a logo that includes the iconography but excludes the name of the bank (which is rendered in Arabic calligraphic style).

Icon: the colours, shape and lines of a logo, excluding any typographical elements.

Image contribution: the degree to which the design of the logo reflects the perception of the brand.

Logo: the graphic symbol conventionally used by a company to identify itself.

Islamic brand: a brand that complies with Islamic *Shari'ah* law.

Readers: both the receivers (individuals) and the providers (stakeholders) of the logos.

Perception: the recognition of visual stimuli taken in by the senses.

Receivers: various individuals and groups that receive the logo.

Recognition: the ability to remember having seen a logo before.

Providers: the stakeholders that decide on the intended meaning and graphical presentation of logos.

Shari'ah: the body of Islamic canonical law based on the *Qur'an.*

Shared readings: similar responses to the logos among receivers.

Unshared readings: different responses to the logos among receivers.

Visual brand identity: the logo of a corporate.

Visual complexity: the variety, layers and interaction of visual information introduced by a logo.

Visual stimuli: the visual elements within a logo.

1. CHAPTER ONE: INTRODUCTION

1.1 Background

The Islamic banking system incorporates — and is firmly based upon — Islamic financial practice. The system is relatively new (compared to what this study describes as traditional banking systems), having started to emerge in the 1970s (Iqbal and Molyneux 2004). The Islamic banks' system is *Shari'ah*, which is sourced from the *Qur'an* and covers all Islamic financial practice and principles.

This *Shari'ah* system is the characteristic that distinguishes Islamic banks from traditional banks. The investigation of the banks' identities[1] revealed a shift in the identity of Islamic banks from Islamic identity to what is described as ethical identity by many stakeholders within the banking sector. In this thesis, the term 'ethical identity' refers to logos that represent Islamic banks, where there is less emphasis on Islamic visual stimuli[2] or where there are no Islamic visual stimuli at all. Aspects such as extremism in the name of Islam which might make the public have a reductive view of Islam, the expansion of the Islamic finance industry and the lack of public awareness regarding Islamic finances make the subsequent perception and the expansion of Islamic finance hard to accept positively — as we will see in Chapter Two. An apparently clear, unambiguous image of Islam, such as portrayed in traditional Islamic identities, may open up many different but perhaps equally potent interpretations, each one able to communicate without needing the help (as set out in this study) of any insights from any theoretical framework support. Paradoxically, an ethical identity might not reflect the purity of Islam but might generate a positive affect by reducing the initial Islamic impact, unify and enhance perceptions of the faith (calling on the theoretical frameworks as set out below).

This makes planning Islamic banks' identities difficult. Resolving that difficulty is complex for stakeholders to establish an identity whether to be Islamic or ethical. As Islamic identity might reflect a false image due to the reductive thinking of Islam, as

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[1] 'Identity' means the banks' logos. Stakeholders generally refer to banks' logos as the 'identity', and more explanation and clarification of this term will be provided in Chapter Two.
[2] Visual stimuli are the visual elements within the logo.

many people already misunderstand Islam in its wider context which will bring such mindsets into the public perception. This suggests the complexity of Islamic identity in terms of perception creates a suspicion that Islamic identity could be characterised for the receivers of the identity as graphically authentic, and ethical identity characterised as disingenuous, which is largely confirmed by the results in the research below (Chapter Five). The term 'ethical' has several interpretations in different contexts, The term 'Islamic' perhaps has fewer different contexts. For example, generally the term 'ethical' is related to moral behaviour in what is considered to be right or wrong. However, the definition of 'ethical' in Islam may be interpreted as the code of moral principles that are prescribed by the *Quran* and *Sunnah*. So, being ethical within Islam has the imperative not to avoid or break the principles of the *Quran* and *Sunnah*.

Therefore, in this thesis the term 'ethical' is not related to moral behaviour or moral principles generally, but is concerned with maintaining the specific principles of the *Quran* and *Sunnah*. This means the only difference between the term 'ethical' and 'Islamic' in this thesis is framed by the visual design of the Islamic banks identity. Despite what might appear to be sound, practical reasons for such a shift, the issue will be seen to be less straightforward in this study.

In this thesis, a logo is defined as a symbol or a combination of symbol and typography that a corporate uses with or without its name to identify itself (Henderson and Cote 1998, Adams 2008, Hyland 2011). A logo-has the ability to overcome language barriers, being a common visual language that can be understood by different people. In addition, logos have been explained as a vital tool to speed up identification and delivering messages (Henderson et al. 2003). This emphasises the importance of understanding the employment and the delivery of complex meaning within graphics. However, it should be noted that there are many styles or forms for a logo, and in graphic design, terms such as 'logotype' and 'word marque', 'pictorial' and 'mascot' are sometimes used interchangeably. In this thesis these terms are subsumed under the term 'logo'. This study also delimits logos to graphic devices as a means of representation, and excludes discussion of different styles of logo.

This research investigates the ability of logos in terms of what they can inform or cannot inform as graphical messages to individuals, within the frame of Islam as a complex meaning.

This chapter introduces the research problem, research question, aim and objectives, research limitations, rationale and justification, theoretical framework, research position, the structure of the thesis and summary.

1.2   Research problem

How can we know the ability of logos in delivering complex meaning such as Islam? This problem calls for several aspects of investigation; the shift from Islamic to ethical identity (possible reasons for the shift) and the perception of Islam as an identity. Indeed, the research problem will need an investigation of how Islamic and ethical identity is employed in a logo and how the meaning of the logo is perceived, which will be further demonstrated by the theoretical framework and research position.

1.2.1   Islamic banks' identity (from Islamic to ethical)

First it is important to know that in the Arabian Gulf [3] Islam is a way of life and is in all aspects of life, including the banking sector. Islamic banks use Arabic culture within the frame of Islamic art and Arabic calligraphy as graphical representation. The researcher has noted that since around the turn of this century, such use of culture in Islamic banks' identity is becoming less of a direct, apparently unambiguous statement, with Islamic visual stimuli, for example, probably as a result of the implementation of ethical banking.

Stakeholders and academic research recommendations suggest that Islamic banks should be less Islamic in their regulation if they want to get more access to the world. In addition, stakeholders emphasised the importance of developing awareness of Islamic banks as achieved through better understanding of the banks' activities in terms of the increasingly outward-facing development of their industry.

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[3] The Arabian Gulf is located beside the Red Sea, and it is the location of Saudi Arabia, United Arab Emirates, Qatar, Bahrain, Kuwait and Oman.

These recommendations suggest the presence of ethical identity, which is more recent than Islamic identity and different to authentic Islamic identity. However, it could be seen as unethical as it stands for Islamic services but is not representing it graphically. This is explained by stakeholders as an identity challenge in terms of the wanted perception as we will see in Chapter Two.

Ethical identities can flatten some of the graphic language of traditional Islamic identities, thus flattening and thereby removing more extreme responses; overall, therefore, ethical identities should be able to engage receivers enough (with the theoretical framework) to get moderately positive responses. There is a greater responsibility for extreme responses now upon receivers by ethical identities as these may be seen as disingenuous or inclusive. On the other hand, authenticity might understandably be seen as the key issue, but the key issue is less the presence or absence of authenticity, but what authenticity actually might be.

This suggests uncertainty of the possible understanding of Islam as complex meaning delivered through logos and possible attraction generated by logos. In other words, Islam might not be understood through logos, or it might be but in a negative way. Here, ethical identity came as a suggested solution of the complexity of Islam, and yet ethical identity might be seen as disingenuous as it has less emphasis on Islamic visual stimuli or does not represent Islamic visual stimuli at all. This in turn, suggests examining the possible visual meanings that Islamic banks' logos can generate from receivers.

Authenticity, furthermore, deepens the complexity by two crucial aspects, such as the complexity of the subject being graphically represented and the complexity of the perception. These two aspects of complexity indicate how challenging it will be to establish an identity for Islamic banks because: firstly, the complexity of *Islam itself*, as it is the issue of how a complex faith can be represented in terms of identity by a logo, which will ask a logo to provide a clear welcome, a traditional yet modern appeal, to relax religious content and references and not to allow any relaxation to seem disingenuous, and this is further complicated by the shift to ethical identity. Secondly, the complexity of the *perception* of Islam can be mischievously misunderstood due to the political challenge, as there are clearly many political, social and economic issues in the Islamic world that affect the Islamic world in general and

the Islamic banking sector specifically. These include the 9/11 incidents, Middle East conflicts and migrant crises that have affected attitudes regarding Islam. Political attitudes can clearly change the global image of Islam, and these may become a reason for not presenting Islam graphically in order to avoid negative perceptions of Islamic business, though it can be argued that ethical identities can improve perceptions of Islam. Govers (2013) explains that logos can be affected by a perception of the corporate entity that *already* exists rather than the other way round, as logos that represent any corporate entity under political pressure can be seen to be controversial because of the negative image that might occur, one result of which can be a bleak reaction.

This suggests a complexity of design identities for Islamic banks. It might suggest either a trustworthy or a disingenuous identity, while trustworthy might generate negative perception and disingenuous identity might generate positive perception. This indicates a need to investigate the impact of factors that might shape Islamic banks' identity into a design device such as a logo. Also, the need to investigate the effectiveness of both identities (Islamic and ethical) in delivering the visual meaning of Islam will need further investigation framed by the providers of these identities and to the receivers of the identities as we will see in the research methodology.

1.2.2 Islamic identity and perception

Perception can be varied and the varying degrees of perception of Islam make it more complex, as the past experiences of individuals can affect their perceptions (Gregory 1998), and individuals' previous experiences are all different (Rookes 2000). These different perceptions within the frame of identity, can be a reason for shifting from Islamic to ethical as a way of avoiding the complexity of Islam perception. In other words, ethical identity may unify the differences or decrease the complexity of Islam in terms of perception. Yet ethical identity might trigger an unknown negativity by not representing what it stands for, which might emphasise complex perception rather than decreasing or avoiding it. On the other hand, Islamic identity might produce negative or positive perception due to different perceptions of Islam, but it sets out to be clearly Islamic. This can be extended to mean — importantly — that perception could be a key component of the actual product or service in consumers' minds. In

other words, if the product is a high quality product, but has negative perception framed around the corporate entity, this might lead potential clients to avoid the financial product offered. It is essential to understand this as such, because the perception of Islamic banks' identities must apply to Muslims and non-Muslims alike. This also shows the importance of perception of logos.

This suggests examining the extent to which logos can represent a faith as a factor in attracting potential clients, which further adds to the complexity of Islamic perceptions, as academic research suggests that Islamic representation in identities can be a factor for Muslim individuals (as receivers) to generate positive affect[4].

Islamic banks identity might be just complex for non-Muslims in general but it would be ideal within a domestic[5] context, which suggests that shifting to ethical identity might be more appealing for the global community in terms of identity, and this makes it complex for logo designers. In other words, ethical identity might simply evoke more positive affect than Islamic identity for non-Muslims, but it is not representing Islam, and this further suggests the need to examine receivers' understanding of Islam as complex meaning through logos. For some stakeholders, the message of where the company came from is more important than where the company is headed. Yusof and Jusoh (2014), Olgilvy Noor (2010) and Hussain (2010) agree with this, which suggests Islamic identity rather than ethical identity and yet some stakeholders are shifting to ethical.

To sum up, Islam is a complex subject to be represented by logos within the frame of Islamic banks due to its complexity as a religion and the different perceptions that suggest the shift to ethical identity as a possible solution. Yet not representing Islam which might generate an unknown negative perception in the way of emphasising the problem of complexity rather than solving this problem. This calls for the need to investigate receivers' understanding of Islamic banks logos in how they understand the complexity of the meaning and the possible positive or negative attraction generated from the logos. In addition, this will need an investigation into the

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[4] Affect is the ability of a logo to deliver positive / negative reaction, which is part of the study model, that is part of the theoretical framework in this research (Henderson and Cote 1998).
[5] In this study domestic means typical Islamic Arabic countries.

employment of Islam into Islamic banks' logos through addressing the providers' perspectives of their Islamic banks' logos. This investigation is further clarified and explained by the theoretical framework and the research methodology.

1.3 Research questions, aim and objectives

From the above the following research questions, aim and objectives was suggested:

1. **Should Islam be represented graphically in terms of Islamic banks' identity?**
   A. What is the ability of graphic design to inform and misinform in the context of Islamic banking brand identity, given the delicacy of the context and the strength of the Islamic commitment?
   B. How can a design device like a logo, whose main qualities are instant and apparently unambiguous recognition, be applied to such an emerging, changing, frequently misunderstood and potentially volatile identity as Islam without jeopardising its reception?

Aim and objectives

Aim

To identify the potential and agency of graphic design in informing and misinforming in terms of Islamic banks' brand identity.

Objectives
1. To understand the extent to which graphics can represent a faith as a factor in attracting potential clients;
2. To evaluate the impact of factors that shape the design of Islamic banks' brand identity;
3. To identify the agency and effectiveness of logos as compressed blocks of complex meaning.

1.4 Research limitation

It is important to mention that perceptions of logos are much less stable nowadays as we are likely to see them in such a variety of contexts and media. This indicates that a

logo in a specific media or context might generate a different perception in another, because of the different ways and characteristics of different media or context introduces its contents.

This research will not look into how Islamic banks' logos have been employed in different contexts or media such as websites, apps, packaging and advertisements within the frame of perception, but it will focus on investigating graphic design ability in delivering complex meaning by addressing Islamic banks logos, given the difficulty of establishing an identity for Islamic banks which is complex. This research will investigate Islamic banks' logos as presented by the banks as their official logo identities.

1.5 Rationale and justification for this study

This study focuses on the ability of graphics to create messages to be delivered to individuals. Understanding the capability of graphics can be achieved through studying Islamic banks' logos, as these must appeal to many different ethnicities and cultures and, most important, it is presenting a complex religion such as Islam that has specific political attitudes and different cultural and political perceptions. Moreover, the use of Islamic banks' services is not limited to Muslims, and this makes it difficult for designers to design an identity that can be appealing to everyone. So, studying Islamic banks' logos will deliver clear insights into how graphic design can be perceived and the extent to which graphic design can inform or cannot inform. A great deal has been written previously on brand identity. However, it appears that no research has been fully carried out to examine the representation of Islam in Islamic banks' identity and the job of simple graphic designs in the framework of Islamic banks' identity within the perception of Muslims and non-Muslims as the receivers, and with the stakeholders as the providers of the identity. Understanding complex meaning such as the representation of Islam through logos is a graphical problem with all the different and connected aspects of Islam complexity. Understanding such logos may shed light on the ability and the effectiveness of graphic design in filling the gap between provider and receiver within the framework of delivering a correct message in order to make the desired positive perception. Not achieving this would prevent the whole idea of graphic design as a communication tool between the provider and

the receiver. By investigating the capability of logos this research therefore focuses on filling any gap that prevents graphic design employing complex meaning as a visual message to be delivered to individuals.

1.6   Theoretical framework

The issue of Islamic and ethical banks' logo perception will be discussed through the theoretical framework. The theoretical framework is thus developed around the perspectives and interests of the providers and receivers. While providers decide on intended meaning and graphical presentation of logos, receivers discern and articulate interpretation according to diversity of faith, experience and ethnicity. The theoretical framework guided, filtered and summarised both perspectives (the providers and receivers) generated from case studies. The theoretical framework is divided into two sections. Firstly, a study model based on previous research into logo perception. The study model aims to provide better understanding of the perception of Islamic banks' logos with specific reference to logo characteristics and logo visual stimuli as influences on perception. Secondly, three theories make up the second part of the theoretical framework: reader-response, Gestalt and ekphrasis. The theories will be used to focus on receivers' and providers' readings of the Islamic banks' logos. Reader-response theory can form patterns in terms of receivers' readings of the logos by asking them to describe what they are reading, or have read, that provide an understanding of the participants' readings of the logos. This theory can offer a general explanation of what happens when the human mind engages in reading logos Harkin (2005). Canning and Whitely (2017) additionally cite Steen (1991) when explaining that reader-response theory can be a way of generating verbal data from participants by surveys and interviews.

Gestalt theory will give a visual analysis of how receivers are reading logos as visual unity, as they group the visual stimuli. This in turn will give result to the characteristic design of the visual stimuli that can lead to more understanding regarding how logos can deal with the complexity of the meaning, in terms of delivering the meaning and the ability of employing the meaning. In other words, Gestalt theory can detail the complexity of Islamic banks' logos, in suggesting how designers may solve the complexity of meaning in terms of message delivery within logos. This can be

achieve through the frame of the whole is greater than the sum of its parts and the sum of the whole meaning.

Ekphrasis[6] theory helps to illuminate how Islamic and ethical identities are being understood in terms of the receivers' justifications. It aids in the comparison of responses and reveals patterns. Ekphrasis will help in unifying participants' descriptions of the logos. Either way, a pattern of participant descriptions of the presented logos within the case studies will be shaped and this pattern can uncover how Islamic and ethical identity can be understood. In addition, the researcher will locate providers' explanations of their logos within ekphrasis theory through semi-structured interviews. Thus, ekphrasis theory will help explain the meanings that providers wish to convey with their logos and reveal whether those meanings are understood by receivers or not.

In other words, ekphrasis can offer a key discerption of the logos from the receivers and the providers which will indicate any visual gap in the complex meaning between the receivers and the providers.

1.7 Research position

The researcher is an experienced Muslim graphic designer, having gained a Batchelor's Degree in Saudi Arabia and a Master's Degree in Australia, with work experience in advertising agencies prior to becoming an academic member of staff at Umm Al-Qura University, Saudi Arabia, Mecca.

In-depth data analysis was needed to understand the ability of logos in communicating complex meaning within the perspectives of the receivers and the providers. This research adopted the pragmatic worldview. The pragmatic worldview is pluralistic, oriented towards what works in practice as in this worldview the researcher focuses only on the research problems and their solutions, using all available approaches and resources to this end (Creswell 2010). Creswell (2014) sees worldview as a philosophical direction about the nature of research. This research involved explanatory sequential mixed methods, which divided into two phases. The first phase is a quantitative study (surveys) comprising a primary study, which included three

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[6] Ekphrasis theory is the theory that gives voice of an image by describing it (Wagner 1996).

case studies that targeted university graphic design students and recent graphic design graduates as receivers of the Islamic banks' logos. The second phase is the qualitative study (semi-structured interviews), which included the fourth case study that targeted the stakeholders as providers of the logos. The result of the two phases is filtered through the theoretical framework, as the theoretical framework is seen as an effective explanatory device that aims to explain the issues of the study as it connects and summarises accumulated data. However, the aim of this data analysis is searching for patterns that inform the ability of logos to articulate the complex meaning of Islam within the frame of the receivers and the providers.

1.8 Research structure

This research is structured in six chapters.

Chapter One introduces the importance of the topic under investigation.

Chapter Two is a review of the existing literature.

Chapter Three presents the theoretical framework of the research, explains the study model and the theories in this research, and how they linked to the case studies.

Chapter Four presents the research methodology, which explains the research worldview and the research approach.

Chapter Five offers an analysis of the data and reports findings

Chapter Six presents the contribution to knowledge, discusses any implications, and suggests future research.

Diagrammatically, this may be shown as follows.

| CHAPTER ONE |
| Introduction |

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| CHAPTER TWO |
| Literature review |

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| CHAPTER THREE |
| Theoretical framework |

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| CHAPTER FOUR |
| Research methodology |

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| CHAPTER FIVE |
| Data analysis and findings |

↓

| **Phase one** |
| Investigating the receivers' understanding of Islamic banks logos-*surveys* |

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| |

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| CHAPTER SIX |
| Conclusion |
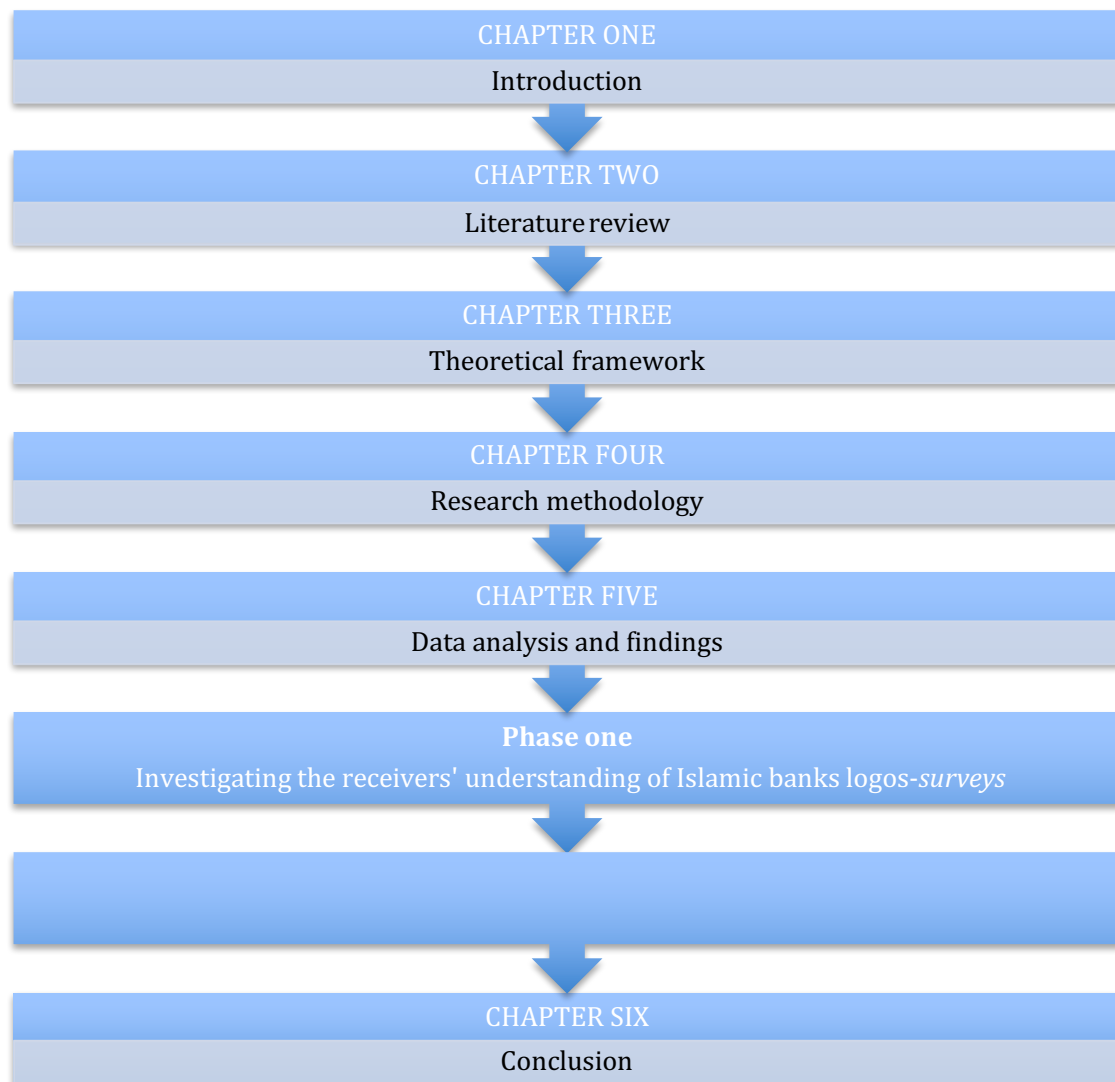
Figure 1. Research structure

1.9 Summary

This chapter provided a general overview of the research by introducing the research subject and the general background to the context and subject. The research problem and the research question, aim and objectives were presented in order to clarify the issue that this study is aimed at answering. Research limitations were presented to clarify the focus and the delimitation of this research. The rationale and the justification for the research were then presented, followed by the theoretical framework for the research, which will guide, filter and summarise the results generated from the case studies. After that, a general overview of the research methodology was also presented, and provided an overview of the research methods. The next chapter provides a review of the literature relevant to this research.

2 CHAPTER TWO: LITERATURE REVIEW

2.1 An investigation into Islamic banks' identity

The aim of this chapter is to explain the background to and the significance of the related studies of the visual representation of Islam in terms of Islamic banks' identities. It aims to provide an understanding of the nature of Islamic banks and how they are different from traditional banks, given that Islamic banks are compliant with Islamic *Shari'ah* law. This is derived from the religion of Islam, and is a feature that differentiates Islamic banks from traditional banks; it is at the heart of the paradigm shift that gives rise to a paradox in the complexity facing those who design contemporary Islamic banks' logos.

This chapter sets out the challenges facing Islamic banks that affect the representation of Islamic banks' identities investigated from stakeholders' and academics' points of view. Stakeholders, as the main decision makers in the Islamic banking industry, provide clarification and explanations of the debate surrounding Islamic banks' logos. Academics explain the complexity of delivering and receiving Islam within the frame of Islamic brand perception. In addition, an investigation of the banks' identities revealed a major shift in the identity of Islamic banks from a — perhaps more expected — Islamic identity to what many stakeholders in the sector have described as an ethical identity, which is an identity that has less emphasis on Islamic visual stimuli or where there are no Islamic visual stimuli at all. This will be investigated in detail in this chapter from the stakeholders' perspective and by presenting relevant research by academics who have explored this as an Islamic brand issue.

A background study to logos and their importance is necessary (along with the visual representation of Islam in terms of logos) because this research focuses on the visual identities that provide an understanding of perceptions of Islamic banks' identities. This chapter also presents related studies regarding the issue of Islamic banks' identities as an Islamic brand that follows Islamic *Shari'ah* law. Studies of Islamic brands have helped to provide a better understanding of the perception of Islamic banks' identities; academic research explains the relationship of Islamic brands to

Islam (taking the varied interests of Muslims and non-Muslims into account), and reveals that Islamic brands are complex in terms of visual perception.

It is important to state that each section of this chapter is the result of, and builds upon, the preceding section. The conclusion of each section leads to the next section. This chapter will identify the research questions, the aim and the objectives: These will be clarified following the summary section.

This chapter investigates and explores the links between Islamic representation in terms of the banks' identities, logos as visual identification and brand perception. Islamic banks' identities is a matter of visual presentation and this, when coupled with the move to an ethical identity, makes the question of representing Islam more visually complex because of the questions pertaining to authenticity and disingenuity that arise, and the varied — and, in many cases, extreme and prejudiced — perceptions of Islam around the world.

2.2   Islamic banks

2.2.1   What are Islamic banks?

In this section, Islamic banking practices are explored with reference to their status in the finance industry. In addition, the difference between Islamic and traditional banks is explained via the nature and origins of Islamic banking.

Islamic finance is a relatively new industry that began in 1970 (Iqbal and Molyneux 2004). Prior to that, Islamic deals existed but there were no major Islamic financial transactions, as trade was on a minor scale. However, during the 1960s, trade began to increase in the Middle East; accordingly, Western counties began to play a bigger role in the Middle East, but established traditional banks that did not conform to the Islamic banking system. This growth of the trade between Western countries and the Middle East sparked the emergence the emergence of Islamic banks significantly in the 1970s (Schoon 2016). Islamic banking became an important part of the economic sphere as it grew extremely rapidly (Castro 2013, Shahril, Razimi and Romle 2017). "Today, with an estimated 150 Islamic commercial banks worldwide holding more

than $1 trillion in assets, it could be argued that the industry has already arrived" (Banker Middle East 2015).

However, Islamic banks use different methods from those of traditional banks. Islamic banks use *Shari'ah* law or Islamic law, which is sourced from the holy *Qur'an*. "Islamic banks as those banks that claim to follow Islamic Sharia [sic] in their business transactions" (Maali, Casson and Napier 2006: 267). The word *Shari'ah* is Arabic and means 'the path to be followed' (Kettell 2011). Another definition of *Shari'ah* in Islamic financial terms is "rather than dealing in interest, Islamic banks use forms of financial instruments, both in mobilizing funds for their operations and in providing finance for their clients, that comply with the principles and rules of Sharia [sic]" (Maali, Casson and Napier 2006: 267). Accordingly, the fact that Islamic banks' financial transactions are linked to *Shari'ah* and are derived from the *Qur'an* connects Islamic banking strongly to the Islamic religion. More details will be provided regarding Islamic banking and the origins of the Islamic financial system in the next section.

2.2.2 The nature of Islamic banking

Islamic banks prohibit many kinds of investments, which is a major difference from traditional banks. Gambling and investing in alcohol, pork and pornography are all forbidden in Islamic banking. These practices are prohibited by Islamic *Shari'ah* (Castro 2013). The main characteristics that differentiate Islamic banks from traditional banks are as follows:

1. Islamic banking is interest-free;
2. The development of the financial products is done on the basis of sharing risks, profit and losses;
3. All financial transactions must be asset-backed, meaning that making money out of money is unacceptable. This means that Islamic finance does not recognise money as a trade priority: this is unlike traditional banks, which do;
4. Speculative activity is forbidden;
5. The only acceptable contracts are those that are approved by *Shari'ah*; and

6. Contracts in Islamic banking are holy, meaning that any violation of the bank contract will be referred to the *Shari'ah* court (Kettell 2011: 33).

One might reasonably ask how Islamic banks make any profits if they do not charge interest. Islamic banks are partnered simply with their clients because they share both the risk and the profit, which is the key difference from traditional banks. Islamic banks offer loans and Islamic products that are based on a project's viability. *Shari'ah* is a law in Islam that is not only applied to Islamic banks, although Kettell (2011) referred to it as the Islamic banking system. Unlike traditional banks elsewhere, the Islamic banking system is based on the religion of Islam: To provide a fuller perspective of Islamic banking, this will be clarified in the next section.

2.2.3 The origins of the Islamic financial system

Kettell (2011) identified four origins of the Islamic financial system, as follows:
1. The holy *Qur'an*;
2. *Sunnah*, which is the practice, actions and sayings of the Prophet Mohammed;
3. *Ijma*, which is the judgement in settlement by Muslim scholars; and
4. Analogical education[7] (Kettell 2011: 33).

As stated, Islamic banks' robustness, activities and assets are expanding. However, Islamic banks face challenging issues: As the religion of Islam is linked strongly to Islamic banks, political issues have become a major factor, and may thus result in major negative perceptions. In addition, it seems that Islamic banks are still debating whether to be Islamic or ethical. This will be explained in the next section.

2.3 Islamic banks' challenges

It is necessary to be aware of the challenges faced by Islamic finance in order to analyse the factors that drive Islamic banks to present their identity in the way in which they do. Two major challenges face Islamic banks. The first is political issues, as political events will affect the perception of Islam. The second, and perhaps consequently, is the issue of Islamic identity. The use of the term 'identity' in this research refers to logos — prior literature has noted that many decision makers refer

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[7] Analogical education is a legal principle introduced to supplement the comprehensive *Qur'an* and *Sunnah* guidance, particularly in relation to the complex modern issues facing Muslims.

to the logos of Islamic banks as the banks' identity. More clarification regarding this term will be provided in the discussion of the second challenge. The researcher will explain the two challenges in the next section, beginning with the political challenge.

2.3.1 Islamic banks and politics

There are clearly many political, social and economic issues in the Islamic world. Some of these are major issues that affect the Islamic world in general and the Islamic banking sector in particular; for example, 9/11 changed many political attitudes towards Islam but, paradoxically, had a positive impact on Islamic finance. According to Warde (2010), the Islamic finance industry experienced a dramatic evolution and major changes after this tragedy. Warde explained these major changes as an increasing demand for Islamic products due to the belief that Islam was under siege and the result of increased levels of religiosity among Muslims.

The developments included several new commercial and regulatory initiatives, as well as the convergence of the Arab and Malaysian models of Islamic banking. Dramatic changes occurred in the mentality of Islamic banks and their regulators after the attack, which were reflected in international efforts and unification with an increased focus on the commercial practices of Islamic banks and regulatory initiatives, while 2002 witnessed the appearance of sovereign *ijara*[8] and *sukuk*[9] (Warde 2010).

Another major factor was the emergence of the so-called Islamic State that caused many Islamic and Western countries to unite in military opposition, particularly after the Paris bombing in 2015 and other atrocities. Furthermore, the aftershocks of the Arab Spring in 2010 and the war between the Gulf alliance and the Houthis in Yemen in 2015 changed the political order from diverse social and economic perspectives. These issues have intensified feeling of negativity towards Muslims, particularly in the light of the war in Syria. "Islam becomes a widely misunderstood religion" (Acim, 2014: 1068). "Even people, who are not religious or don't even identify as Muslims, but are perceived as Muslims due to their Turkish or Arab origin, become victims of these hostile and even racist attitudes" (Muhe, 2016: 76). Examples include protests

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[8] *Ijara* "is a transfer of ownership of service for an agreed upon consideration" (Kettell 2011: 33).
[9] "*sukuks* represent shariah [sic] compliant security that are backed by tangible assets" (Kabir and Mervyn 2007: 165).

against Muslims after the bombing in France, the 170,000 Poles who marched through their own capital demanding that Muslims leave their country, recent calls for Muslim immigration be halted (Top Right News 2015), President Trump's decision to prevent Muslims from certain countries from entering the United States and the 2018 re-election of Viktor Orban, who has a distinctly anti-Muslim agenda, in Hungary.

These issues have impacted on the politics and the economic position of Islamic countries in the Middle East, and could clearly be one of the major reasons for the change in Islamic banks' identities to a less obviously Islamic identity in visual terms. "Islam is a traditional religion and it cannot fulfil the demands of the progressive modern-day world" (Acim, 2014: 1069). These kinds of events and political decisions can also clearly change the global image of Islam (Gauch, 2001), which may become a reason for not presenting Islam graphically in a ploy to avoid negative perceptions of Islamic businesses. Graphic presentation can simplify and reduce complexity, but it can draw receivers in by the same method; for example, "the multiple orange and yellow bands in the Tide logo can represent circular movement, like a laundry wash cycle" (Cheers creative 2018) and can thus strongly suggest a shared experience. In the same way, Islam can suffer from over-simplified and reductive design matching and prejudice, however formed.

A logo represents what it stands for, and representing corporate Islam might create a negative perception because of Islam's political status; changing the identity of a bank might thus be considered to be a way of changing clients' perceptions (Leaders in Islamic Finance 2014), although such change must be handled carefully and sensitively — it is difficult to reverse the launch of a new brand identity, and much long-lasting damage can be caused by an ill-thought and ill-prepared design approach.

Academics have referred to the complexity of Islam in branding, and how a poor perception of the corporate entity can lead to a misperception of the true identity. Applying the concept of Islam to branding might raise [not wholly unjustifiable] concerns (Mandor 2012). If Islamic banks are considered a brand, the political issues regarding Islam can naturally create a negative image regarding that very brand and, of course, low-quality perceptions of brands can have a negative effect on the actual brand itself (Henderson et al. 2003). For example, many recent Islamic banks in the

Gulf countries that operate according to Islamic *Shari'ah* have no representation of Islam in their logos; these include al Hilal Bank and Noor Bank in the United Arab Emirates and Bank Albilad in Saudi Arabia, which was established in 2004 after the September 11 attack. These banks' logos are shown in Figures 2 and 3; however, Noor Bank's logo will be presented in Figure 7 in the section of Islamic and ethical identities.

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Figure 2. al Hilal Bank's logo (Aliqtisadi 2018)

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Figure 3. Bank Albilad's logo (Bank Albilad 2018)

More about Islam as a brand will be discussed in the section on the Islamic brand; however, Govers (2013) explained that logos can be affected by a perception of the corporate entity that *already* exists rather than the other way around, clearly highlighting the importance of the role of perception as active, not passive. In addition, logos that represent any corporate entity under political pressure can be seen to be controversial as a result, and can often lead to an extremely bleak reaction (Govers 2013). This was emphasised in Leaders in Islamic Finance (2014), as the rise of extremism around the world makes the expansion and subsequent positive perception of Islamic finance difficult for clients to accept. Accordingly, a brand logo might not generate a good perception if the existing perception is already bad; this means that the perception might be more important than the actual product or service represented by the logo.

For example, the famous logo *I love NY* was designed to establish a positive perception of New York State as a whole that was the result of the blackout of New York City in 1977, which resulted in widespread looting and rioting (Piercy 2017). This can be extended to mean — crucially — that perception could in fact *be* the actual product or actual service in consumers' minds. To redesign the identity to avoid a bad perception could, therefore, be the main reason for the shift from an Islamic to an ethical identity; this will be investigated in the next section. This also underscores the importance of perception in terms of logos, and will be investigated in more depth in the section of the Islamic brand.

Representing the issue of politics with regard to Islamic banks underscores the damage that a purely Islamic identity might cause to the perception of Islamic banks' identities. However, it should be restated that this research does not focus as much on political issues as it does on graphic design and identity issues, although politics evidently colour such issues. The issue in this study — however major the political issues may be, and however closely connected to Islamic finance they may be in people's minds — is more the visual identity of Islamic banks and less the political issues facing Islam.

To summarise, many changes have occurred in Islamic banking, with the identity of Islamic banks being one of the major changes. It has been explained how Islamic banks' identities are shifting to what is called an ethical identity. Some decision makers in the banking industry refer to Islamic banks as ethical banks, which means that they are still Islamic banks, with all their differences from traditional banks' systems; however, they are simply called ethical rather than Islamic. This change affected the visual appearance of the identities of Islamic banks. It is worth bearing the increasing load placed upon an ethical bank's logo in mind; in many ways, a pure and traditional Islamic identity is unambiguous, and almost certainly draws upon perceivers' likely preconceived notions of Islam and what it stands for in an older context. Therefore, a new identity will need to express some of these aspects, together with an acknowledgement of the paradigm shift and the place held by Islam in a new and more volatile context. In the next section, the researcher will explain this shift from Islamic to ethical identities, and how this shift has affected the visual identity of Islamic banks in the Gulf.

2.3.2 Islamic banks' identity

As stated previously, Islamic finance is a young industry (Iqbal and Molyneux 2004), and there are many different recommendations and pressures from stakeholders with regard to the development of the industry. Some factors affecting Islamic banks – such as extremism in the name of Islam, the expansion of the Islamic finance industry and the lack of awareness regarding Islamic finance in the sector – make decisions regarding how to present the banks' identity difficult. These issues seem to affect the presentation of identity, regardless of whether it be Islamic or — as stakeholders describe it — ethical. In this section, the researcher will explore stakeholders' recommendations regarding these issues, with a focus on Islamic and ethical identities.

Before beginning to analyse the issue of Islamic banks' identities, simple explanations of the term 'identity' as used in this research should be set out. As mentioned, it has been noted that most of the stakeholders within the Islamic banking industry refer to Islamic banks' logos as their identity, particularly when explaining ethical and Islamic identities. The term identity can be variously understood, and there are differences between this term and the term 'brand identity'. However, in this research, the term identity will simply mean logo; although many might argue about this usage, it provides clarity in this study. Throughout this thesis, the two terms may seem to be used interchangeably at times; although this may seem to be an acute issue, it should be borne in mind that academics and stakeholders themselves also use the terms inconsistently on occasion. An explanation of the terms brand identity and visual identity — also possibly contentious terms — will be provided in the section on the visual identity of Islamic brands.

The researcher noted that this shift from an Islamic to an ethical identity began at around the turn of this century. However, the issues of Islamic identity might not merit much academic attention within the framework of visual identity (particularly logos), but ethical identity has been mentioned from different perspectives in some studies. Ethical identity has been touched upon from the aspect of marketing (Balmer, Powell and Greyser 2011), corporate social responsibility (Fukukawa, Balmer and Gray 2007), and firms' performances (Berrone, Surroca and Tribó 2007); however,

they emphasise the lack of research on ethical identity by stating that "previous research has largely ignored the ethical dimension of corporate identity" (Berrone, Surroca and Tribó 2007: 36), although this does not mean that there has not been any research on ethical identity in the past few years. However, it should be emphasised that ethical identity, while important, is highly unlikely — as far as the researcher is aware — to have been analysed in terms of visual Islamic representations within the framework of the perception of Islamic banks.

In addition, Borgerson et al. (2009) touched upon ethical identity from an operational identity angle, with considerable emphasis on visual identity. These studies might not provide in-depth detail regarding the issues in this research, but they do help to provide a greater understanding of the shift from an Islamic to an ethical identity, and will therefore be cited throughout the thesis. The web magazines Leaders in Islamic Finance (2014) and Islamic Business & Finance (2014 and 2015) provide a number of stakeholders' opinions and recommendations related specifically to the issue of Islamic and ethical identities, and provide greater insight with regard to the identities of Islamic banks. They will be introduced in the next paragraph and explained in more detail in the section on Islamic and ethical identities.

The issue of identity is considered a challenge facing Islamic banks in the Gulf countries. Muhammad Daud, founder and CEO of Amanie Advisors, which is a global Islamic finance adviser located in the United Arab Emirates, noted that the growth of any service in the market was limited to established markets, which is the Gulf Cooperation Council (GCC) and Asia (Leaders in Islamic Finance 2014). Daud recommended that the Islamic industry should expand farther afield, and that Islamic finance should follow traditional trend regulations. Daud considered that this would be a good development; however, he recommended that regulations should be determined according to *Shari'ah* board rules[10] (Leaders in Islamic Finance 2014). However, according to Daud, the *Shari'ah* board could also stifle the industry. In other words, his recommendation may simply state that Islamic banks should be less Islamic in their regulations if they want to have more access to the world. These suggestions may also shift the representation of the identities of Islamic banks

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[10] The *Shari'ah* board consists of Islamic scholars in the Islamic finance industry.

towards the less Islamic, which is further evidence of the complexity of representation. There are two sides to this complexity: The first is the complexity of *Islam itself* (it is a faith, a religion with vital but argued stature and a diversity of adherents and practices), and the second is the complexity of the *perception* of Islam itself, as the theoretical framework and further analysis of the literature will demonstrate.

These two aspects of complexity are crucial because they indicate how challenging it will be to create a visual identity. The issue of how a complex faith can be represented in terms of identity by a logo, the task of which is to compress and simplify, is further complicated by the move to an ethical identity, which requires a logo to provide a clear yet ambiguous welcome and traditional yet modern appeal, to relax religious content and references discernibly, and yet to adhere faithfully to the religion's principles and not allow any relaxation to seem damagingly disingenuous. In addition, as a faith, Islam can be genuinely or mischievously misunderstood due to the politics outlined in the previous section. Islam is an excellent example of the complexity of delivering financial / commercial services under the umbrella of a faith. The complexity of Islam — made more complex by its varying degrees of perception — will intensify the challenge of representing Islamic identity in the representation of Islamic banks. In other words, deciding to represent Islamic banks with an identity that might not be read as Islamic could be considered an unethical business decision, which might suggest either an untrustworthy or a disingenuous identity. That being said, this suggests how tempting it might be to address the issue of the perception of Islamic identity reductively, which is further evidence of the complexity involved when representing Islam graphically, and how it might be misunderstood, undervalued and/or treated with cautious disdain in this context.

Additional factors in the issue of Islamic banks' identities include general awareness (achieved through a better understanding of the banks' activities) and client awareness; Daud Vicary Abdullah argued that such client awareness was vital to change perceptions and to increase the global product of Islamic banks (Leaders in Islamic Finance 2014). Talal Yassine also noted that awareness of the Islamic system was crucial in the development stage of Islamic finance (Leaders in Islamic Finance 2014). Recommendations to increase awareness within the Islamic system reinforce

the notion of the complexity of presenting Islam graphically, as alluded to in previous sections of this study, as they imply that it would not be difficult to misunderstand and/or to mislead logos to be reductively, observing traditional logo design principles.

In light of the above, it seems that stakeholders want to move forward with Islamic banks' identities in a different way from the past (which suggests the rise of ethical identity).

The only thing we know for certain about the future is that it will be different from the present. Companies will have new types of investors, employees, customers, alliances, competitors, products, services and media. CEOs must lead their companies forward in the face of increasingly rapid, massive and unpredictable changes in geopolitics, economics, technology and regulatory climates (Holland 2001: 55).

This was also echoed by Wilson and Grand (2013) from the perspective of marketing, as they suggested that Islamic marketing did not need to be drawn from the religion of Islam but should be more generally intuitive, with marketing running through developmental phases of meaning and practice with a view to stabilising Islamic marketing effectively within a new environment. This also provides a better reason to shift to an ethical identity, as marketing (and therefore the by-products and associated products) can follow less strictly defined identity guidelines from those that existed previously and which were governed more by the forms of a religion-based approach. Therefore, it could be argued that ethical identity is a *development* of Islamic identity rather than an *extension* of it, further underscoring its complexity. Ethical identity may not be strictly Islamic and thus almost certainly will not deliver a wholly Islamic perception yet, at the same time, it stands for services that are restricted to Islam — which might make it an *un*ethical identity (in the sense that it is not perhaps properly ethical due to its latent but essential ambiguity). There will be a further analysis of Islamic and ethical identities in the next section.

To summarise, aspects such as extremism in the name of Islam, the expansion of the Islamic finance industry and the lack of awareness regarding Islamic financing make it difficult for stakeholders to establish an identity. These issues will affect the representation of identity regardless of whether it is Islamic or ethical. Stakeholders and academics have made recommendations with regard to the development of this

industry that have prompted the shift to an ethical identity and, accompanying this paradigm shift, is the complexity of Islamic identity with regard to Islamic banks. Islamic banks should be less Islamic in their regulations if they want to gain more access to the world. Awareness of Islamic banks is crucial in terms of the development of the industry.

However, the above recommendations suggest the presence of an ethical identity that might be considered unethical because it stands for Islamic services avoiding the actual representation of an Islamic visual identity. Thus, the identities of Islamic banks could be considered dubious by the global community. The issues above surely play a major role in presenting Islamic banks' ethical identities — which are more recent — differently from that of a purely Islamic identity.

2.4 Islamic identity and ethical identity

As explained above, there have been major shifts in the identities of Islamic banks, particularly in the Gulf countries, towards an ethical stance that involves diluting — or even avoiding — Islamic visual content. Iqbal Khan, CEO of Alfajr Capital, a leading principal investment firm with a focus on financial services, stated that the new trend for Islamic banks was ethical (Islamic Business & Finance 2015). However, what is meant by *new*?

Gray (2007) provided extremely interesting definitions of 'new' and 'modern'; the word modern means something new that has never existed previously, while the meaning of modern is something novel that is not linked to the past. However, it is interesting to note that people do not know what it means to be modern (Gray 2007). "If the modern period is simply the mix of things produced by accelerating science, advanced modern societies will vary widely and unpredictably" (Gray 2007: 112). In this sense, the new ethical identity could be described as modern, and considering the term modern to mean something new makes the representation of Islamic identity old. In this sense, the visual ethical representation might be considered to be a new version of the Islamic identity.

Tirad Mahmoud, CEO of Emirates Islamic Bank, explained that the new identity of the bank promoted ethical banking (Islamic Business & Finance 2014). However, as explained in the previous chapter, it is important to reiterate that there is no difference between the origins and the system basis of Islamic banking and ethical banking: They are both based on *Shari'ah* law. The only difference is in the visual representation of their identities. However, as stated in the previous section, the shift to an ethical identity could open doors to the disingenuous handling and downplaying of Islam, although this does not mean that Islamic banks with an ethical identity will not deliver Islamic financial services: They *have to* remain Islamic.

It might seem obvious that the term 'Islamic' is understood as something related to the religion of Islam. Whereas the term 'ethical' has several interpretations in different contexts, Islamic has fewer, which is a paradox given that so many of the more recent and catastrophic Islamic struggles have revolved around differing interpretations of what might be considered to be purely Islamic. In this thesis, the term 'ethical' is not related to moral behaviour or moral principles in general, but is concerned with maintaining the specific principles of the *Quran* and *Sunnah*. Therefore, in this research, ethical identity means a visual identity that is an alternative to an Islamic identity, which is either less Islamic or is not Islamic at all. In other words, an ethical identity might not have any visual stimuli that might create a perception of Islam, whereas an Islamic identity is much more likely to have visual stimuli that construct a perception of Islam.

Aside from the brand identity of Islamic banks, a good example to explain what ethical might mean in visual matters is that of Emirates Airlines. The United Arab Emirates is an Islamic country that complies with *Shari'ah* law, and its Islamic identity is reflected in the visual representation of Emirates Airlines' staff, particularly the female staff. The majority of female Muslims wear the *hijab*[11], a head scarf to cover their hair; some women also cover their faces in the presence of men. The *hijab* might therefore be seen as a symbol of Muslim women (Haddad 2007). Emirates

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[11] The word 'hijab' has its origins in the Arabic word for 'barrier'. The most visible form of hijab worn by Muslim women is the head covering (BBC 2009).

Airlines female staff use this symbol, yet wear a head scarf that only covers the right side of their faces and reveals the neck (Figure 4).

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Figure 4. Emirate airlines female staff members' *hijab* (Trekearth 2011)

However, this is not the proper Islamic *hijab*, which should cover both sides of the face and the neck. Furthermore, the female staff tend to remove the head scarf after take-off, and any relaxation of the way in which the *hijab* is worn is properly forbidden elsewhere. One would be forgiven for thinking that these uniforms are orthodox representations of Islam and that these staff are Muslim. However, the staff do not need to be Muslim, and they serve alcohol (forbidden on more orthodox Islamic airlines, such as Saudi Airlines). This relaxation of the rules, coupled with the casual acknowledgement of what many would think was Islamic, might make this an ethical approach comparable to that of the banks, and one that could be dismissed as paying lip-service to Islam.

In summary, an ethical identity might be a new trend in the Islamic banking industry, and it is not different from an Islamic identity in terms of the origins and the system basis of Islamic banking as they are both based on *Shari'ah* law; the only difference is in their visual representations. Ethical identity might not employ any visual stimuli to make any references to Islam, unlike a more traditional and perhaps — paradoxically, in its openness — more ethical Islamic identity that is much more likely to have visual stimuli that might create a standard perception of Islam. The complexity of this issue, as alluded to previously, is further increased if one were to argue — as one could — that the new ethical stance might be *more* ethical than its predecessor because it does not rely on possibly stereotypical perceptions of Muslims and Muslim customs and cultures; thus, it could be seen as taking an honest view of business

2.5 Islamic and ethical identities

"[…] this is not a mosque, it is a business […]" (Islamic Business & Finance 2014)

This section will provide a further analysis of the question of Islamic and ethical identities. An explanation of how a corporate entity places its identity in terms of communication and perception from the perspective of ethical identity will be provided. In addition, different cases from Gulf countries such as Saudi Arabia and the United Arab Emirates, as well as from the United Kingdom, will be presented. Finally, Islamic banks' identities will be examined in greater depth, with visual examples accompanying stakeholders' and academics' explanations and recommendations.

Fukukawa, Balmer and Gray (2007) presented a study that viewed the ethical identity of Islamic banks as a challenge. This was because Islamic banks' identities might be complex to represent visually because Islam itself is complex and the perceptions thereof equally so. The researcher will briefly consider how Fukukawa, Balmer and Gray's (2007) research relates to this. In addition, it should provide a good basis for understanding Islamic banks' identities.

Fukukawa, Balmer and Gray (2007) addressed ethical identity, which they investigated via the interface between corporate social responsibility and corporate identity. Part of their study related to the issue of ethical identity as being a challenge. They revealed four distinct strands of ethical identity:
1. Foundation triggers and motives;
2. Management;
3. Action and communication; and
4. Image and stakeholders' perceptions.

The first two are less relevant to this research than are the third and fourth, which will therefore be the main focus here. The third (action and communication) was set out in a straightforward question: '[A]re the company's actions in conformance with its approved identity?' Fukukawa, Balmer and Gray (2007) explained that the key to the concept of corporate identity was the idea that identity (what we really are) and communication (what we say we are) should be the same. This means that, 'if the

communication is closely coupled with corporate identity then a truly authentic identity can be said to exist' (2007: 3), which means that a false image will occur if communication is uncoupled from identity. We have seen that, unlike other banks, Islamic banks are based on *Shari'ah* law: this makes them "what they really are". However, if ethical identity is less Islamic, that might mean that they are not truly authentic because they are simply stating that they are dealing with full Islamic law, but they are not representing this visually. Therefore, it could be argued that such banks are paying lip-service to Islam and creating false and misleading identities.

However, an identity being authentic or not is not a key issue in visual representation, as there are other crucial aspects, such as the complexity of the subject being represented graphically and the complexity of the perception, as explained in the section on Islamic banks' identities. In addition, logos as identities can generate positive and negative affects, and being authentic might promote positive or negative affects or actually generate a positive affect for a specific segment of clients and a negative affect for a different segment. Another important aspect is that visual meaning within logos might be read as authentic by some receivers and might not be read as such by others. A further discussion of affect and the reading of logos' visual meanings will be provided in Chapter Three. However, the fourth strand (image and stakeholders' perceptions) was seen as important by Fukukawa, Balmer and Gray (2007), as the perception of the stakeholders regarding the identity as given will surely be very different from external individuals' perceptions of the identity as received. However, stakeholders have investigated the issue of Islamic banks' identity from the perspective of using the word 'Islamic' in the identity, which will be explored in the next section.

2.5.1   The word 'Islamic' as part of the identity

Islamic Business & Finance (2014) explored the issue of shifting from an Islamic to an ethical identity from the perspective of using the word 'Islamic' as part of the Islamic banks' names within the identity. According to Business & Finance, the word 'Islamic' in the banks' identities would clearly connect them directly to Islam. However, in a 2013 survey that Dubai conducted for the Global Islamic Economy Summit, one of the issues that was discussed was the debit word 'Islamic', and

whether to include it within the identities of Islamic banks. "Does the prefix 'Islamic' in 'Islamic finance' hinder adoption of financial services by potential customers?" (Islamic Business & Finance 2014); in this regard, 61.1% disagreed with the suggestion that it was time to remove the word 'Islamic' from the identities. Despite Islamic Business & Finance's (2014) explanation regarding the use of the word Islamic as part of the banks' names or visual identities, this reference to the complexity of Islamic representation in the identity of Islamic banks, which might also be an issue, indicates the stakeholders' orientation towards an ethical identity (Islamic Business & Finance 2014).

This issue has also been noticed within the Islamic banks in Saudi Arabia, which further reinforces the complexity of Islam in terms of representing it visually. Saudi Arabia established Islamic banks in the late 1970s; however, Saudi Islamic banks did not use the word Islamic, which could be considered paradoxical given Saudi Arabia's strict orthodoxy (Smith 2006).

Similarly, a survey undertaken by Islamic banks of Britain in the United Kingdom showed that a modest majority of non-Muslims (57%) agreed that using Islamic financial services was relevant to clients from all religions; accordingly, they agreed to use the word 'Islamic' within the identities of Islamic banks (Islamic Business & Finance 2014). Although it was not possible for the researcher to determine the precise segment of non-Muslims that was questioned, the results of the study suggested that there may be no need to remove Islamic representations in the identities of Islamic banks. However, many newer Islamic banks in the Gulf do represent their identities as ethical, which underlines the significance of this subject for the stakeholders.

2.5.2 Islamic but not Islamic

In a useful analysis, Islamic Business & Finance (2014) explored two United Arab Emirates Islamic banks' identities; both were Islamic banks based on *Shari'ah* law that were rebranded to improve their Islamic identity for a better visual solution according to the banks' stakeholders. Islamic Business & Finance's analysis did not include images of the identities, but these have been inserted here by the researcher to

clarify the slight differences between the old and new identities. Emirates Islamic Bank, established in 1975, became Emirates Islamic in the November 2013 rebrand (Figures 5 and 6). Noor Bank was Noor Islamic Bank previously (Figures 7 and 8); it was established in 2008 and rebranded in January 2014. Both are Islamic banks, but have quite different visual solutions (Islamic Business & Finance 2014).

Figure 5. Emirates Islamic's logo new logo (Emirates Islamic 2015)

Figure 6. Emirate Islamic Bank's old logo (Albawaba 2017)

Figure 7. Noor Islamic's Bank (Brand new 2017)

Figure 8. Noor Islamic Bank's old logo (Brand new 2017)

Emirates Islamic's new brand was designed with an emphasis on simplicity (Islamic Business & Finance 2014). Describing the new logo as simple, or using simplicity as a logo design, implies that the old logo was too complex — nonetheless, it should be borne in mind that the simplification of such a complex issue is a complex process; the limitations of what a logo can usefully do in a field of shifting aims, backgrounds, prejudices, legacies and ambitions should be understood and appreciated if mature and useful designs are to emerge. An ethical identity might also be a complex identity

and not necessarily a simple, logical design solution, as it could be considered to be damagingly disingenuous, as argued above. The Emirate Islamic logo was explained in detail by Islamic Business & Finance (2014) as follows:

> [The] [l]ogo stands for the three focal business areas of the bank, namely Personal, Business and Corporate, while the single line 'I' represents the single-minded customer focus. The colours of the brand were selected to reflect the unique positioning of the bank within the market as an Islamic Bank for all customers […], offering innovative customer solutions, rather than just banking products (Islamic Business & Finance 2014).

Nonetheless, Emirates Islamic is still using the word 'Islamic'. However, the explanation of this logo's visual style suggests a new representation of Islam in banking, as it is extremely abstract in a way that may not be perceived as an authentic, traditional identity; it may not even be perceived as particularly Islamic, as it is only that word in the name that alludes to Islamic services. However, this does not mean that abstract logos will not deliver an expected Islamic perception, as some Islamic banks in the Gulf are using Islamic geometry in their logos: This abstraction is a traditional and central part of Islamic art and visual representation, and is therefore an arguably clear visual allusion to Islam. Despite both icons being combined with Arabic calligraphy in both identities of this bank, the older identity's calligraphy — seemingly drawn by hand and with modulated spacing and character thickness — is more traditional than is that of the new identity's more regular letterforms, and is thus more likely to bring older allusions to mind.

Nevertheless, Noor Bank's 2014 rebrand was accompanied by the statement "the simplified name underlines that the bank is a values-driven and principles-based financial institution with *Shari'ah* compliance at the heart of its business decisions" (Islamic Business & Finance 2014). However, this is perhaps naive at best and disingenuous at worst because it is not new, as implied, as every Islamic bank must be based on *Shari'ah* law.

The CEO of Noor Bank, Hussain Al Qemazi, stated that "adherence to Shari'ah values and principles is in our DNA and they will continue to be the bedrock of our business decisions" (Islamic Business & Finance 2014). The statement by Al Qemazi,

"[…] Shari'ah values and principles is in our DNA […]", suggests that the Noor Bank's logo represents Islam; however, there is a possibility that this logo might not be perceived as Islamic because it may not represent visual stimuli that refer to Islam.

Despite there not being an explanation of the visual stimuli in Noor Bank's identity, it seems that the previous and the recent identities do not include visual stimuli of Islam that might generate perceptions of Islam. The recent identity appears to be much less Islamic than the old identity, as the old identity used the word 'Islamic' and a light employment of Arabic calligraphy. This may suggest that the representation of Islam in the logo of the Islamic bank was unwise in terms of business; as rebranded identities are based on development and on stakeholders' perspectives, an Islamic identity might not be part of that development, which further suggests the complexity of Islam in terms identity representation.

This further suggests that Islam might be represented reductively in terms of banks' identities, which suggests the complexity of the perceptions of Islam (as explained in the section on Islamic banks' challenges). However, this does not mean that an ethical identity will reduce this complexity in terms of perception, as it might be a complex identity due to having less representation of Islamic visual stimuli, which might suggest a disingenuous identity because it also stands for Islamic *Shari'ah* law. In addition, all these factors contribute to the complexity of representing Islam visually in terms of perception.

Emirates Islamic and Noor Bank are banks that observe Islamic law, but are in the business of finance and not of faith. In addition, banks should design their branding clearly according to their possible clients and what influences and attracts them. "Emirates Islamic appears to be looking in the first instance to build its business within the UAE while Noor Bank is seeking an international platform" (Islamic Business & Finance 2014). This statement reinforces Muhammad Daud's suggestion that Islamic banks should be less Islamic in their regulations if they want to gain more access to the world; ethical identity and Noor Bank's identity could be good examples of this as, according to Islamic Business & Finance (2014), Noor Bank attention is global. It seems that Emirates Islamic and Noor Bank clearly understand the values of Islamic finance and the Islamic financial system; however, they might not have visual

identities that are perceived as Islamic. In other words, they might not want to present a recognisable Islamic identity despite dealing absolutely with Islamic law in financial terms.

This also shows that there might be a gap between what stakeholders understand about a corporate entity's value system and what it projects as a public identity. This might even be considered worse than disingenuous because it is verging on the deceitful — the complexity of the issue is intensified by the power of a visual identity to shape perception. This was emphasised by Peter Magnani (spokesman for the Bank of America), who stated that messages about a bank's position and its aims were more important than was the message of the bank's legacy (Mandaro 2008), suggesting that, in terms of ethical banking, a more bullish approach to banking is conveniently shrouded by observing Islamic customs yet appearing to have a relaxed approach to them in response to global pressures and legitimate concerns. It is interesting that the Bank of America's logo clearly brings the United States flag to mind by using its colours in the logo, which might be considered a message conveying heritage and legacy. However, LOGOSTER (2012) claimed that the logo denoted the image of the United States flag; logos, therefore, despite being seen as unambiguously clear and compressed communicators, actually have to juggle many — and possibly conflicting — interests.

Nevertheless, in a similar case regarding a banks' aims or position, the CEO of Abu Dhabi Islamic Bank, Tirad Mahmoud, made an interesting statement pertaining to the bank's rebranding in 2010, stating: "We are driven by purpose not by form to give services to our customers in a sophisticated and competitive way - not only are we Shari'ah-compliant, we are a great place to do business!" (Islamic Business & Finance 2014). Tirad Mahmoud also stated:

> Being an Islamic bank and being Shari'ah-compliant is who we are and what we are as a bank. But this is not a mosque, it is a business. Our mandate is to promote ethical banking practices. We stand for ethical banking practices and the source of the ethics that we subscribe to comes from Shari'ah, from the holy Qur'an (Islamic Business & Finance 2014).

Tirad's Mahmoud phrase, "[…] this is not a mosque, it is a business […]" (Islamic Business & Finance 2014) can provide much information about Islamic banks in that identity is important but does not have to represent the value of Islamic finance, which surely suggests an ethical identity and might also suggest the complexity of Islam as an identity. In addition, this phrase might suggest ethical identity at present, but it might also suggest an identity that could go beyond ethical and Islamic identities in the future, and which might erase both identities. In other words, a time might come when Islamic banks are represented via something that symbolises one of a bank's features, such as quick service or motivational services for new customers, which is mainly about the business and not the bank's core values, such as Islamic values.

However, Yusof and Jusoh (2014) disagreed with the positions of Islamic Business & Finance (2014) and Mandaro (2008) on the subject of banks designing their identities according to the potential clients' and the banks' aims, stating:

> Islamic brands can harness the values of the religion in order to build brands of universal appeal to both Muslim and non-Muslim audiences. Some brands cleverly mix the rational and emotional characteristics of their brand's personality, so the brand can flex the brand character to suit the audience they are addressing. If this situation happened, it will harm the purity and the message of Islamic brands (Yusof and Jusoh 2014: 181).

Nazia Hussain (2010), Director of Cultural Strategy at Ogilvy Noor, was of the same opinion as Yusof and Jusoh (2014), stating that, for Islamic branding to succeed, a deep understanding of Islamic values had to be applied. The element of empathy for *Shari'ah* values in all aspects of branding can make Islamic branding successful (Hussain 2010). The statements by Yusof and Jusoh (2014), Ogilvy Noor (2010) and Hussain (2010) suggest that Islamic values have to be conveyed in the identity, which implies that the Islamic identity should be used.

For some banks, the message of where the company originated is more important than is where the company is headed. An example of a bank focusing on national legacy in its message is Al Rajhi Bank, which was established in 1957 in Saudi Arabia. The bank delivered on its commitment to Islam via its slogan and logo. The bank's slogan

is 'we are proud of our values', which seems to celebrate Arabic Islamic values as the origin of the bank and its *Shari'ah* law system. Moreover, Al Rajhi Bank's logo is a geometric Islamic design (Figure 9).

Figure 9. Al Rajhi Bank (Al Rajhi Bank 2016)

According to Iqbal Khan, it seems that the issue of Islamic and ethical identity is open to debate. Khan also asked whether we

> should we keep a religious connotation or should we adopt a more neutral name such as participation finance or ethical banking? In my opinion, a brand is much more than a name or a logo — it's about your values and your mission. It doesn't matter what we call it, what's important is we preserve the true essence of Islamic finance — the principles of fairness, the principle of transparency, the absence of any kind of uncertainty in the contracts and contribute to ethical finance and instruments (Islamic Business & Finance 2015).

Khan's statement "[…] a brand is much more than a name or a logo — it's about your values and your mission. It doesn't matter what we call it […]" shows Khan's disagreement with himself, as he explained the meaning of the name "Fajr as 'dawn' in the Arabic language — representing our vision to become a pioneering, role model institution in the Islamic investment space" (Islamic Business & Finance 2015). Khan also touched on Noor Bank's identity (Figure 7) when asked if the new identity of Noor Bank was going to be an example of the new trend for Islamic banks. Islamic Business & Finance (2014) stated that the use of the infinity symbol could indeed be argued to be distancing itself clearly from Islam. However, Khan also stated that the word 'Noor' means light in Arabic, and that word is therefore connected to Islamic principles (Islamic Business & Finance 2015). Unfortunately, Islamic Business & Finance did not clarify what kind of connections are in the word. However, the choice

of the name might well matter as it can connect to Islam, which might generate a perception of Islam because, in Khan's view, 'Fjar' or 'Noor' can be connected to Islam.

Khan also stated that it was very likely that older Islamic banks would retain their identities as part of their legacies, as well as to maintain their competitive edge. Moreover, Khan mentioned that older Islamic banks would not change their identities because they were first in the business of Islamic finance (which gives them a certain privilege), whereas new Islamic banks would preserve Islamic values but would nevertheless view themselves as ethical organisations (Islamic Business & Finance 2015).

The picture is far from clear due to what appear to be distinct trends and practices being affected by financial interests and ambitions and, although there seems to be a clear sense of banking identity, there are still cross-overs of interest that make the positions ambiguous. It seems that not every Islamic bank represents Islam in its identity to the same degree. We have seen how Khan explained Noor Bank's connection to Islamic principles via its name but, despite this, Noor Bank is the only bank that did not mention *Shari'ah* finance in its vision and mission (Islamic Business & Finance 2014). In addition, this bank appears to avoid unambiguous visual references to Islam. Similarly, Bank Albilad in Saudi Arabia, established in 2004 and the newest Saudi bank, might be said to have no Islamic representation in its visual identity, yet it is fully compliant with *Shari'ah* finance. The identity of Bank Albilad appears contemporary, with graphic illustrations: This could be considered a new way of representing banks' identities in Saudi Arabia.

Thus, this could be the beginning of a new era for Islamic banks' identities, raising the question of whether Islam should be represented in the identity of Islamic banks or not because, as discussed above, ethical identity is more like a replacement of Islamic identity, and might not deliver an Islamic perception due to its disingenuous visual connotations. However, it seems an arguably desirable identity from the stakeholders' perspective, which might make it an unethical identity and add to the complexity of representing Islam in terms of banks' identities.

There has been a reduction in the representation of visual Islamic stimuli in some Islamic banks' identities due to a shift from an Islamic identity to an ethical one. Some academics have recommended that the Islamic brand identity should focus on the purity of Islam to deliver the values of Islam; otherwise, the Islamic message could be harmed. This underlines the point that an ethical identity can be argued to be a disingenuous identity, as it does not represent the values of Islam, although it does seem to be the direction in which Islamic banks' identities are headed. However, if an ethical identity does not represent Islam visually, it might be seen as an *imitation* of traditional banks' identities and not a *new* identity (as some stakeholders have described it).

From the above discussion, it is clear that there are no obvious reasons for the shift from Islamic to ethical identities from decision makers' perspectives. This emphasises the importance of this study with regard to the complexity of presenting Islam within Islamic banks' identities. Thus, the identities of Islamic banks could be questioned by the global community, and some stakeholders have stated their identity position as being ethical despite being based on Islamic *Shari'ah* law. An investigation of Islam within the frame of visual perception is necessary to gain more understanding of this shift from Islamic to ethical. However, it seems that much academic research attached this issue from the perspective of brands.

In the next section, the researcher will clarify the meaning of the Islamic brand and analyse Islamic visual identity via Islamic art, which is deeply bound up with Islamic visual meaning. Following this, an exploration of Islamic brand perception will be provided.

2.6   Islamic brands' visual identities

The aim of this section is to understand what is meant by an Islamic brand; this will help to form an understanding of how Islamic identity might be perceived. However, for this to be achieved, a brief analysis of brand identity and visual brand identity needs to be provided first. It seems that brand, brand identity and visual brand identity overlap. In addition, according to many academics, visual brand identity identification is implicit in the definition of brand identity. These three concepts will be examined

briefly in the next section, and will be followed by an exploration of Islamic brands, bearing in mind that "corporate identity research is often hampered by a diversity of bewildering terms and concepts" (Borgerson et al. 2009: 211).

2.6.1 Brand identity

The researcher will explain a brand as a stand-alone definition, followed by a definition of brand identity. There are many definitions of a brand. Al-Hajla (2014) cited Keller and Richey (2007) when explaining that a brand could be a symbol, a name or any other feature that identified and distinguished a corporate service or product. "[A] brand is the face of company which the public perceive; it reveals its characteristics and differentiates it from competitors" (Al-Hajla 2014: 20). However, a brand can also be defined as the philosophical meaning, vision or story of a corporate entity, and this story must be represented within a logo or in any promotional activity (Hestad 2013). A similar definition of brand was provided by Holland (2001: 13), for whom a brand "has meaning beyond functionality and exists in people's minds". Thus, a brand can be considered to be the meaning of the corporate, and it can be delivered via advertising. In this research, 'brand' is taken to mean that which identifies the services or the products of the corporate that differentiate it from others; this accords with the definitions suggested by Hestad (2013) and Al-Hajla (2014).

It was mentioned previously that 'identity' will mean 'logo' in the way that many stakeholders in the Islamic banking industry see it. However, a further analysis of the term is necessary to clarify the definition of visual brand identity. Brand identity has some overlapping meanings with brand definition in terms of delivering the visual meaning of the corporate. "Brand identity is the unique set of brand associations that the brand strategist aspires to create or maintain" (Srivastava 2011: 340), and a similar definition of brand identity can be found in Alsem and Kostlijk's (2008) work. Srivastava provided a simpler definition of brand identity, namely "how strategists want the brand to be perceived" (2011: 340). Al-Hajla cited Aaker and Joachimsthaler (2000) when defining brand identity as "the vision of how a brand is likely to be viewed by its potential customers" (2014: 32). Bravo et al. cited Kapferer (2012) when defining brand identity as the 'brand's meaning projected by the firm' (2017: 4).

Srivastava's (2011) and Aaker and Joachimsthaler's (2000) definitions of brand identity overlap with the definitions of brand provided by Hestad (2013) and Holland (2001), which were clarified above. Brand identity "is the way in which a brand is expressed visually and verbally" (Holland 2001: 13). In light of this, brand identity can be taken to be the meaning or the vision of the corporate entity that stakeholders want to project.

2.6.2 Visual brand identity

Many academics have linked the definition of visual brand identity to that of brand identity. Phillips, McQuarrie and Griffin (2014) explained visual brand identity as involving visual stimuli such as logos, colours, shapes, typefaces and other brand-image elements with which individuals interact, and these visual elements might contribute to corporate identity. Melewar and Saunders (1999) took a similar if obliquely different view that the "corporate visual identity (CVI) is part of the corporate identity [whose] components are name, slogan and graphics, with graphics having three components: logotype and/or symbol, typography and color" (1999: 583), whereas Holland was relatively blunt and perhaps refreshingly direct: "[T]he logo of an organisation represents its corporate identity" (2012: 4). The main components of corporate visual identity are the logo, name, typeface and colour scheme (Henderson et al. 2003, Rodriguez, Asoro and Lee 2013, van den Bosch, de Jong and Elving 2005). This research will focus only on one component of graphics as part of the brand identity — the logo — and consider this to be the main part of the visual identity to chime with Holland (2012). Logos will be explained in more detail the section on Islamic representation in logos.

In the next section, the researcher will identify Islamic brands and how they differ from other brands; this will be followed by an examination of Islamic visual presentation in logos within the framework of Islamic banks' visual identities.

2.6.3 Islamic brands

To understand Islamic banks' identities, an analysis of Islamic brands and the perception of Muslim and non-Muslim consumers is necessary. Academics have differing views regarding Islamic brands' identities, and there may ultimately be no

clear definition of what they are. However, the importance of Islam or religion has been emphasised by some academics within the brands' frameworks, and this may be a useful unifying feature.

Despite Copinath's (2007) view that there is no clear definition of an Islamic brand, Alserhan (2010) defined it as a combination of religious elements and the mundane, or the everyday. Another definition stated that services or goods that Muslims consume should conform to Islamic values and laws (Power and Abdullah 2009). Wilson and Liu (2011) identified Islamic brands as Halal products that are sourced from an Islamic country but which do not necessarily target Muslim consumers. Ogilvy Noor (2010) defined it as being totally compliant with *Shari'ah* principles in all aspects, while Young (2007) simply that it was based on *Shari'ah* law. Islamic brands have also been identified as "cultural branding" that "represent[s] a group subjectivity" (Jafari, Sandıkcı and Ali 2016: 18).

Despite the lack of clear consistency within these definitions, the Islamic brand might be considered so different from other brands as to be almost unique. The particular characteristic that differentiates it is its link to the religion of Islam, which by extension links it to a specific culture (an added dimension is the extent to which Islamic culture is understood to be contained within national and ethnic regions — for example, the Middle East — or extends into other regions — for example, Bosnia Herzegovina—and has features common to both ethnicities and political inclinations while still respecting such diversity). In addition to the definitions, above, Hasted (2013) argued that brands help individuals to express their identity, which this researcher found to be true of the Islamic brand. The logo of Islamic International Arab Bank might exemplify this view perfectly due to its emphasis on Islamic visual stimuli and the Arab identity (Figure 10).

Figure 10. Islamic International Arab Bank

Firstly, the centre of the logo shows a map of the Middle East beneath the Al-Aqsa
mosque. Secondly, the left- and right-hand sides show animals associated with the
Middle East, namely the camel and the Arabian horse. These can all be read as clear
and unambiguous indications of Islamic and Arab identity. In light of having to
comply with *Shari'ah* law, it might reasonably be argued that Islamic brands help
Muslims to express their identity as Muslims. Another explanation of brands that
might apply to Islamic brands is what Hasted identified as the iconic. An iconic brand
is a brand that has a specific meaning or value in a culture or society. "Iconic brands
have a status among people that is beyond the emotional or self-expressive brand
story" (2013: 21). The requirement that Muslims use services or products compatible
with the religion of Islam without choice or debate might not unreasonably be argued
as cutting out the emotional or the self-expressive. In this research, such arguments
notwithstanding, the Islamic brand will be identified as a brand that complies with
Islamic *Shari'ah* law.

2.7 Islamic representation in logos

Given the tasks facing Islamic banks' logos, the researcher will briefly analyse logos
— their importance and agency — and this will be followed by an examination of
how Islam can be represented in logos with Islamic art forming close links.

2.7.1 Logos

"[A] lot of what we see with that logo, is not happening in the logo, it is happening in our
minds" (Design Indaba 2015).

Much academic research has called logos symbols; some research has simply called them logos without any further qualification. For Rand (1985: 7), a logo is "an abstract shape, a geometric figure, photography, an illustration, a letter of the alphabet or a numeral". According to Ad"r, Adr" and Pascu (2012), a logo is a graphic symbol of identification, while for Henderson and Cote (1998: 14) it is "graphic design that a company uses, with or without its name, to identify itself or its products". In this thesis, a logo is defined as a symbol or a combination of symbols and typography that a corporate uses with or without its name to identify itself (Henderson and Cote 1998, Adams 2008, Hyland 2011). However, as noted in the previous chapter, there are many forms of logos, but this study excludes a discussion of different styles of logos.

2.7.2   The importance of logos

Academic research emphasises the importance of logos in terms of identification, communication and recognition. Logos are vital tools for corporates to distinguish themselves from their competitors, and they also employ their logos to communicate (Foroudi, Melewar and Gupta 2014). In addition, logos are a common visual language that can be understood by different people, helping to overcome international borders and language barriers; their visual nature also bridges the gap between the public and the corporate (Ad"r, Adr" and Pascu 2012, Jabbar 2014, Kohli and Suri 2002, Rodriguez, Asoro and Lee 2013). Logos play the part of a visual ambassador, and are the most commonly seen aspect of any marketing campaign, even in a foreign strange country (Henderson et al. 2003).

Academics have also noted the importance of logos' ability to speed up identification. This demonstrates the importance of logos as the visual message — messenger, perhaps —between the corporate entity and the public. However, the public will not have fixed responses to logos, and it is in this regard that speed may play a part: it can help to blur diverging interpretations. Design Indaba (2015) reminded us how important it is to remember that we extend meaning from the meaning contained in the logo — this nods to reader-response theory, which will be analysed in the next chapter. Logos deliver a clear message of distinction and are the first thing that consumers' notice when they are considering particular products or service (Miller 1998); faster identification of brands can be delivered via logos and, by using a logo,

enhancing the recognition of a corporate can be achieved (Henderson and Cote 1998, Kohli and Suri 2002).

Individuals respond to a logo according to its shape, colours and design, as these are the logo's components (Soomro and Shakoor 2011). However, each individual is unique in terms of understanding the meaning of logos. In other words, the previous knowledge of individuals plays a part in receiving that which logos are delivering (Grobert, Cuny and Fornerino 2016). Entrepreneur (2014) provided a good explanation of this matter in a study published by a neuroscience journal concerning how the brain 'sees' logos. Firstly, the eyes send signals to the brain when receiving the colours and shapes within the logo for the first time; these visual stimuli are then grouped to form a pattern that will identify the logo. Following this, the brain matches the pattern to the same pattern stored in the memory via previous experience. Finally, the brain adds 'semantic attributes' from the previous experience to the logo, such as the name of the product and brand attribute, whereby recognition and meaning can be formed (Taylor 2014).

2.7.3   What makes a good logo?

"The right computer will be [a] bicycle for the mind" (Boyle 2015); in this sense, the correct logo might be the bicycle for the brand.

Many studies have suggested that good logos have to be recognised and remembered quickly; a good logo is one that evokes a positive effect. Jabbar explained that creating a successful logo was very difficult because a logo must be remembered instantly, creating a strong sense of familiarity at first sight. Corporate aims cannot be achieved if the logo is difficult to retain in the mind or has no logic in its meaning (2014). However, it is easy to dispute exactly what logical meaning entails: Apple's logo is almost universally recognised, yet an apple can be argued to have no logical connection to computers; Starbucks' logo does not literally say coffee either, and the use of the literal in this argument is not sophisticated. Logos must be quick and adhesive, and the literal could be argued as being the way of achieving this. In addition, some academics attached good logo designs to the ability to deliver a clear meaning. A logo should carry a clear and consistent meaning because not holding a consensual meaning within a logo could result in a failed logo (Jansen, Zhang and

Mattila 2012). By the same token, a traditional, expected Islamic identity for Islamic banks is more likely to call for literal handling than is ethical identity, and logos at work here might well be absorbed by the receiver quickly and efficiently. Ethical identities may call for less direct approaches; this could be argued to go against what logos do best and, in this respect, the designer's task is more difficult, and may even prompt the question of whether a logo should be used at all if its literal meaning is not able to express essential nuances. An aside to this point here, and one to which the researcher will return later in the case studies, is that ethical logos could be seen to be more difficult to design and, by the same token, might consequently generate — albeit perhaps subconsciously — more respect from receivers. Another factor to be borne in mind, here and throughout this study, is how one might measure the success of any logo given that a variety of factors can affect a bank's fortunes.

One of the important elements in creating a logo is familiar visual stimuli, which tend to be perceived more quickly and enhance effective responses; in addition, a familiar sense can be exploited without lessening exclusivity by choosing an exclusive but easily understood design of a recognisable object (Janiszewski and Meyvis 2001, Machado et al. 2012). An example, is a logo that has a design that illustrates a coffee cup, which can easily be recognised and linked to a coffee shop or similar. In other words, the coffee cup is considered to be a recognised object that might be perceived more quickly than other visual objects in terms of recognition.

Moreover, if a logo bears a resemblance to existing, easily recognisable logos, this can also lead to faster perception (Machado et al. 2012). In addition, some academics have added the importance of familiar stimuli and recognition in terms of logos by explaining that the design of a logo should create speedy recognition and familiarity in such a way that it detains meaning in the target consumers with the ability to evoke a positive effect (Henderson and Cote 1998, Ibou 1991, Robertson 1989). Miller (1998) agreed, explaining that any successful logo design must be familiar and legible. A good logo design is one that represents a core idea (Rodriguez, Asoro and Lee 2013), and must say something about what is being represented (Miller 1998).

However, it is clearly difficult to pin down what might be a short time for a logo to operate — people vary, as does the texture, extent — and, by extension, the quality —

of the message received. To say that a logo should work quickly - given that people's perceptions will not perform in the same way each time, given that it is impossible (and unwise to attempt) to pin down just when a corporate logo's message is received, and given that identity is a complex matter and that the first impression of a logo's message may well be qualified over time (even if this is not the intent) - is a vague aspiration rather than a quantifiable entity.

Henderson el al. (2003) argued that corporate levels of association and realisation would create an effective design and would affect consumers' perceptions, a stance echoed by Schechter (1993). Ibou (1991) stated that logo design needed to create value and prestige, which could be achieved when the logo design satisfies functional and aesthetic applications. However, satisfying functional and aesthetic applications may not actually be sufficient for a logo to succeed because receivers are unlikely to share comparable experience or perceptions, either in terms of experience or in terms of perception ability and speed. This means that logos will generate unreliably different results, despite Miller's (1998) claim that the design of logos must be timeless and combine tradition with trends.

Because Islamic banks' identities have traditionally offered little in terms of flexibility, few of the above recommendations might apply to them. This could be argued to be another reason that banks have adopted ethical identities, as it offers an arguably diluted identity, this does at least work with both the notion that logos need to be clear and quick, and with the notion that logos need to embrace diverse responses.

This is an example of the classic idea of how a logo functions. In addition, such clear representation (as exemplified in traditional Islamic banks) might be considered old fashioned, suggesting that the development of a visual representation might be read as a new identity.

However, reducing or moving the representation of Islamic visual stimuli in the visual identities might be being new but more of an imitation of what can be considered new in terms of the global industry. However, Islamic identity might be more obvious and authentic, ethical identities might not be clear as Islamic identities but disingenuous, which places more emphasis on the question of whether Islam should be represented

graphically and emphasises the importance of perception in terms of logos within the framework of Islamic banks.

However, some recent Islamic banks' logos representations might not convey the familiarity and legibility of what Islamic banks stand for, such as Noor Bank in Figure 7, which seems to suggest that ethical identity representation might not be recognised as quickly as an Islamic identity that represents Islam, such as that of Al Rajhi Bank in Figure 9. This can add to the complexity of representing Islam as an identity.

To summarise: Logos play an extremely important role in creating a brand and are the brands' main visual representation. Successful logos must be familiar and legible, should allow for speedy recognition and evoke a positive effect, which suggests that Islamic banks have to present that which represents Islam visually in terms of logos. That being said, the importance of logos is clear, but achieving the particular importance is a difficult task. This is because it is unwise to design a logo without understanding what effect it can have, or without even appreciating that such understanding is itself open to dispute and debate; as the theoretical framework and analysis of perception studies will demonstrate, this effect and its process are open to interpretation.

In addition, the stakeholders in the identity further suggest the complexity of perception, as they suggest that ethical identity is new and wanted identity from their perspectives. There is also the other side, which is the members of the public as receivers of the identity, and they are surely different from each other because of their different backgrounds, understanding and experiences that add to the importance of perception in terms of logos, which makes the perception of logos a much more difficult task. This emphasises the importance of this study. However, stakeholders as the providers of the visual identity and the public or the individuals as the receivers of the visual identity will be discussed in more detail within the theoretical framework of this research in the next chapter.

This section will be referenced more in Chapter Three, as the academics' recommendations regarding good logo design will be used with regard to the case studies in this research. However, this exploration of what a logo is, the importance of

a logo and how a good logo design can be achieved is intended to form an information base to introduce Islamic representation in logos.

2.7.4 Islamic art

Islamic art plays a major role in the representation of Islam, and can be divided into Arabic calligraphy, geometry and Islamic architecture, which are considered the main forms of Islamic art (British Broadcasting Corporation 2009, James 1974), and the most relevant in terms of logo design for this study.

Islamic art can be traced back to the early times of the seventh century AD and encompasses much of the visual art practised in Islamic countries from that time (Bloom 2017, James 1974). The culture and values of the Islamic world are reflected through Islamic art (British Broadcasting Corporation 2009, Gregory 1998) — perhaps the remit of much other art. However, unlike much other art, Islamic art's main aim is to represent meaning and essence — the spiritual realm — without any figurative physical form.

Islamic art is essentially associated with expressing the religion of Islam (Bloom 2017). Islam revolves around establishing an ideal society based on a divine plan, and Islamic art aims to symbolise this (James 1974). According to Rahman (2015), Islamic art's aesthetic value and spiritual meaning can reflect the principles of Islam. Muslim artists have to convey what nature means rather than what it looks like: The representation of humans and animals is forbidden in orthodox Islam.

It is beyond the remit of this study to explore Islamic art in depth; it is sufficient to establish the importance of calligraphy, geometry and architecture in relation to the emerging representation of Islam in the banking sector. The predominance of these three forms might suggest limitations; on the other hand, they may make the recognition of logos quicker and easier. However, it might be argued that Islamic art is not best suited to ethical identities because of its strong associations with traditionally expressed Islam; on the other hand, the logos that emerge from an ethical approach might be considered a new understanding and manifestation of Islamic art. This, of course, further intensifies the complexity of the issue of ethical Islamic banking.

2.7.4.1 Arabic calligraphy

Arabic calligraphy can be defined as "the art of writing beautifully", and is a major form of Muslim aesthetic expression (Balius 2013: 64, James 1974, Rice 1975), with a highly respected status: "due to the prohibition of iconographic representation — pictorial and sculptural — on behalf of religion, calligraphy was considered one of the most important art forms" (Balius 2013: 69). Arabic calligraphy was used in the *Qur'an*, and calligraphy thus represents Arabic culture and Islamic religion as disseminated by the *Qur'an* (Balius 2013).

Arabic calligraphy's general potential in the field of contemporary graphic representation has been noted: "[C]reativity in the use of calligraphic writings has been in graphic design, and still is, one of the biggest attractions of Arabic and Persian Graphic Art" (Balius 2013: 69). This potential is also specifically noted with regard to the banking/finance sectors by key industry personnel such as Mohammad Khan, head of marketing at Takaful Emarat, a *Shari'ah*-compliant insurer based in the United Arab Emirates: "[T]he main reason for going for Arabic calligraphy was to show our strong local presence with religious attachment" (Financial Times 2013).

Khan further stated that "we are in the business of providing insurance in compliance with Islamic principles […] Arabic calligraphy creates more emotional reference to the consumers" (Financial Times 2013). Emotional reference is difficult to detect and to quantify, but its latent presence and significance can surely be argued to be evident in

> the association of the script and scripture in the mind of every Muslim that accounts for the rapid development of the script, from graffiti to the first classic form within a century of the prophet's death; and it is this association that we must grasp if we are to understand the dominance of calligraphy in the visual arts of Islam (James 1974: 18).

The *Qur'an* clearly has immense emotional significance for Muslims; this will surely extend to the calligraphy that sets up and sustains its original identity.

Given that emotion is part of what a logo can generate, it follows that, if Arabic calligraphy is used in a logo, its emotional potential will not be misplaced,

particularly given its status as a "stamp of authenticity": it is often used to that end by "international companies that open operations in the Gulf" (Financial Times 2013).

According to Balius (2013) and James (1974), six kinds of traditional/classic Arabic calligraphy styles are considered the most important given their widespread use in the Arab world since the twelfth century. These styles are *Thuluth*, *Naskhi*, *Muḥaqqaq*, *Rayhani*, *Tawqi* and *Ruqa*. Figure 11 shows examples of the styles of *Naskhi, Ruqa, Thuluth* and *Tawqi*.

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Figure 11. Arabic calligraphy traditional styles (James 2012)

Some of these styles — for example *Naskhi*, *Muḥaqqaq*, *Rayhani* and *Ruqa* - were especially used in the *Qur'an*, with *Thuluth* being considered one of the most important and impressive, and it is often used in titles and epigrams (Balius 2013). Figure 12 shows an example of *Thuluth* style in the old logo of Dubai Islamic Bank. The bank was established in 1975 and rebranded in 2016 (Figure 13).

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Figure 12. Dubai Islamic Bank (UAE Interact 2017)

Figure 13. Dubai Islamic Bank's new logo (Dubai Islamic Bank 2017)

In the section on Islamic and ethical identities above, we have seen some examples of
Islamic banks using non-traditional Arabic calligraphy in their logos, which they may
do to avoid triggering direct Islamic visual connections — the case studies will
explore this further.

Figure 13 shows the Dubai Islamic Bank's new logo: Despite the change made to the
icon above the calligraphy style in Figure 12, the two styles of Arabic calligraphy are
very different. It can be assumed that the non-traditional and the traditional styles of
Arabic calligraphy might be linked directly to Arabic culture, but it is equally likely
that the traditional style will generate a stronger Islamic link than will the non-
traditional style.

This is similar to the relationship between serif and sans serif Roman fonts; serif fonts
are often seen to offer more legacy, historical and intellectual links than are sans serif
fonts, which can be read as more modern, streamlined and technically oriented
(Strizver n.d.). This distinction may not be articulated in such basic terms by
typographic experts; then again, design in this field is not aimed at typographic
experts.

2.7.4.2 Geometry

El-Said and Parman (1976) cited in Osweis, 2002 defined geometric shapes or
geometry as a "unifying concept of composition despite the diversity of materials,
forms or styles used". "Geometric patterns vary in their complexity and design, from
simple shapes to very complex polygons and stars. They are constructed from basic
elements such as triangles, circles, squares, stars, and polygons" (Osweis 2002: 23).

Geometric shapes are a key feature of Islamic art, and can simply be described as the covering of surfaces with geometric patterns (British Broadcasting Corporation 2009). There are three elements in this geometry that contribute to its representation of the impressive infinity and, by extension, to its being considered a spiritual art that assists Muslims to understand their existence (British Broadcasting Corporation 2009, Osweis 2002).

Osweis (2002) cited Keith Critchlow (1976) explained the three main forms of geometry. Critchlow (1976) "indicated that from the circle originate the three most fundamental figures in Islamic art". The elements are "triangle, which originates from the expansion of one circle into three circles [and] the square and the hexagon" (Osweis 2002: 23).

The idea of the infinite in terms of geometry can be explained as a representation of nature but, without an actual pictorial representation of nature, it can be considered to be an abstract representation consisting of the elements mentioned above. Figure 14 shows a good example of the idea of the third element. In addition, a very obvious example of employing geometry in logos can be seen in Safwa Islamic Bank's logos as Figure 15 shows.

Some materials have been removed from this thesis due to Third Party Copyright and confidentiality considerations. Pages where material has been removed are clearly marked in the electronic version. The unabridged version of the thesis can be viewed at the Lanchester Library, Coventry University.

Figure 14. Islamic geometric pattern (School of Islamic geometric design 2018)

Some materials have been removed from this thesis due to Third Party Copyright and confidentiality considerations. Pages where material has been removed are clearly marked in the electronic version. The unabridged version of the thesis can be viewed at the Lanchester Library, Coventry University.

Figure 15. Safwa Islamic Bank's logo (Safwa Islamic Bank 2018)

Despite the use of Arabic calligraphy in Figure 15, it might be very clear how Islamic geometry is being employed in the logo, which suggests a direct representation of Islam. The researcher made a practical example by duplicating and rotating the geometry within the Al Rajhi Bank's logo (Figure 16) to demonstrate the idea of geometry as impressive infinity. The figure explains how geometry can be part of a logo to represent the idea of Islam; however, it can be argued that such employment might not be recognised by different receivers, as the logo might be read as an abstract icon and not as a uniting of a geometric pattern.
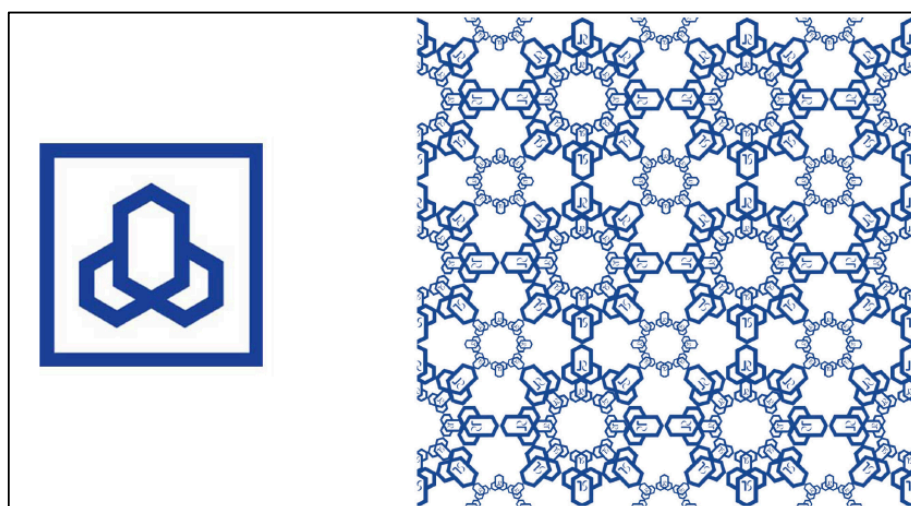
Figure 16. Practical example of the idea of geometry

2.7.4.3   Islamic architecture

Islamic architecture is one of the greatest forms of Islamic art (British Broadcasting Corporation 2009). "The widespread influence of Islamic architecture reflects the expanse of Islam far beyond its birthplace" (Stimson, 2012: 38). However, this should not be taken to mean that the other two forms are less important because Islamic architecture was developed predominantly for functional purposes (Nu'Man, 2016). Islamic architecture, as understood here, can mainly be seen in mosques, although it can also be seen in Muslim houses. Islamic architecture has many features that differentiate it from other styles (British Broadcasting Corporation 2009). Typical Islamic architectural features emphasise privacy, being built around courtyards and without windows to the street (Nu'Man, 2016). This suggests that Islamic architecture

protects families from outside threats. This kind of style could also be the result of the harsh environment — such as sandstorms and very hot weather — in many Islamic countries. In addition, Islamic houses usually expand as the family grows, which means that the house develops according to need and not according to any predetermined grand design. In this way, it could be argued that it reflects the integrity of the geometric pattern-making referred to above; of course, pattern-making is also applied to the geometric surface decoration of the building.

Islamic arches are a major Islamic architecture element, essential to direct connections with Islam. In addition, the arch and the dome are very different from those in Christian architecture because of the lack of any figurative representation. Islamic arches are unique in their distinctly Muslim development, and became recognisable elements across the Islamic world and a new architectural feature. These arches' functional purposes were transformed into decorative applications with the passage of time, and their development includes an array of decorative motifs and construction characteristics in a decorative style, culminating in a high level of refinement showing amazing visual verve in varying forms that captured the attention and imagination of Western Europe (Rahman 2015).

In terms of links to Islamic identity, the Islamic arch can be seen in several corporate logos. Figure 17, for example, shows the arch in Bank Nizwa's logo, (located in Oman), while Figure 18 shows the use of the arch in an Islamic financial corporate, the Islamic Finance House, located in the United Arab Emirates. Their visual treatments are very different, but they are nonetheless clearly representing the Islamic arch with all its connotative power —it can also be argued that, if such power can survive such varied representations, it is a significant power: an observation to be borne in mind in the case studies to come.

Figure 17. Bank Nizwa's logo (Bank Nizwa 2017)

Figure 18. Islamic Finance House's logo (Islamic Finance House 2017)

In summary, the main Islamic art forms are Arabic calligraphy, geometry and Islamic architecture. In terms of identity, these forms most likely generate a direct connection with Islam although, as this study shows, such sweeping perceptual assumptions can be unwise. In addition, from the broadly representative examples provided above, it would appear that corporate entities wanting to represent Islam through their identity are using the reliable visual characteristics of Islamic art as to achieve this. This might suggest that Islam can be represented and identified graphically; however, as discussed above, some banks are shifting to an ethical identity for reasons such as the volatile nature of geopolitics, economics and regulatory bodies (Holland 2001).

Nonetheless, this shift may be argued to be avoiding the direct and unambiguous (unashamed, some might claim) visual representation of Islam. Even though there is an adherence to Islamic principles, this shift may be one that considers an Islamic identity to be unwanted, which "might occur when the actual identity is at variance with an organisation's espoused mission and philosophy" (Balmer 1998: 966). In light of this, Islamic identity might be unwanted, yet it is actually representing the mission of Islamic *Shari'ah* law visually which, according to Fukukawa, Balmer and Gray (2007), might turn it back into an authentic identity. For stakeholders, an ethical identity might be the wanted identity, but it might not represent the philosophy of Islamic *Shari'ah* law because it does not representing Islamic visual stimuli. This might be considered a paradox for Islamic banks, as *Shari'ah* law is a uniquely Islamic characteristic of Islamic banks, and might give Islamic banks an advantage over other banks: "The set of interdependent characteristics of the organization that give it distinctiveness: organizational philosophy, values, history, strategy, business scope, and communication" (Berrone, Surroca and Tribó 2007: 36). However, it

seems that stakeholders do not want to represent this in their visual identities; thus, they are not exploiting Islam visually as a unique characteristic and a competitive advantage in their identity. This apparent resistance to embracing an Islamic identity wholeheartedly certainly adds to the difficulty of designing a bank logo according to standard and generally accepted tenets of logo design. This can suggest that stakeholders are not aiming to generate an Islamic perception through their banks' identities.

In the next section, the researcher will analyse perception and its varying reception, in addition to providing an analysis of Muslims' and non-Muslims' perceptions of the Islamic brand, and how the brand is linked to Islamic culture.

2.8   Islamic brands perception

"Perception is in the eye of the beholder" (Rookes 2000: 107).

Before analysing the perception of the Islamic brand, it is important to analyse perception itself and how it varies among individuals and groups.

2.8.1   What is perception?

Perception "refers to the subjective experience of the individual as framed by the body and brain' and is also described as 'seeing before reading" (Lupton 1996: 62), suggesting that intuitive receiving precedes processing. Rookes explained perception as a "process that involves the recognition and interpretation of stimuli which register on in our senses" (2000: 1). Gregory saw "visual perceptions as more than the sum of stimuli, organized according to various laws" (1998: 4), an angle drawn from Gestalt theory. However, Gestalt theory is drawn from a branch of psychological research that concerns individuals' minds with regard to perception (Noble 2016), and will be analysed in more depth in the next chapter as part of the theoretical framework of this research.

"What we *see*, and what we *know*, or believe, can be very different" (Gregory 1998: 2), and these differences are important because they can be reasons for shifting from an Islamic to an ethical identity as a way of avoiding the complexity of Islamic perception as ethical identity, which might be a visual solution to unify the differences

or decrease the complexity of Islam in terms of perception. Gregory (1998) also explained that individuals' past experiences can affect their perceptions: these, being stored in the brain, can help individuals to process the present and foresee the future. In other words, individuals can evoke meaning from what they see, this being based on their previous experiences (Hamlyn 1961). Of course, their previous experiences are all different and, even if comparable or identical, will be processed differently: Perception does not occur in the same way for every individual because differences in age, education, culture, backgrounds, expectations and temperament are significant factors (Rookes 2000). Hamlyn (1961) also referred to this as a perception of individuals to specific objects that can be varied. According to Rookes, there are many theories about perception and how it can accrue, and perception theories have their strengths and weakness - nonetheless, there is "no single theory to account for all that is known about human perception" (2000: 37).

The different perceptions of different individuals — receivers — brings the importance of reader-response theory to the fore. This theory examines how perception and the processing of texts (information) can be legitimately — and productively — ambiguous. The importance of perception was mentioned in the section on the Islamic and ethical identity debate in relation to misleading identities.

2.8.2 Perception and different groups

Different groups in society have different group identities, and such identities may well corral perceptions together: as Alihodzic (2013) observed, the perception of the Islamic brand is different for Muslims and non-Muslims due to the different knowledge, ethnicities and experiences within each group. Keller, Taute and Capsule (2012) referred to these differences as *culture*. However, the scale is granular, as there will also be different perceptions among different individuals within comparably similar groups in society. The differences in scale of such differences among groups and individuals, as well as the unpredictability of prejudging them accurately and reliably, adds to the difficulty of establishing commonly held yet rewardingly different — in terms of responding to different individual perceptions — design identities.

The degree to which the perceptions of Muslims and non-Muslims as receivers, and stakeholders as providers, differ is best measured by the case studies by Bryman (2001) and by Keller, Taute and Capsule (2012). A case-study design is a basic study that requires the listed and intensive analysis of a specific case. This research will therefore include case studies to investigate the issue of the perception of Islamic banks' identities. These are couched in the theoretical framework, as explained in the following chapter.

The ways in which individuals think about a brand clearly depends upon individual experiences; the image of the brand's origin, or the brand's country, can influence the perception of the brand (Alihodzic 2013). As explained above, the image of Islam is received differently because of the variety of Muslim ethnicities. For non-Muslims, the perception of Islam can be misunderstood due to the fact that people have different understandings, beliefs and expertise, which can make the perception of the Islamic brand very different. Some might argue that the case of different perceptions occurs all over the world and can be applied everywhere, as each country might have different groups of individuals that are different in terms of their expertise and understanding, which will result in different perceptions. However, within Islam, the situation is different case and more complex for a number of reasons. It was mentioned in the section on Islamic banks' challenges how Islam has become seen as politically complex since 9/11 and the subsequent events that were discussed in that section. Islam's relationship with politics has made the perception of Islam a complex issue that has produced many changes, ranging from countries changing their regulations regarding immigration to companies changing their logos, such as Islamic banks shifting from Islamic to ethical identities. Another reason is that Islam might simply not form a wanted identity that will make a wanted perception due to its perceived complexity, which further suggests the shift from an Islamic to an ethical identity, as explained previously. All this emphasises the complexity of Islamic banks' identity perception, which can be added to the issue of different perceptions. Investigating the perception of Islamic banks' identities can provide a good base to understand the problem of different perceptions among the receivers themselves and between the providers and the receivers in terms of visual identity.

2.8.3 Muslims and non-Muslims as receivers

Some academic research has investigated the issue of Muslims as receivers from the aspect of their religious conduct that suggest the establishment of Islamic brands from the perspective of Islam internally and externally (Yusof and Jusoh 2014, Sandıkcı 2011, Jafari, Sandıkcı and Ali 2016). However, non-Muslim receivers might not need this kind of strategy, as they may not be affected by brands that are Islamic or which are not compatible with Islam. It was mentioned that the Islamic brand must be compatible with Islamic *Shari'ah* in order for Muslims to be able to approach it; however, for non-Muslims, this compatibility might not be as important, and the Islamic brand might not have an effect on them externally. The question then is, why an ethical identity rather than an Islamic one?

Gray (2007) explained that Islamic banks may not have global reach, which is unsurprising given the unrealistic schemes imposed on many countries by the International Monetary Fund (IMF) and the World Bank. This statement emphasises that Islamic banks' identities may be too complex for non-Muslims in general, but ideal within a domestic setting. It also suggests why shifting to an ethical identity might be more appealing for the global community in terms of identity. Shifting to an ethical identity might simply evoke a more positive affect (affect is the ability of the logo to evoke deliver a positive affect, and is part of the theoretical framework in this research) and recognition than would an Islamic identity for non-Muslims, which adds to the complexity of Islamic banks' identities in terms of representation. This means that Islamic identity, as an authentic identity, might not be the wanted perception.

Nevertheless, Wilson and Grant (2013) suggested that defining and interpreting what a Muslim is and means requires more research within the social sciences. In addition, Muslims must be understood within their own culture (Wilson and Grant 2013). The segment of Muslim consumers is different from other consumers in general, and utilises definite resources and tools that are considered appropriate and appealing, thus differentiating this group from non-Muslims (Sandıkcı 2011, Jafari, Sandıkcı and Ali 2016). This explanation of Muslim consumers is in line with Hestad's (2013: 21) definition of iconic brands as having "…a status among people that is beyond the emotional or self-expressive brand story", as explained in the section on Islamic brand

identity. "Muslims consumers want [a] brand that speaks to them" (Yusof and Jusoh 2014: 180). For non-Muslims, the perception of Islamic banks is varied (Shahril, Razimi and Romle 2017).

In light of this, visual representations of Islamic identity have to deliver the correct message of what Islam is in terms of product or services in such a way that the perception of the Islamic brand will evoke a positive affect towards the identity. This reinforces how Islam can be more than a factor in terms of identity presentation, which makes the issue of Islamic banks' identities more complex as they shift towards ethical identities. However, this indicates that an Islamic identity might not be a wanted identity despite its authenticity, which further suggests that an Islamic identity might not evoke a positive affect. However, the recommendations by Wilson and Grand, Yusof and Jusoh (2014) and Sandıkcı (2011) suggest the use of Islamic art because it represents the Islamic religion, whereby it also represents Muslims.

According to Alihodzic (2013), Muslim consumers may seek factors that present Islamic values while non-Muslim consumers may focus on price, design and quality. This indicates the importance of an Islamic identity for Muslims and an ethical identity for non-Muslims in terms of perception. However, Haron, Ahmed and Planisek (1994) conflicted with Alihodzic's (2013) views, as they found that quality in banking, as a patronage factor, was important for both Muslims and non-Muslims; furthermore, they found that emphasising religion as a factor was less important than was quality, which suggests the importance of an ethical identity for both Muslims and non-Muslims. Although Shahril, Razimi and Romle (2017) found that quality was important in terms of perception, the availability of a religious perspective at its highest level would produce a highly positive perception, which suggests Islamic identity. This surely shows that both value and design are competing with each other to some degree for both Muslims and non-Muslims; in addition, it shows that Islam is complex in terms of visual perception and needs more research, and adds to the debate on Islamic and ethical identities. In light of this, perception is very important, and can be considered to be the product of cooperation in the receivers' minds, as explained in the section on Islamic banks' challenges.

Yusof and Jusoh (2014) presented interesting points of view with regard to the perception of Islamic brands by Muslims that pose many questions, which led to one main question.

Islam is considered the image basis of the Islamic brand, and is viewed differently by consumers (Yusof and Jusoh 2014). This statement by Yusuf and Jusoh (2014) raises the following questions: Do all Muslims have the same perception of Islamic brands? Do they prefer Islamic brands or conventional brands? What is the perception of non-Muslims regarding Islamic brands? Another point made by Yusof and Jusoh (2014) was that achieving brand awareness in crowded markets dominated the West[12] is an obstacle for the development of Islamic brands. This poses another question: Why is entering Western markets or conventional markets an obstacle for Islamic brands? These questions cannot be answered without a case study targeting Muslims and non-Muslims as receivers. However, entering Western markets could be an obstacle because Islamic brands might be affected by the worldwide acts of terrorism in the name of Islam, which might reduce Islamic identity or require more understanding and awareness, as emphasised by Ogilvy Noor (2010), and clarified in the section on the Islamic and ethical identity debate. However, Yusuf and Jusoh's (2014) point of view means that, if the image of Islam is bad for different kinds of receivers, this bad image will affect the representation of brand identity and thus have an impact on the perceptions of consumers from both Islamic and Western worlds. Such a position was described by Balmer (1998) as being complex in terms of brand identity. In addition, this reinforces the shift from an Islamic to an ethical identity, adding to the importance of perception, and emphasising the importance of logos as they are the main visual representation tool for the providers and the receivers. In addition, this shows that investigating the issue of perception within the frame of Islamic banks' identities can provide a deeper understanding of how graphic design addresses such issues within the framework of logos as the main form of visual identity for corporates.

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[12] In this research, the word 'Western' generally refers to Western Europe.

That being said, the perception of Islamic banks' identities is complex; as explained above, there is a debate concerning Islamic and ethical identities in terms of perception. However, an ethical identity might seem to be a visual solution for presenting Islamic banks in terms of visual identity, which emphasises the point that ethical identity might be the wanted v identity for stakeholders as mentioned in the section on Islamic banks' visual identities. In other words, an ethical identity might be the visual means of managing the complexity of the Islamic identity. However, the questions posed above might seem too many to ask, but can be combined as one question: Should Islam be represented graphically?

To summarise up, the perception of the Islamic brand from culture to culture due to the different understandings, ethnicities and experiences within each culture. The image of Islam is received differently because of the variety of Muslim ethnicities, different understandings and the lack of awareness on the part of non-Muslims. The political situations in the Middle East have definitely had an effect on the perception of the Islamic brand. The Islamic brand has to be developed to the point that it can be understood by the majority of Muslims and non-Muslims. The representation of the Islamic brand has to deliver the correct message regarding what Islamic is in a way that generates positive perceptions of the identity. Islamic products or services cannot be incompatible with Islamic *Shari'ah* for Muslim individuals. It seems that the perception of the Islamic brand has to be linked strongly to Islam for Muslim consumers and requires more understanding and awareness on the part of non-Muslims. Some academic research has suggested emphasising Islamic values and some the quality of the Islamic banks in order to generate good perceptions for Muslims and non-Muslims. In this regard, the identity of Islamic banks is being debated, as discussed earlier in this chapter; however, this indicates the need for a visual solution in terms of Islamic banks' identities within the framework of perception that can be achieved in this research by investigating this issue through case studies positioned within a theoretical framework.

2.9 Summary

As explored in the literature review, Islam is viewed differently due to various political, social and economic issues, as well as because of the issue of the variety of

Muslim ethnicities. The issues that Islam is facing might affect the perception of Islamic banks globally. In addition, Islamic banks might not be known by many consumers, given that they are a new industry. According to Alserhan (2010: 34), "Researchers investigating the concept and practice of Islamic branding currently are drawing the inaugural road map for future research, and thus determining its long-term direction". Therefore, further study is required to clarify the extent to which Islam can be presented graphically within Islamic banks' identities.

Islamic banks constitute a new industry that is linked strongly to the Islamic religion in every financial process and it is growing in the world of banking. However, Islamic banks are different from traditional banks because they are dealing with Islamic *Shari'ah* law, which prohibits many of the practices of traditional banks. Islamic banks have some challenges that may make it difficult to attain more success in the world. The Islamic image might be perceived negatively because of the political position of Islam. The issue of identity is also one of the challenges facing Islamic banks due to issues such as extremism in the name of Islam, the expanding limitation of the Islamic finance industry and the lack of awareness regarding Islam in terms of banking. These are complex issues that make the representation of identity an extremely difficult choice to make because the Islamic identity is authentic but might suffer from negative perceptions due to the negative image of Islam and a lack of awareness. This complex issue has prompted stakeholders and academics to shift from an Islamic to an ethical identity. Although an ethical identity might manage the issue of Islamic perception, it opens the door to the issue of disingenuous identity, which might be a misleading identity from the receivers' perspectives. Thus, the global community could doubt the Islamic identity, and some stakeholders have stated their positions as being ethical in terms of identity despite being based on Islamic *Shari'ah* law, which further suggests that an ethical identity is a disingenuous identity.

Good logo design within the framework of authentic Islamic identity might not have worked for the Islamic banks, which might be why it was replaced by an ethical identity by some recent banks. In other words, despite the fact that the Islamic identity is an authentic identity and reflects *Shari'ah* law, it might not evoke a positive affect for the receiver, which raises the question of how receivers read identities in terms of perception. Perception generally differs among individuals, in groups and between

groups; therefore, the perceptions of Islam also differ. This adds more complexity to the mix.

2.10 Research questions, aim and objectives

From what was explored in the literature review regards the identity of Islamic banks, the following research questions, aim and objectives was suggested:

1. **Should Islam be represented graphically in terms of Islamic banks' identity?**

   A. What is the ability of graphic design to inform and misinform in the context of Islamic banking brand identity, given the delicacy of the context and the strength of the Islamic commitment?

   B. How can a design device like a logo, whose main qualities are instant and apparently unambiguous recognition, be applied to such an emerging, changing, frequently misunderstood and potentially volatile identity as Islam without jeopardising its reception?

Aim

To identify the potential and agency of graphic design in informing and misinforming in terms of Islamic banks' brand identity.

Objectives

1. To understand the extent to which graphics can represent a faith as a factor in attracting potential clients;

2. To evaluate the impact of factors that shape the design of Islamic banks' brand identity;

3. To identify the agency and effectiveness of logos as compressed blocks of complex meaning.

2.11 Contribution to knowledge

It appears that no research has been fully carried out to examine the representation of Islam in Islamic banks' identity and the job of a simple graphic in the framework of Islamic banks' identity. So, the contribution to knowledge of this research is to apply graphic design to reconcile the apparently conflicting demands of Islam religion and

Islamic banking, and thereby to amplify and enrich the remit of graphic design. Because graphic design should fill out the gap between the provider and the receiver, in terms of its capability of delivering the correct meaning within the wanted perception, therefore, if that did not occur that would contradict the whole idea of graphic design as a communication design. This research offers more understanding of the issue of complex visual perception within the framework of logos that would enrich meanings which should be visually represented to achieve the desired perception.

3   CHAPTER THREE: THEORETICAL FRAMEWORK

Before the theoretical framework is discussed, it is necessary to provide a brief summary of the main points in the previous chapter. Representing Islam graphically is complex, not least because of the divergent viewpoints of providers (stakeholders) and receivers (various individuals and groups). Providers decide on an intended meaning and the graphical presentation of logos; receivers discern and articulate their own interpretations in accordance with the diverse interplay of faith, experience and ethnicity. The theoretical framework is thus developed around the interrelated perspectives and intertwined interests of these two groups.

In order to offer a clearer understanding of the theoretical framework, the researcher will provide a brief explanation of the case studies and their relationship to the theoretical framework. There are four case studies in this research: The first three are the primary case studies and use a quantitative method involving a survey targeting university graphic design students and recent graphic design graduates as receivers of the Islamic banks' logos. The fourth case study uses qualitative methods in semi-structured interviews targeted at stakeholders as providers of the logos.

The results of the surveys and interviews are filtered through the theoretical framework, which is divided into two. The first is a study model based on previous empirical research on logo perception. The study model aims to provide a better understanding of perceptions of the logos of Islamic banks with specific reference to the logo's characteristics and visual stimuli as influences on perception. This aspect of the theoretical framework pertains mainly to the first three case studies' investigations of receivers. Secondly, three theories — reader-response, Gestalt and ekphrasis — constitute the second part of the theoretical framework. These theories provide a more comprehensive understanding of receivers' and providers' responses as set out in the case studies. The interviews took place once the survey results had been analysed, and their content and form are therefore based on the interview results. The theoretical framework elucidates the results as a whole.

3.1 The definition and the importance of the theoretical framework

Some academic research refers to the overlap between the terms 'theoretical framework' 'conceptual framework' (Bell 2014, Bloomberg 2012). In this study, the term 'theoretical framework' will be used due to its ability to summarise and guide the "researcher in the collection, interpretation and explanation of the data" (Imenda 2014: 193):

> A theoretical framework refers to the theory that a researcher chooses to guide him/her in his/her research. Thus, a theoretical framework is the application of a theory, or a set of concepts drawn from one and the same theory, to offer an explanation of an event, or shed some light on a particular phenomenon or research problem (Imenda 2014: 189).

Flick et al. (2004) emphasised the importance of the theoretical framework as one of the components in building a research design. Bell (2014) and Evans et al. (2011) provided important pointers concerning how a theoretical framework can be helpful in a research study. A theoretical framework is seen as an effective explanatory device that aims to explain the issues of the study because it tidies and summarises accumulated data from separate investigations. A theoretical framework can be necessary as an investigation tool within mix-method research (Evans et al. 2011) because of the time separation, the collection of data and the analysis of the data (Flick et al. 2004). The body of accrued knowledge is easier to access and more useful when the research findings are gathered together into a clear structure. Bloch and Richins (1983) and Bloomberg (2012) reinforced this by explaining that research findings can be reported and generalised though a theoretical framework, highlighting its importance and suggesting a promising focus for future studies.

The study model in this research is structured around perceptions of logos that will guide the researcher towards a better understanding of the issue of Islamic banks' identities within the framework of the case studies. In addition, the study model will provide an enhanced and detailed explanation of the issue of logo perception, with particular reference to logos' characteristics in terms of their impact on the perceptions of Islamic banks, based on previous research on logo perception. Each theory addresses the perceptions of providers and receivers, and both the study model

and the selected theories aim to provide a deeper understanding of the issues surrounding Islamic and ethical identities.

The study model aims to set out the basis of logos' agency and is based on existing empirical research. It focuses on the key elements that are deemed necessary to create a successful logo design in terms of perception — as opposed to formal critical appreciation — and on the measurement of the degree to which a logo can reflect that for which it stands in terms of perception, which will provide a more comprehensive result beside the selected theories. The following section provides more details in relation to the study model.

3.2   Study model

Bell (2014: 106) cited Cohen and Manion (2000) when explaining that study models can provide specific insights and can "be of great help in achieving clarity and focusing on key issues". The literature review illustrated that perceptions of logos can vary between providers and receivers. The study model should also shed light on the Islamic to ethical identity shift, contributing to our understanding of the shift from an Islamic to an ethical identity and the issue of whether Islam should be presented graphically or not by using surveys and interviews.

The study model should therefore work with the selected theories to differentiate and clarify the different perceptions of providers and receivers concerning the key characteristics of logos' perceptions.

Previous empirical research has identified four aspects of logo perception as being consistently important, namely recognition, familiar meanings, affect and image contribution (Stafford, Trapp and Bienstock 2004). The study model will begin with an explanation of the intrinsic properties of logos and their graphical and referential parts. This is followed by a detailed explanation of these four principal aspects of logo perception.

3.2.1   Intrinsic and extrinsic properties

Van Riel and van den Ban (2001), referring to Green and Loveluck's (1994) study,

established the importance of intrinsic and extrinsic properties in terms of individual perceptions. Intrinsic properties result "directly from a confrontation with the logo itself" (Van Riel and Van den Ban 2001: 430); this refers to the direct interpretation of the logo by receivers, and is divided into two components: graphical association and referential association. Graphical association is "a perception of the graphical parts (what is the factual interpretation of the logo?)". In other words, it is the interpretation of the visual information within the logo or, as Miceil et al. (2014: 886) called it, the visual complexity implied by "the variety of visual information featured by a logo". Referential association is essentially what the logo represents (Van Riel and Van den Ban 2001). Miceil et al. (2014: 886) referred to referential association as conceptual complexity: "[T]he ability [...] to evoke multiple meanings but not a consensually held one". This refers to the meaning or the idea *behind* the logo; in other words, the receiver's understanding of the meaning or meanings that the logo holds. This has particular relevance in terms of reader-response theory, which is discussed below.

Extrinsic properties can be defined as

> originating from the associations with the company behind the logo. These associations, in return, are partly defined by the behaviour of an organisation in the past, and by the intensity of the communication in which they express their values to external and internal audiences. (Van Riel and Van den Ban 2001: 430).

In the context of this study, this means considering the reactions to engagements with the business of the banks; as this research focuses on perceptions of Islam within logos, it will use intrinsic properties in order to establish the ability of graphics to represent Islam via the logos of Islamic banks. This research does not examine the behaviour of Islamic banks or clients' banking experiences; consequently, extrinsic properties will not be examined in this study.

Henderson and Cote (1998) and Schecter (1993) helped to shape the four main perceptions in relation to logo design. The researcher will first explain Henderson and Cote's (1998) study of designers' aims when designing a good logo, followed by an exploration of Schecter's (1993) study, which concerns the measurement of corporate identity values.

3.3   Logos' characteristics in terms of perception

"Logos should be recognizable, familiar, elicit a consensually held meaning in the target market, and evoke positive effect" (Henderson and Cote 1998: 15).

3.3.1   Recognition

Recognition is explained as being able to remember having seen a logo previously, and is the "most universally desirable memory effect for the logo" (Henderson et al. 2003: 299). Henderson and Cote (1998: 16) identified two kinds of recognition, namely correct and false, as follows: "Correct recognition occurs when possible consumers remember seeing the logo to which they have been exposed [whereas] false recognition occurs when consumers believe they have seen the logo but they actually have not".

It is important to establish the extent to which Islamic banks' logos are recognised, as well as their ability to evoke familiar meanings and positive affects and perceptions of Islam. In this research, establishing the degree of recognition is important because it is very difficult to know whether participants have actually seen the logos or not. However, this uncertainty does not undermine the study's rigour because the same conditions will prevail in the marketplace beyond the boundaries of this study — consumers and users (receivers) may believe they have seen a logo when they have not in fact done so and vice versa. This unpredictability – or even instability or volatility — is a major reason for the inclusion of the selected theories in the theoretical framework, which is explained below.

Furthermore, this study uses current Islamic banks' logos, which might have some similarities to other logos that do not necessarily belong to either an Islamic bank or to any bank at all. This may create a (false, but real – hence the importance of understanding ambiguity and of factoring it into the study) sense of having previously seen the logos analysed in this study.

3.3.2   Familiar meaning

"It is very much easier to represent familiar meaning than unfamiliar objects" (Gregory 1998: 180).

An important aspect of this research is familiar or shared meaning, in the sense that receivers construct a meaning around what their experience tells them it should be. This meshes with the theoretical framework in terms of the interaction between the providers and receivers of meaning: the respective parties cannot guarantee unambiguous content or faithful interpretation. Despite this, Henderson and Cote (1998: 17) stated that much of the literature on logo strategy argues strongly that a logo should evoke the same meaning for both parties and that, if it "has a clear meaning it can be linked more easily to the company or product". As we will see below, such certainties are chimeric. This is not a simply intellectual position: It impacts on actual values in interpretative agency. It has also been noted in the previous literature that the meaning of a logo can be assessed by examining its core meaning, its stimulus codability (Henderson and Cote 1998), typical design (Orth and Malkewitz 2012) or prototypicality (Veryzer and Hutchinson 1998). Codable stimuli, typical design and prototypicality mean that a logo contains a visual stimulus that can be read clearly by its receivers and thus evokes familiar meanings.

If a logo has a highly codable stimulus, it can evoke a core meaning within a certain culture or subculture, and some logos can create a sense of familiarity even if consumers have not seen them previously: "[T]he perception of feeling of familiarity, whether or not it is based on previous exposure, is called subjective familiarity [and] could result from a logo evoking a familiar meaning or from the design being similar to well-known symbols" (Henderson and Cote 1998: 18). Subjective familiarity can enhance a positive affect because shared meanings and subjective familiarity are very close to each other and can converge as a familiar meaning, which "refers to stimuli that easily evoke consensually held and therefore familiar meanings within a culture or subculture" (Henderson and Cote 1998: 16). If a logo has an unfamiliar meaning, however, it will not evoke a common association across a range of different people (Henderson and Cote 1998, Orth and Malkewitz 2012). Familiar meaning in logos can be increased without losing any corresponding distinctiveness. This is achievable by deploying unique but easily read representations of a familiar object (Henderson and Cote 1998). However, this is subject to the caveat that different providers and different receivers have different ideas of what can be considered unique.

Miceli et al.'s (2014) study is useful for elucidating the familiar meaning component of perception in this research. The study concerns the visual and conceptual complexity of logos (discussed above). Visual complexity concerns the variety, layers and interaction of visual information within logos, while conceptual complexity concerns the evocation of multiple meanings. The plausibility of such multiplicity is a key consideration, particularly if true ambiguity — in the sense that alternative meanings are equally plausible — is brought into play. The complexity of the entire issue is heightened because logos inevitably vary between high / low visual complexity and high / low conceptual complexity; of course, this variation may actually be seen as a non-variation or a variation by either party (providers or receivers). The theoretical framework, explained below, aims to stabilise such potentially unsettling verities.

Visual and conceptual complexity can be considered extra layers of the perception of familiar meaning. In other words, because visual complexity concerns visual information within logos, the perception of familiar meaning can be linked to visual complexity, as this will help to extract detailed information about the multiplicity of visual information that can be translated into a degree of familiar meaning. The perception of familiar meaning also concerns the evocation of shared meaning among individuals, groups of individuals and individuals within groups. Conceptual complexity can also be linked to the perception of familiar meaning because it can provide a more nuanced explanation of individuals' understanding of the meanings they can read in the logos.

Visual and conceptual complexity will be used as tools to locate what receivers read as familiar meanings; in turn, this will help to provide in-depth results regarding the graphical representation of Islam within the logos of Islamic banks. In addition, results concerning the extent to which individuals read and connect Islamic banks' logos to Islam can be extracted. Visual and conceptual complexity will be applied more extensively in the primary case study.

3.3.3   Affect

Before explaining how affect is linked to logo perception, a brief explanation of emotion is necessary because it forms part of affect perception. An explanation of affect as a fundamental component of human nature will be provided to enable a better understanding of the relationship between positive / negative affect and the perceptions of logos.

"Emotions arise if something relevant to a person is experienced and the emotional response is an evaluation or interpretation of that event" (Pentus, Mehine and Kuusik 2014: 281). Emotions are "a mental state readiness, that arises from cognitive appraisal of events or thoughts" (Bagozzi, Gopinath and Nyer 1999: 184). However, "although the concept of emotion appears to be generally understood, it is surprisingly difficult to come up with a solid definition" (Desmet 2005: 112). Bagozzi, Gopinath and Nyer (1999) used the term 'affect' as an umbrella term for emotions and possible responses. Affect can occur as a result of sensitive interactions (which, in the context of this study, are visual interactions) (Wu, Hsu and Lee 2015). An explanation of affect as a basic human quality is provided below.

Affect "encompasses mood, emotions, and feelings, [and] is a fundamental aspect of human beings, one that influences reflex, perception, cognition, and behaviour" (Zhang and Li 2005: 105). The existence of a positive affect towards objects can cause positive judgement (Zhang and Li 2005) and "might be considered a general category for mental feeling processes, rather than a particular psychological process" (Bagozzi, Gopinath and Nyer 1999: 184).

The extent to which anyone generally feels good or bad is known as the core affect, and the ability to change this core affect is known as the affective quality (Zhang and Li 2005). "Whereas core affect exists within the person, affective quality exists in the stimulus" (Zhang and Li 2005: 106). All objects from which individuals extract emotion have affective quality — including logos if these are understood to be objects. Thus, "the perception of affective quality of stimuli typically impinges at any one time […] then influences subsequent reaction to those stimuli" (Zhang and Li 2005: 106). The individual's perception of the agency of a stimulus is known as

perceived affective quality, and is normally measured by the same dimension of core affect, thus giving affect and emotions an "important place in design" (Zhang and Li 2005: 105).

However, in this study, affect is not a measure of participants' happiness or expectations, but concerns their responses to the logos in the survey according to the scales provided. This means that there is no intention to examine or alter the core affect of participants in relation to the logos of Islamic banks in this study; instead, the study examines such logos' affective quality.

In terms of logos, affect "simply refers to the evaluative emotional reaction created by a logo and is comprised of five measures: good, liking, quality, interesting and distinctive" (Henderson and Cote 1998: 16). The nature of affect can be divided into positive and negative affect. Positive affect is important because it can be transferred from the logo to the product or the corporate entity, and is a "universal goal for logo designers" (Henderson et al. 2003: 299). Affect can therefore be the measure whereby logo design is judged. For example, if respondents experience dislike and respond badly to a logo, this means that the logo did not generate a positive affect.

The investigation of affect in this study seeks to identify the style of design within the logos of Islamic banks that appeals to receivers, and attempts to understand why receivers respond as they do. The design of a logo should create a sense of familiarity rapidly and in a way that retains meaning for the target audience while generating a positive affect (Henderson and Cote 1998, Ibou 1991, Robertson 1989). Affect perception comprises only two measures — good / bad and like / dislike — and the investigation of the identities of Islamic banks suggests that ethical identity might be a better graphical solution than Islamic identity from the perspective of stakeholders. This study is not concerned with examining the quality of the employment, services or practices of Islamic banks, nor does it seek to identify the subsequent impact of any experience of these factors on the banks' perceived identities. This last consideration is intentionally excluded from this study's considerations.

Henderson and Cote concluded their 1998 study by declaring that logos with familiar and clear meanings were more likeable and could generate a positive affect. With

regard to the logos of Islamic banks, this study aims to examine the extent to which perceptions of recognition, familiar meanings and affect play a part in Islamic and ethical identities. In turn, this will highlight the differences and similarities between Islamic and ethical identities in terms of receivers' readings of logos. Agreements and disagreements with Henderson and Cote (1998) may well occur, and these will provide a more textured understanding of the perceptions of logos' in general and of Islamic banks in particular.

3.4   Measurements of logo perception

Schechter (1993) studied the impact of logo design style on the perceptions of corporate entities by testing major design categories – pictorials, character marks, abstract designs, word marks and designs based on initial letter symbols – according to two measures, namely image contribution and recognition association, whereby image contribution represents the degree to which the design of a logo reflects the perception of the brand. Recognition association, meanwhile, is the degree to which visual stimuli are related to the brand. Design practitioners see these two measures as crucial (Stafford, Tripp and Bienstock 2004); they will be used to provide a more in-depth understanding of perception, as they should reveal the degree to which Islamic and ethical identities are linked to Islamic banks. This research will use and explore the measurement of image contribution and recognition association, and will not use the five design categories outlined above, since this research's concern with perception makes image contribution and recognition association more pertinent.

3.4.1   Image contribution

Recognition association is "the degree to which the logo's visual elements are associated with the company or brand" (Schechter 1993: 34). Schechter's definition overlaps with the definition of familiar meaning in Henderson and Cote's (1998) study, as the term 'familiar meaning' concerns the visual stimuli within a logo from which a particular culture or subculture can infer meaning. In order to avoid such overlap, this study uses the term 'familiar meaning' rather than the term 'recognition association'.

The visual elements of abstract logos, if not linked to the corporate entity, do not generate positivity or a familiar meaning (Schechter 1993). With regard to the logos of Islamic banks, the two measurements of image contribution and recognition association (familiar meaning) will provide a deeper understanding of perception, as they should show the degree to which Islamic and ethical identities are linked to Islamic banks.

To summarise, the study model will filter the results from the receivers in terms of the logos presented in the survey, which will differentiate and clarify the different perceptions of the receivers in terms of the key characteristics of logo perceptions, as well as the visual association with that which each logo's stimuli represent (see Figure 19). This will help to calibrate the shift from Islamic identity to ethical identity. In addition, the study model will be integrated with the selected theories in order to achieve more textured — and consequently more meaningful — results.
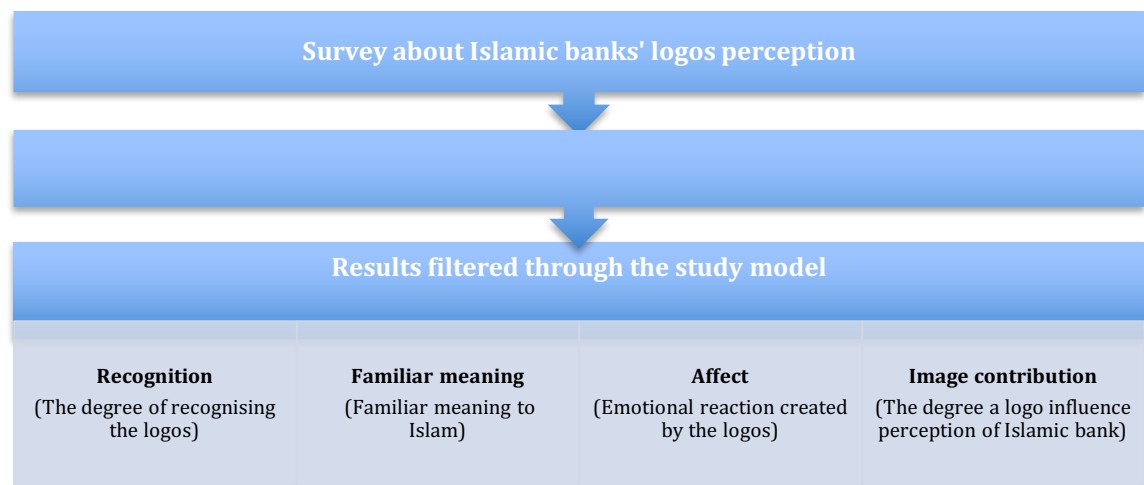
Figure 19. The relationship between the study model and the receivers in terms of Islamic banks' logos' perception

3.5 Reader-response theory

 "[T]he birth of the reader must be the cost of the death of the Author [sic]" (Barthes 1977: 6).

> Readers make meaning: readers – and not only authors – engage in an active process of production – in – use in which texts of all kinds – stories, poems, plays, buildings, films, TV ads, clothes, body piercings – are received by their audiences not as a repository of stable meaning but as an invitation to make it. (Harkin 2005: 413).

Harkin's (2005) comment illuminates and succinctly summarises two very important points regarding perception in terms of reader-response given the diversity of receivers and, consequently, the correspondingly diverse provider considerations. These are, firstly, that reading is seen as a process whereby the author's work is completed by the reader, which (in Barthes's view, certainly) increases the reader's authority at the expense of the author.

In addition, reader-response theory posits the act of reading as performative; thus, plausible alternatives emerge. These are relevant to the range of, and variations within, receiving contexts and receivers themselves in this study. A simple example would be the different mind-sets likely to be possessed by those who are already customers of a bank compared to those who are contemplating becoming customers. The performative aspect further refers to the differing mind-sets of the same receivers on different days, for example, or in varying circumstances. However stable demographic identification may seem on paper, unpredictable and unaccountable behavioural variations are seen as a facet of performance, and reader-response theory takes this instability into account, thus providing a vital theoretical filter.

The second important point to note is that 'reading' in this study is not taken to refer to the reading of written texts, as might be assumed. While Barthes may have had straightforward (written) formats in mind, Harkin has brought the theory up to date and given it applicability to visual and other art and design forms, a point emphasised by Noble (2016), Canning and Whiteley (2009), Wagner (1996) and Bryman (2001). One such instance would be paintings or logos: Both of these can be analysed in terms of textual characteristics; that is, an example would be paintings (or logos) that can be analysed in terms of textual characteristics – in other words, what is read into the formal aspects of each, and the narrative (which could be governed by any combination of layout, colour bias or weight, for example) that progresses such readings.

Some academic research has explained reader-response theory and its relationship to the reader in terms of understanding texts and uncovering their meanings. For Harkin (2005), reader-response theory was an effort to provide a general explanation of what

takes place when the human mind engages in the act of reading a text. According to Canning and Whiteley (2017), reader-response theory is widely known for underlining the reader as an active creator of textual meaning. Harkin (2005) considered reader-response theory to be present in virtually every aspect of human endeavour, and that it differed from other theories due to its redistribution of the role of constructing meaning from author to reader. Other authors have argued that reader-response captures readers' interpretations in response to a text (Canning and Whiteley 2017; Swann and Allington 2009).

Canning and Whitely (2017) quoted Steen (1991) when explaining that reader-response theory can be a way of generating verbal data from participants by using surveys and interviews. In other words, participants are exposed to a text (in this study, a logo) and asked to describe what they are reading or have read within that text. Their explanation of their reading provides an understanding of both the participants' readings and of the text itself. In this research, the term 'reading' will refer to the responses of receivers to the logos presented in the case studies, and will also be used to explain providers' interpretations of their own logos.

3.5.1   Receivers as readers

Seeing logos can be argued to be reading shapes, lines and colours. As explained in the section on reader-response theory above, readers are both receivers and providers, and each reader will have his or her own reading of a logo. Moreover, it would be unwise to assume that such readings will not change or, at least, vary or oscillate between plausible alternative readings, whether consciously and / or subconsciously. Furthermore, there is a noted tendency among such readers — whatever their provenance or proclivities — to construct a plausible reading post hoc. That is, once facts about an organisation represented by a logo become clearer (and the time and context of such a process are clearly important factors), readers are inclined to endorse positively associations between a logo and the organisation it represents, again consciously and / or subconsciously. 'Positively' here can be taken to mean both the sense of the opposite of negative and the sense that previously apparently random associations or visual clues within the logo begin to make sense, whether or not these are liked by the readers in question.

Corporates clearly expend considerable resources on coming up with an identity that serves their purposes, and may not publish their visual identities until they are completely satisfied with them. However, the question is whether the receivers are reading the intended meaning behind the logo in the way in which the providers intended. Receivers may not simply read the message as intended, but may generate perfectly plausible alternatives, and this very plausibility is a danger because, by its very nature, it may deter receivers from seeking out other — and, from the perspectives of providers, perhaps correct — meanings. Providers will inevitably have different mind-sets and priorities, and each group comprises different individuals and group dynamics. Reader-response theory helps to temper any chaos emerging from such a lack of uniformity; as made clear in the chapter above, previous knowledge and experience both play a large part in conditioning readers' performances and interpretations (Gregory 1998, Rookes 2000, Hamlyn, 1961).

However, if we assume that readers cannot create any meaning from the text, this might indicate an important result, which is that the text might be ambiguous, thus preventing readers from deriving meaning from it. According to Roth (1986), if this is occurs, readers' understandings of the text will be based on assumptions and on what they already understand from the text. This indicates the importance of the text itself as a way of delivering meaning, which will be explained in the next section within the framework of logos.

3.5.2 Logos as texts

"[It] is language which speaks, not the author" (Barthes 1977: 3).

Text can be explained as not just a combination of words, but as a multi-dimensional space housing a diversity of writing, none of it original (Barthes 1977). Barthes argued that texts remain open, reinforcing the idea of the meaning of an object being brought by receivers' previous understanding of it. In addition to Barthes' explanation, others see text as referring to "more than the printed word on a page in a book. It is also encompasses other activities and items related to cultural production, such as the wide range of visual and aural forms of communication" (Noble 2016: 40). Canning and Whiteley (2017) cited Ingarden (1973) and Stockwell (2002) when arguing that text can be seen as anything that readers can observe — a stance both

minimal in its economy and maximal in its compass.

The concept of reading text can be applied to the combination of lines, colours and shapes in logos, which are read differently by different people with different understandings and beliefs at different times. The concept of a logo as a text is important in offsetting any potentially damagingly restrained misreading. Texts, as we have seen, have licence to open up and to be opened.

Reader-response theory should provide a deeper understanding of how receivers read the logos of Islamic banks and how stakeholders (providers) intend their logos to be read. This should, in turn, provide a deeper understanding of Islamic and ethical identities and how they are delivered and perceived in visual terms. In this research, reader-response theory will be used to detect participants' responses to (readings of) the Islamic bank logos presented to them within the case studies. In other words, patterns can be detected in respondents' readings of the logos that will provide an understanding of the differences and similarities among the readings of receivers and between those readings and providers' readings of their own logos. This will increase our understanding of the complex meaning of Islam conveyed by the logos of Islamic banks, and how this complex meaning is being provided and perceived.

The importance of logo composition in delivering intended - or perhaps intended as contained within acceptably varying parameters - is connected to Gestalt theory, with its focus on the relationship between the whole and its constituent parts; this theory will be explained in greater detail below.

3.6 Gestalt theory

"The relationship between objects is nothing more than a perception thing" (Liquori 2011).

We have seen the importance of understanding and observing the precepts of perception in terms of understanding the perceptions of logos. In addition, understanding the visual composition of the visual stimuli in logos within the framework of Islamic and ethical identities should provide a deeper understanding of perceptions of Islamic banks' identities. Academic research has underscored the

importance of Gestalt theory in terms of analysing and calibrating perception; indeed, Gestalt was one of the first theories in this field (Koffka 1992). It aims to provide a better understanding of visual perception (Liquori 2011) and is concerned primarily "with the significance of organized forms and patterns in human perception, thinking and learning" (Jackson 2008: 66).

Gestalt theory was developed by the German psychologist Max Wertheimer in 1910 (Behrens 1998). Gestalt theory is drawn from a branch of psychology that studies individual perceptions, and has been described by Noble (2016: 36) as being at the heart of graphic design, given that the term signifies a "unified whole". However, despite the fact that Gestalt theory was founded in 1910, it is still considered in research concerning perception.

> We are convinced that Gestalt psychology is still relevant to current psychology in several ways. First, questions regarding the emergence of structure in perceptual experience and the subjective nature of phenomenal awareness [...] continue to inspire contemporary scientific research [...] Second, the revolutionary ideas of the Gestalt movement continue to challenge some of the fundamental assumptions of mainstream vision science and cognitive neuroscience (Wagemans et al. 2012).

According to Noble (2016), the theory can be described as embedded and as a model for good practice: "Surely, one of the reasons artists embraced Gestalt theory is that it provided, in their minds, scientific validation of age-old principles of composition and page layout" (Behrens 1998: 301). Nonetheless, there are different understandings of Gestalt theory; Courtright (2002; 13) defined it as "a unified, physical, psychological or symbolic configuration having properties that cannot be derived from its parts", while Bae (2014: 12) defined it as a German word meaning a structure or pattern "integrated so as to constitute a functional unit with properties not derivable by summation of its parts".

However, this research will benefit most from Noble's (2016: 36) definition of Gestalt as "based on the whole being greater than the sum of individual parts, and the implication of meaning communicated through the use of a part of an image or object,

rather than the whole", as logos can convey the meaning of what they represent by understanding one part or by understating the whole logo rather than the sum of its parts. The next section explores this definition with reference to its applicability to logos.

3.7   Gestalt, logos and perception

Jackson (2008) explained the importance of Gestalt theory in terms of receiving visual messages within the framework of parts unifying the whole. In order to create successful communication between a logo and its audience, a message needs an appropriate context: "It is at the production level – the how – that the visual manipulation of the formal elements is applied for context. Therefore, if graphic design is a subject that requires an understanding of how to unify and interrelate formal elements within a context" (Jackson 2008: 64).

This was echoed by Liquori (2011), who stated that, when designing a logo, the whole and not simply the sum of the parts had to be considered because meaning is created within the co-ordinated complex entirety of the elements. An extra difficulty in this regard is created by contemporary media contexts and software because (as mentioned above) fragmentary and less strictly governed viewing of and access to logos is more likely in contemporary media contexts. Therefore, reader-response theory plays a vital role in connecting to the principles of Gestalt in order to reconcile differences. Gestalt relates to the tenets of reader-response in that it is premised on the perceiver organising and seeking meaning; the methods utilised and the resulting readings will inevitably differ, with each of these being independent of the other: Similar methods could produce different readings and vice versa.

Noble (2016) and Jackson (2008) provided a useful explanation of Gestalt theory in terms of visual communication and the human brain's receipt of visual stimuli: "[T]his theory can be applied within visual organisation and composition based on the understanding that human beings tend to perceive groups or grouping in two ways: as being unified/similar or different/varied" (Noble 2016a: 36). As Jackson noted,

> Gestalt psychology proposes that the brain is holistic with self-organising
> tendencies. Due to these supposed innate abilities, the brain is capable of

organising and structuring individual elements, shapes or forms into a coherent, organised whole. Although the individual elements may contain some meaning, the coherent whole will have a greater meaning than the sum of the parts (Jackson 2008: 86).

This view was emphasised by Gregory (1998), as mentioned in the section on Islamic brand perception in Chapter Two.

With regard to this research, Gestalt theory can help to achieve detailed results in relation to how receivers group and understand the visual stimuli within the identities of Islamic banks within the framework of perception. By understanding this, results can be achieved in terms of how they perceive and understand complex visual meanings such as Islam as reflected by logos. Respondents as receivers were asked to respond to the identities of Islamic banks. Specifically, they were asked to justify their responses by explaining the visual stimuli within the logos that led to their responses; in other words, to explain their perceptions. This will illuminate the design characteristics of the visual stimuli — whether a part of a logo or the logo in its entirety — that led to respondents' perceptions.

Gestalt is also linked to the perception of affect and familiarity, as outlined in the study model. According to Liquori (2011), Gestalt can rearrange the familiar into the unfamiliar and vice versa. It is thus an essential tool for perception. Gestalt organises the visual stimuli within logos and will play a role in the perception of complete meanings that are more than simply the sum of the parts of that meaning.

3.7.1 Gestalt principles

The Gestalt principle "is based on the human tendency to organize in a manner that is regular, symmetrical, and largely based on simplicity" (Noble 2016: 36). Max Wertheimer's discussion of Gestalt theory in his paper 'Theory of Form', published in 1923, has had a lasting effect on art and design (Behrens 1998). The paper discussed how Gestalt theory is enhanced by the innate human tendency to cluster elements that look alike. Nobel (2016) explained that the theory of innate laws is helpful for designers in terms of understanding how the composition of visual elements communicates meaning to receivers and the means whereby visual elements and the

relationships among them can be perceived as being organised or grouped. "This analysis of form and of relationship within a composition is informed by thinking about design in terms of concepts such as closure, similarity, proximity, symmetry, and continuity" (Noble 2016: 37).

Figure 20[13] provides examples of the Gestalt principles explained by Noble (2016: 38)
; The principle of similarity states "that objects that share similar visual characteristics; shape, size, colour and so on, create connection in the viewer's mind implying that they are related or naturally belong together". Continuity "occurs when an object is incomplete or space is not entirely enclosed". Closure occurs "when elements are aligned in such a way that we perceive that the information is connected, we tend to see complete figures even when some the information is missing". Proximity "occurs when objects or elements are perceived together", while symmetrically settled pairs of elements are perceived as a group.
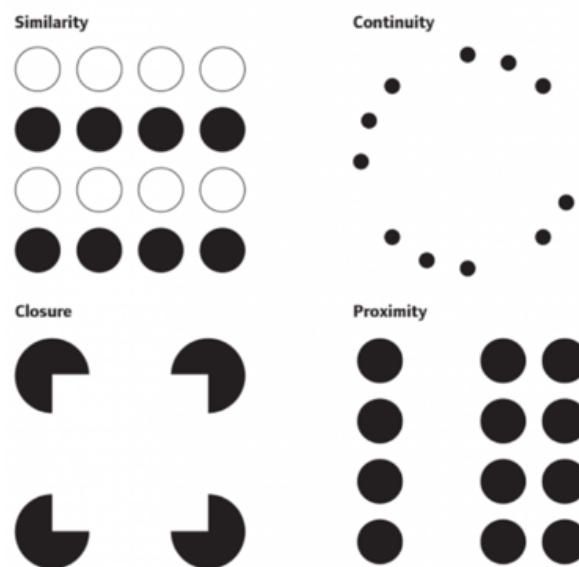
Figure 20. Gestalt principles (Ross 2015)

This theory will provide a better understanding of how receivers read logos as visual units as they attempt to grasp visual stimuli. In this study, the use of Gestalt theory

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[13] While this figure is intended only to clarify the principles of Gestalt visually, it should be noted that there is disagreement in the literature concerning the precise number of laws and the names by which these are known.

enables us to reach a more comprehensive understanding of how participants unify logo stimuli to form meaning. As respondents were asked to justify their readings of the Islamic banks' logos presented to them in the survey, these will be filtered through the framework of the whole being greater than the sum and the sum of the entire meaning. In other words, Gestalt theory can come into play to detail the complexity of Islamic banks' logos as how logos can address this complexity in terms of delivering the meaning and the ability to employ that meaning.

However, understanding a logo as a single unit of meaning does not equate to understanding the visual stimuli contained within that logo. Therefore, the next section examines how visual work can be described and explained through the use of ekphrasis theory, which will form a theoretical framework for understanding the logos of Islamic banks with regard to their visual representation.

3.8 Ekphrasis

"The reader 'sees' the tiniest details of this canvas" (Poddubtsev 2013: 42).

Ekphrasis is perhaps easier to explain and understand than are the reader-response and Gestalt theories because ekphrasis simply concerns the description of the design given by the provider and the receivers' understandings of what they are seeing within the design.

Ekphrasis is defined as a verbal description of a visual work. The theory has been described as creating an important understanding between seeing and saying (Eidt 2008, Milkova 2016, Shapiro 2007, Ventura and Ventura 2015). Commenting on what a visual work is saying or conveying is actually an attempt to explain the visual work, which is different from simply seeing the work. By contrast, explaining a logo can detail the complex ideas encapsulated in a logo and, by so doing, a description of the complexity of Islam within a logo can be achieved. According to Wagner (1996), ekphrasis theory is a theory that gives the voice of the image by describing it. Ekphrasis seems to have become a popular concept in recent years (Eidt 2008). In addition, ekphrasis has been explained as an infinite theory in terms of the relationship between image and text that it posits (Bal and Morra 2007). In other words, it can be argued that ekphrasis theory is used whenever an individual describes

a visual work in terms of the message it delivers. Ventura and Ventura (2015) claimed that ekphrasis had established its pivotal importance in contemporary culture and particularly in design studies as a compulsory technique among designers.

There may be some overlap between ekphrasis theory and reader-response theory. Ventura and Ventura (2015), citing Talgam (2004), explained that ekphrasis theory always contains personal interpretations and elaborations, leading to some crossover with reader-response theory. However, in this research, the theory is used to explain and describe the visual elements that represent Islam within the logos of Islamic banks. Thus, in the context of this research, ekphrasis theory adds value to reader-response theory and Gestalt theory by operating as a tool detailing participants' readings in terms of their descriptions of the logos. Furthermore, the theory will also locate providers' descriptions of their logos in terms of Islamic visual representation. Participants' justifications of their responses to the logos will be filtered via ekphrasis theory by way of unifying their similar and different justifications. In other words, participants might offer different explanations of what they see in the logos, but these may translate into the same meaning. Here, ekphrasis theory will help unify their descriptions of the logos, whether these are taken to mean the same thing or not. Either way, a pattern based on participants' descriptions of the logos presented within the case studies will emerge.

This will provide a much clearer idea of the perceptions of Islamic banks' logos in the participants' readings as receivers. On the other hand, the researcher will locate providers' explanations of their logos within ekphrasis theory in terms of Islamic representation. This will occur through semi-structured interviews as part of the case studies. Thus, ekphrasis theory will help to determine how Islamic banks' logos are being delivered and understood by constructing meaning from the receivers' and providers' explanations of the logos.

Taken together, these three theories provide a more nuanced understanding of how receivers and providers read visual stimuli in terms of the Islamic banks' logos. Reader-response theory provides a deeper understanding of how receivers read these logos and of how stakeholders as providers want their logos to be read and perceived. In addition, this theory acknowledges how logos are being read as texts, which helps

us to form an understanding of the position of Islamic banks' logos in terms of perception. Providing a more fine-grained understanding of the issue, Gestalt theory provides information about how the visual stimuli within the Islamic banks' logos are being grouped to form a coherent idea based on the definition of Gestalt. For a more comprehensive understanding, ekphrasis theory is used as a filtering tool for the descriptions given by the participants as receivers of the presented logos, which clarifies the Islamic meaning within the logos. The theory does so by translating the visual stimuli of the logos into words based on the readings of the receivers in the survey and the descriptions of providers in the interviews. Therefore, a greater understanding of Islamic and ethical identities, and the delivery and perception of these identities, can be achieved.

These theories facilitate a summary of the key findings, as well as providing easy access to the findings. Figure 21 summarises the relationship between the theories and participants in terms of the logos.
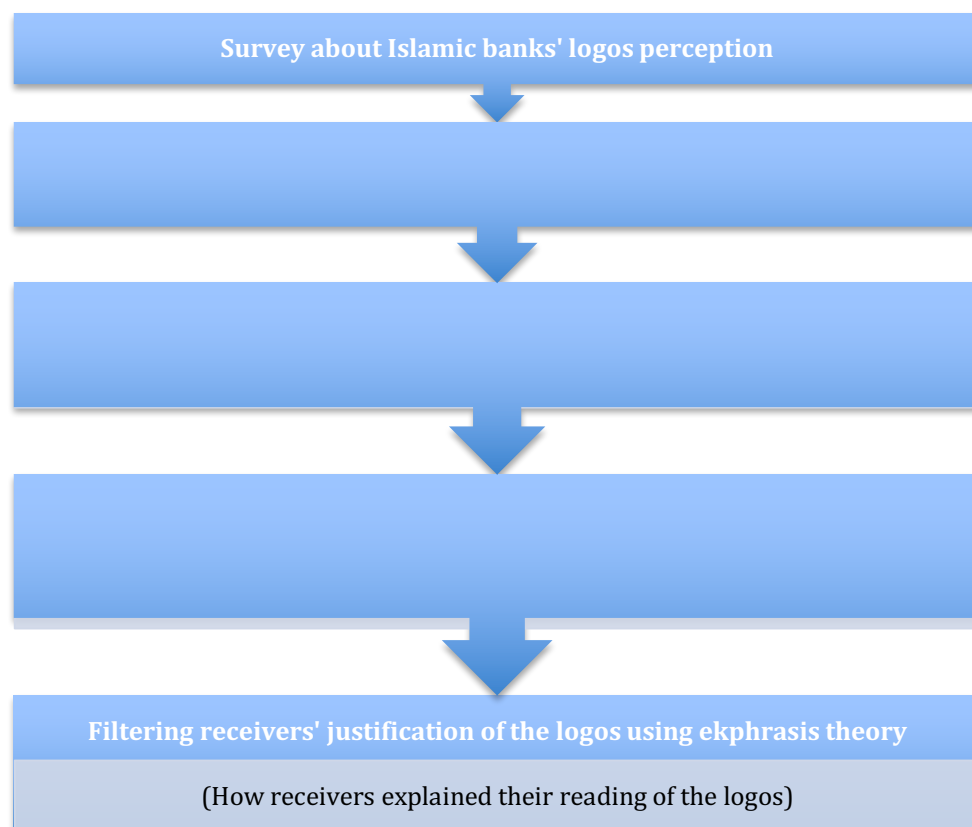
Figure 21. The relationship between the theories and participants in terms of Islamic banks logos

The process presented in Figure 21 was repeated with the providers during the interviews. This is clarified further in Case Study Four. However, it is important to

state that the interviewees were questioned in terms of the participants' results on the basis of the study model and the theories. Consequently, the results from the studies involving both the receivers and the providers are connected by means of the theoretical framework.

3.9   Summary

The theoretical framework was developed around two aspects, namely the providers' and the receiver's readings of the logos. The theoretical framework guided, filtered and summarised the results from both perspectives generated from the case studies. In addition, the framework provided a comprehensive result by offering a single lens through which to view the research. It serves to explain the research issues, as well as connecting and summarising the accumulated results.

This will differentiate and clarify the different perceptions of the receivers in relation to the perceptions of the key characteristics of the logos. In addition, we will achieve an understanding of the associations between the visual content of the logo and the concept the logo represents. Clear ideas can thus be generated regarding the complexity of Islam as a visual representation in terms of the shift from an Islamic identity to an ethical identity.

Reader-response theory can reveal patterns in terms of receivers' readings of the logos and uncover the similarities and differences between their readings and the providers' readings of their own logos.

Gestalt theory will enable a visual analysis of how receivers read logos as visual units as they grouped the visual stimuli. An understanding of the design characteristics of the visual stimuli will in turn provide a better understanding of how logos can address complexities of meaning in terms of both delivering meaning and employing that meaning.

Ekphrasis theory is helpful for illuminating how Islamic and ethical identities are being understood in terms of the receivers' justifications. It aids in the comparison of responses and reveals patterns. In addition, the researcher will locate providers'

explanations of their logos within ekphrasis theory via semi-structured interviews. Thus, ekphrasis theory will help to explain the meanings that the providers wished to convey via their logos and will reveal whether those meanings were in fact understood by the receivers.

The case studies will be clarified and explained in the next chapter as part of the explanation of the research methodology used in this research.

4 CHAPTER FOUR: RESEARCH METHODOLOGY

This chapter aims to justify the research design and the methods used to gain new knowledge about how the logos of Islamic banks are perceived. In addition, this chapter explains the methodology chosen to answer the research questions. A pragmatic worldview was selected, as this worldview is aligned with the research methodology and the use of mixed methods. Below, the researcher clarifies the philosophical worldview, the research approach, the mixed-methods research design, the selected sample within the targeted population, and the use of case studies.

4.1 Philosophical worldview

This section clarifies this study's use of the philosophical worldview. According to Creswell (2010), some academics use the terms 'paradigm', 'assumption' 'ontology' or 'epistemology' rather than 'worldview'. Bryman (2001) defined epistemology as the question of what is, or should be seen as, acceptable discipline knowledge. According to Holland (2012), epistemology is important in research as it seeks to answer questions regarding how knowledge is obtained, in addition to how we understand what we already know. DeVaney (2016) defined worldview via a similar definition to that of epistemology. The above terms might overlap in their definitions or forms, and the term worldview will be adopted in this research.

According to Creswell (2014), all research needs a foundation. This can be found in the worldview or theoretical assumption, or – as Creswell called it – the philosophical worldview. Creswell cited Neuman (2009) when explaining a philosophical worldview as an essential set of beliefs that guide actions (Creswell 2014). Creswell sees a worldview as a philosophical direction about the nature of research. Creswell (2014) and DeVaney (2016) highlighted four kinds of widely discussed worldviews, namely positivist, constructivist, transformative and pragmatic. These are explained in more detail below.

The positivist worldview is useful for studying problems that reflect the need to identify and measure the causes that influence outcomes. The kind of knowledge that is generated via a positivist approach is based on careful observation and objective

measurement within the real world. Furthermore, it becomes crucial to study the behaviour of the participants concerned. This type of research begins within a theory and is aligned with quantitative research, which is itself a deductive — as opposed to inductive — approach.

The constructivist worldview is concerned with participants' views and experiences of the society in which they live and work. Individuals' various experiences can lead researchers to seek complex, perhaps divergent (rather than convergent) meanings. Constructivist research often focuses on the specific settings in which people work and live in order to understand and factor in participants' cultural contexts. Within this philosophical worldview, the researcher is simply attempting to make sense of the meanings that others have imposed on the world. Unlike the positivist worldview, the constructivist approach develops a theory or pattern; the methodology is inductive and is usually aligned with a qualitative approach.

The third worldview is the transformative. In this approach, the researcher has an agenda for reform that may change the lives of participants by addressing specific social issues or everyday matters, such as empowerment or inequality. This worldview focuses on the needs of the groups and individuals within society who may be marginalised in various ways.

The final worldview, the pragmatic, has many forms. For some, it is considered to be a worldview arising from action, sequence and situation rather than from antecedent conditions. The pragmatic worldview is pluralistic, and is oriented towards what works in practice; it stands alone, unlike other worldviews (Creswell 2010) as, in this worldview, the researcher focuses only on the research problems and their solutions, using all available approaches and resources to this end. This worldview opens the door to a diversity of methods of data collection and analysis. The pragmatic approach can also be singular or multiple in that it enables the researcher to use both inductive and deductive theories and to present multiple perspectives of reality (Creswell 2010). The pragmatic worldview can be defined simply as a philosophy of shared logic; it uses fixed human inquiry as its focal point (Shield 1998).

A pragmatic worldview is best suited to this research primarily because this research addresses perceptions of the logos of Islamic banks, and consequently with the providers and receivers of the logos. The observation of participants enables researchers to share the same experiences as the subjects (as far as possible) in order to understand why they act as they do (Bell 2014). According to Bryman (2001), participant observation is not about collecting data but is rather a commitment to an epistemological position. In this research, participant observation can be seen as a search for response patterns that will clarify the issue of the perception of Islamic banks' logos (Cohen, Manion and Morrison 2007). Working with a pragmatic paradigm aligned with a mixed method approach is both useful and revealing.

The close alignment between this worldview and a mixed method approach is another reason that it is most suitable for this research, as this research contains a theoretical framework that will help to investigate the results from clear and connected theoretical standpoints. The pragmatic perspective will also help to link the patterns emerging from the results of this study and other previous studies on the perception of logos.

4.2   Research approaches

The research approach in a visual identity study will vary according to the scope of the research (Jabbar 2014). Three research approaches have been identified by academics such as Bryman (2001), Creswell (2014), Bell (2014) and Flick et al. (2004): These approaches are qualitative, quantitative and mixed-methods. An explanation of each approach will help to clarify the data-collection methods used in this research.

The qualitative approach involves an in-depth analysis of the issue in question. In this approach, the research style is inductive, focusing on the clarification of participant data in terms of content, data and perceptions, for example. According to Bryman (2001), when using the inductive style, the researcher adheres to a general framework. Although previous research is taken into account, a new theory is developed after the data collection, which involves generalisation from particular research findings.

The second approach is quantitative, and generally involves measurements using instruments and laboratories in order for numerical and / or statistical data to be gathered, measured and analysed mathematically. In this approach, the style of research is deductive. According to Bryman (2001), the deductive style predominantly involves the researcher deploying a theoretical angle in a specific area, in conjunction to a hypothesis to be subjected to empirical study.

Research methods that use quantitative or qualitative methods in isolation have both strengths and weaknesses: A solution is to combine them (Bryman 2001, Creswell 2010). Using a mixed method approach and combining qualitative and quantitative methods means that inductive and deductive styles can be combined. Bryman (2016) found that many academics believed that a mixed method investigation could lead to significant and robust findings. To a certain extent, a mixed method approach encourages strengths to be developed and weaknesses to be ameliorated (Bryman 2001). It can provide the fullest understanding of a research problem, but the principal virtue claimed for the approach is that it provides a more complete understanding than that of which a single approach is capable (Creswell 2014). Mixed-methods can enrich our understanding of an issue and reveal new insights, and they are being used increasingly in social science research for quantitative and qualitative data analyses (Gupta, Navare and Melewar 2011). Furthermore, mixed-methods are a diverse way of making sense of an issue within the social world (Greene 2003). All methods inevitably have strengths and weakness (Creswell 2014), but the mixed method approach is best to neutralise the respective weaknesses of each pure approach. Justification for the use of a mixed method approach in this research will be presented in the next section.

The mixed-methods approach addresses the 'what, why and how' types of questions (Cohen, Manion and Morrison 2007). These are key questions when considering receivers' perceptions of logos. Knowing *what* receivers are reading into the logos of Islamic banks should clearly help to ground a graphical placing of Islam and could thus provide a better understanding of the complexity of the perceptions of Islamic banks.

By the same token, asking *why* providers designed their logos as they did should provide revealing insights into how and why they thought they might be able to represent something as spiritual and complex as Islam graphically in a logo. The questions resulting from the use of an inductive style turn this into a powerful tool for generating logically emerging results from complex and perhaps contradictory data and establishing links in the data (Bell 2014, Cohen 2011, Glaser 1967, Moghaddam 2006).

As mentioned in the previous chapter, a theoretical framework formed part of this research in order to observe the overall results via a single lens. The mixed method approach can involve a theoretical framework as a distinct design feature (Creswell 2014), a point that was emphasised by Flick et al. (2004). This means that previous studies regarding logo perceptions were taken into account, and deductive theory was used in this research in order to shape the study model within the theoretical framework rather than basing this research on previous studies or theories. In other words, there are no hypotheses to be validated in this study – the theoretical framework is developed to make sense of the data and to guide the results in line with the pragmatic worldview because such a worldview enables the researcher to focus on the research problem and solutions in a way that best deploys all approaches at hand. "We can connect pragmatic research approaches with the need for [a] theoretical framework to assist in [the] design of mix-methods studies" (Evans et al. 2011, 278).

The choice of a mixed method approach in this study will create a more comprehensive understanding of the issue of perceptions of the logos of Islamic banks, which will provide more knowledge about the issue of Islamic and ethical identities. This will in turn reveal inform why and how providers chose to address the complexity of meaning within logos and how these meanings are read and understood by individuals as receivers. There are different types of mixed method approaches (Bryman 2001, Creswell 2014). In the next section, the researcher explains each type and the differences among them with regard to the mixed method approach selected as part of the research design of this study.

4.3 Mixed methods research designs

This section clarifies the rationale behind the use of the mixed method approach selected for this study. Several types of mixed method strategies have been identified. Some academics have limited the number to three (Flick et al. 2004) and some to four (Bryman 2016, Creswell 2014). Mixed method strategies can overlap with regard to the terms used and the descriptions given by different academics, but their concepts and remits remain much the same. Below, the researcher explains the four most basic types of mixed method approaches as set out by Bryman (2016) and Creswell (2014).

The convergent parallel approach is used when the researcher requires a comprehensive analysis of the research problem by converging or merging quantitative and qualitative data to generate overall results.

In the exploratory sequential strategy, the researcher begins with a qualitative study and adds to it using quantitative methods. After analysing the data in the qualitative phase, the researcher can use the information to build an instrument that best fits the sample being studied in order to identify appropriate instruments to use in the follow-up quantitative study.

The transformative strategy is a more advanced approach, featuring a design using theoretical angles drawn from social injustice or empowerment. In this strategy, the researcher may nonetheless resort to using procedures that are consistent with the other three types.

Finally, the explanatory sequential approach is so named because primary quantitative data results are explained by the addition of qualitative data. The researcher first conducts a quantitative study and analysis of the results before building on these using a qualitative study to provide a more detailed explanation. Creswell (2014) noted the popularity of this kind of design in mixed method research. In this approach, the researcher essentially aims at elaborating or explaining quantitative data using qualitative data. According to Flick et al. (2004), research within such approach essentially includes a theoretical framework in the study. This is the approach selected for this study.

Because this study investigates the perceptions of the logos of Islamic banks, the explanatory sequential mixed method design is ideal. Quantitative data (with distinctly qualitative characteristics) were obtained via surveys distributed to graphic design students, and formed the first phase in this mixed method approach. Conducting semi-structured interviews with key personnel at selected Islamic banks was the second phase in this study – the qualitative phase. The results of the qualitative phase will help to explain the results of the quantitative phase. This type of mixed method approach is the most straightforward (Creswell 2010). It has the advantage of separating the phases, thus making the study straightforward to explain; however, it can be time consuming (Creswell 2014).

Creswell (2010) set out two different designs for this method. The first, and most common, is the follow-up explanation variant. In this variant, the researcher prioritises the quantitative phase, using the qualitative phase to help to obtain a better understanding of the quantitative results. This variant was selected because this research relied strongly on the receivers of the logos — the primary sample. This makes the quantitative study in this research the primary case study (which will be explained in due course). More details about the case studies will be explained in the section on the case studies. The second design, which is the participant selection variant – not used here – arises when the researcher wishes to prioritise the second phase.

The first part of this investigation made use of a quantitative study, as studies making use of participants constitute the first phase of the explanatory sequential type of the approach. The second phase involved semi-structured interviews with key personnel from selected Islamic banks in order to obtain greater insight into how complex elements — such as representations of Islam within logos — are designed and read. This enabled the provision of an overall result for both phases, with the theoretical framework being used to guide, refine and tighten the findings. Figure 22 summarises the research methodology in this research design.
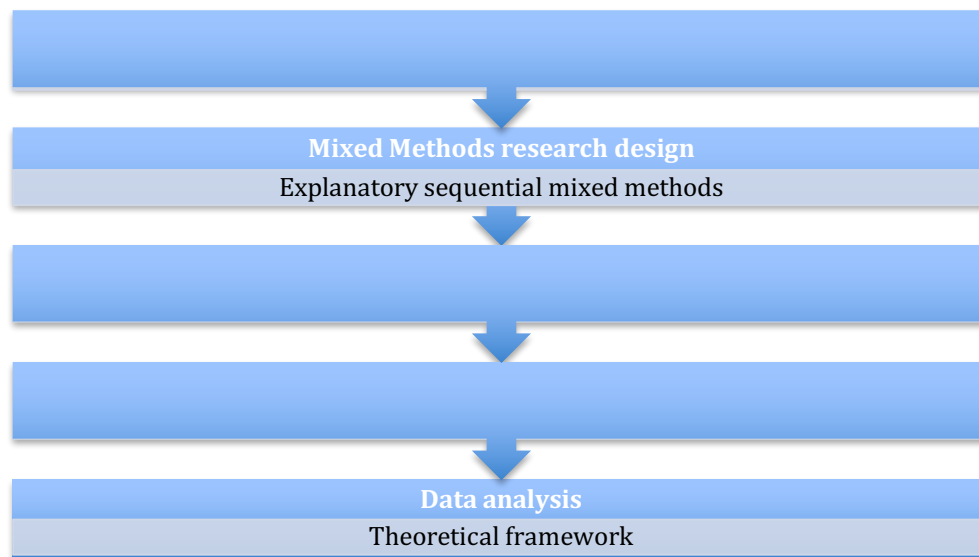
Figure 22. Research methodology and design

4.4 Target population and sampling

Any participant in a research study is linked to a specific population within a specific sample. Therefore, this section explains the chosen target population and the sampling method used in this study. According to Bryman (2001), a sample is part of a population, and a population is the universe from which the sample is selected. More specifically, a sample is "the segment of the population that is selected for investigation [; it is] a subset of the population" (Bryman 2001: 85). Two kinds of populations were established for this investigation. The first was graphic design students at Coventry University in the United Kingdom, and (mainly) young graphic designers at Umm Al-Qura University in Saudi Arabia. While the researcher had intended to target corresponding graphic design students in Saudi Arabia, this became impossible. The research therefore obtained the participation of recent graduates who were still working at Umm Al-Qura University.

The second population was key personnel at Saudi Islamic banks. The interview sample consisted of key personnel employed by NCB Bank in Jeddah and by Bank Albilad in Mecca (both in Saudi Arabia).
As explained above, this research concerned perceptions of Islamic banks' logos from two perspectives, that of the receivers and that of the providers of the logos. The expertise of the graphic design students and the young designers was graphic design,

and the key personnel employed were assumed to have the required information about the banks' identities.

Bryman (2001: 85) recommended random sample selection methods so that "each unit in the population has a known chance of being selected". The aim is to keep sampling errors – which would skew the results – to a minimum. A non-probability sample is one that "has not been selected using a random selection method" (Bryman 2001: 85), meaning that some units in the population are more likely to be selected than are others. This study is based on non-probability selection methods because probability sampling requires considerable preparation and time, which means that it is frequently avoided (Bryman 2001), as decisions regarding sample size are affected by cost and time (Bell 2014, Bryman 2001). Two types of non-probability sampling – convenience sampling and snowball sampling – were used in this investigation.

Convenience sampling is useful to researchers by virtue of its accessibility (Bryman 2001). In this type of sampling, there is a good chance that the researcher will have all or almost all of the distributed surveys returned, thus ensuring a good response rate (which is precisely what happened in this research). This kind of sampling is used "when the chance presents itself to gather data from a convenience sample and it represents too good an opportunity to miss" (Bryman 2001: 97). The researcher was able to distribute the surveys among the students and then collect the responses personally. This form of sampling can provide a springboard for further research, as was planned in this study. The findings from this sample enabled the researcher to shape the interview questions for the banking industry personnel in the next stage. This sample can generate interesting results; however, it has a limitation concerning the issue of generalisability.

Thus, this stage acted as the first phase before subsequently obtaining the perspectives of the providers of the logos, which was the second phase of the explanatory sequential mixed method approach referred to above. It was effective in that "convenience sampling probably plays a more prominent role than is sometimes supposed" (Bryman 2001: 97); "certainly, in the field of organisation studies it has been noted that convenience samples are very common and indeed are more prominent than are samples based on probability sampling" (Bryman 2001: 97).

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The other type of non-probability sampling is snowball sampling, which is when the "researcher identifies a small number of individuals who have the characteristic in which they are interested" (Cohen 2011: 158). This method is useful when the researcher experiences difficulties accessing participants for the investigation. The researcher is essentially connecting with individuals who are themselves connected to other people who could contribute usefully. This is precisely what occurred when conducting interviews with the banking personnel, as accessing the banks was very difficult and required a number of connections with individuals outside the banking industry but who had connections with other individuals inside the banks. The researcher made connections with individuals from outside the banks, which gave him access to those inside the banks. The researcher then made other connections inside the banks that lead him to the required key individuals who had sufficiently detailed knowledge to assist in the research.

To summarise, the target population in this research included students at Coventry University, young graphic designers at Umm Al-Qura University and key personnel at Saudi Islamic banks. The receivers of the logos at the two universities constituted the convenience sample. The providers of the logos at the Saudi Islamic banks constituted the snowball sample. Participants were selected using a non-probability approach, which saved research time. Although the receivers in the sample were all connected to graphic design and may therefore have approached the survey from a specialist angle, they were useful in providing comparative data from a consistent — and in this regard, reliable — perspective.

4.5 Case studies

As explained above, this research concerned perceptions of Islamic banks' logos; therefore, participants' observations were central to the investigation. These observations will be investigated via four case studies. The first three case studies form the quantitative part, which was the first phase of the explanatory sequential mixed method approach. The second phase was qualitative and was connected to the first phase. In this section, a brief explanation of case studies will be presented, followed by a justification of the use of case studies in this research. This is followed

by an explanation of the first phase, which includes explanatory details of the survey design and data calculation methods. The second phase will then be explained, including an explanation of the semi-structured interview questions posed to key personnel in Saudi Islamic banks.

There are many definitions of case studies. It can be a focus on an individual case, regularly designed to elucidate a more general principle (Cohen, Manion and Morrison 2007). A case study can concern either a real problem or a hypothetical situation that helps to understand the complexities of real-life effect choice (UNSW 2013). Robson (2002, as cited in Holland 2012), defines a case study as a specific researcher focusing on a specific case. Such a case can be an organisation, an individual or a group, taking the context into account. Bryman (2001) described case-study design as a basic study that requires a detailed and intensive analysis of a specific case, a description emphasised by Flick et al. (2004).

Newman and Benz (1998) clarified that case studies are considered to be valid methods because they constitute a naturalistic inquiry. For more clarity in this regard, a case study "has potential for increased validity for several reasons [firstly, because of the] multiple data-collection technique" (Newman and Benz, 1998: 66). In other words, "the weakness on each can be counterbalanced by the strength of the other" (Newman and Benz, 1998: 66). The second is the possibility of having the interpretation of the information checked by an expert, and the third is the verity of the data sources. Finally, a case study can be helpful for research that is based on hypotheses in terms of accepting or rejecting the hypotheses based on the results of the case study. However, there are different forms of case studies, as will be explained briefly below in conjunction with the justification for the adoption of this form of research.

Bryman (2001) identified five types of case studies. The first is a critical case, which is when the researcher has a clear and specific hypothesis. When using this form, the researcher has a specific case that will allow for a better understanding of the circumstances in which the hypothesis might or might not be validated.

With regard to the unique or extreme case, this is a common focus in clinical research because these types of cases have an intrinsic interest that makes them unique.

A revelatory case is a case in which the researcher has the opportunity to detect and analyse a phenomenon that was previously inaccessible to scientific investigation. This form can rely on random sampling and the testing of a single case theory.

With regard to longitudinal case studies, the researcher participates in an organisation or a community for a long time, and he or she might be involved in interviews during this period.

The final type of case study is an intensive analysis, which was the form adopted in this study. When using this form, the researcher examines a specific case that can be associated with a mixed method approach (the approach adopted for this study). This form was adopted for the case studies in this research with the intention of providing a deeper understanding of the perception of Islamic banks from the perspectives of the receivers and the providers of logos. As explained earlier, a recent shift has occurred in the identity of Islamic banks, namely from an Islamic identity to an ethical one. An Islamic identity might be clearer and more authentic with regard to Islam's visual representation than an ethical identity, but it is possible that an ethical identity would in fact — paradoxically, perhaps — be considered more complex than a traditional and more straightforward Islamic identity due to the arguably conflicting demands on the logo. This raises questions regarding the necessary clarity of the message conveyed by logos and what stakeholders are attempting to achieve in terms of identity. In addition, it is possible to see ethical identities as inauthentic and thus arguably as unethical identity spiritual values. This further complicates the issues surrounding the complexity of the perception of Islamic banks' identities. Case studies, as an intensive form of analysis, with their characteristic specificity that is nonetheless generalisable to target both receivers and providers, were therefore considered to be an ideal approach to obtain a more precise understanding.

As mentioned above, there are two phases in the explanatory sequential mixed method approach. The first phase is the quantitative phase, which was divided into three case studies (the primary case studies) in this research; the second phase was qualitative. This research therefore consists of four studies. The first three concern the perceptions of receivers of Islamic banks' logos. These three case studies were followed by semi-structured interviews with key personnel at Islamic banks as the

providers of the logos, which form the fourth case study, the aim of which was to establish why they designed and presented the logos in the ways in which they did. This approach to data collection aimed to provide a specific understanding of what can be read by receivers (in visual terms) within logos, and – crucially – whether they are reading the logos as providers intended them to be read. Thus, the perceptions of Islamic banks' logos can shape different perspectives concerning the research issue. In addition, the collection and analysis of the data obtained from both the receivers and the providers within the theoretical framework enabled the researcher to achieve comprehensive results. Figure 23 shows how the case studies were designed with regard to the research methodology.

Case Study Three
Comparison between case studies One and Two

Qualitative study (Second phase)

Case Study Four
Semi-structured interviews with key personal at Saudi Islamic banks

Data analysis through the theoretical framework
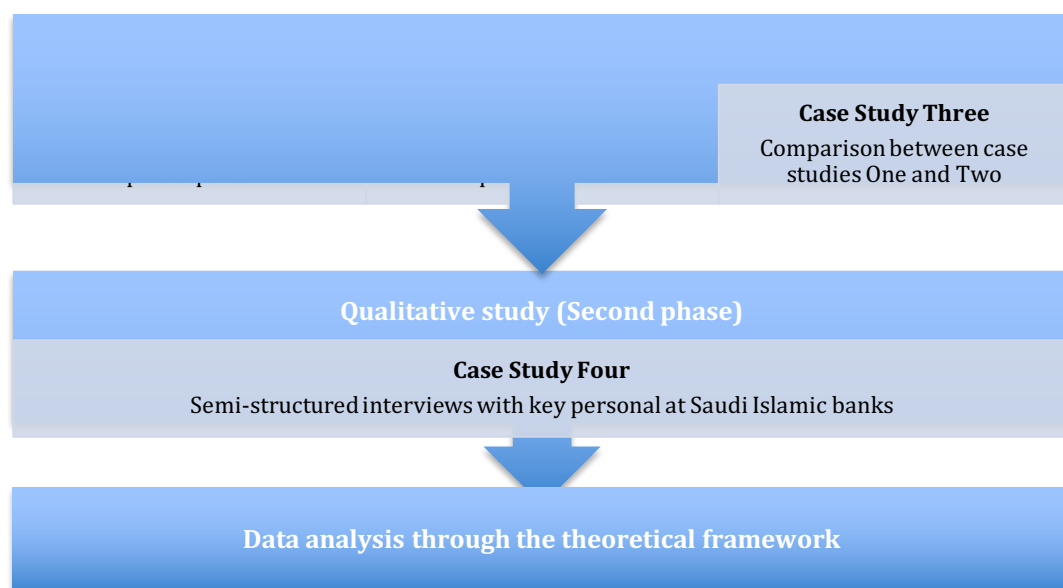
Figure 23. Case studies

4.6 First phase

In this phase of the study (Study One), a survey of two actual Islamic banks' logos were presented to graphic design students in the United Kingdom. 111 participants from Coventry University were invited to take part. The graphic design students were at three different levels of education: 34 students were in the first year of their bachelor's degrees, 63 were in the third year of their bachelor's degrees, and 14 were engaged in master's studies. The survey questionnaire was distributed to participants before the beginning of a lecture with the agreement of their lecturers.
Study Two was conducted in Saudi Arabia at Umm al-Qura University in Mecca. A group of 14 (mostly young) graphic designers was asked to participate.

Study Three is a comparison between Studies One and Two, via which this study aimed to gain a more comprehensive understanding of receivers' responses to Islamic banks' logos. As Bryman (2001) pointed out, comparisons of case studies allow a better understanding of the research issue. However, this comparison will be between only the master's students from Study One as their numbers correspond better to Saudi participants and it was felt that they could legitimately be considered as having more comparable experience, thus ensuring that the comparison was more reliable and robust. One might claim that the graphic designers in Saudi are different from the graphic design students in the United Kingdom, which might make for an unfair comparison. The Saudi participants could generate helpful results if their responses to the logos were similar to / different from the participants' responses in the United Kingdom, as this will draw some identified lines within the framework of how complex meanings within logos can be perceived by two different segments within the context of Islamic banks' identities. This will generate an understanding of the ability of logos to convey complex meanings such as Islam.

4.7 Survey design

A brief introduction to the use of surveys in research studies will be followed by an explanation of the survey design used in this study. According to Keller, Taute and Capsule (2012), surveys are highly effective methods of gathering data. A survey provides a quantitative description of the attitudes or opinions of a population by studying a sample of that population (Creswell 2014). Bell (2014) noted that each survey is unique, as a solution to one survey may not work for another. Bell also pointed out that a well-structured survey could provide quick and easy access to information. As this study concerns perceptions of the logos of Islamic banks, the use of a survey to collect data was deemed particularly appropriate, although time consuming in terms of preparation and the subsequent calculations, analyses and interpretations.

A self-completed questionnaire or survey[14] (Bryman, 2001) was distributed physically to participants to guarantee that they receive the survey. When using on-line surveys

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[14] The terms 'questionnaire' and 'survey' are often used interchangeably as they are both sets of written questions designed to collect information.

and electronic links, there is a risk that surveys may remain unopened or may simply not be delivered. Most importantly, printed surveys containing the logos in the forms in which they are most likely to be viewed (in print and in full colour) minimise the variations commonly encountered when accessing content on screen or on-line. In addition, consistent styles of font size, bold, capitals, headings and tables within the survey were in place of great consideration as, according to Bryman (2001), this presentation minimises unwelcome irregularities in the material presented to participants, thus increasing reliability. Furthermore, the questions were designed carefully to minimise wording because, according to Aguilar et al. (2016) and Bryman (2001), straightforward questions can improve respondents to complete the survey.

Bryman (2001) clarified that most self-completed surveys are likely to include closed questions, which was the case in the survey used for this research, as the use of open questions require greater effort on the part of the respondents and are time consuming to answer. However, the answers to closed questions can be easy to process, may clarify the meaning of the questions for the respondents and enhance the comparability of answers.
For more clarity in this regard, the survey questions were answered using a combination of a continuous rating scale[15] and a categorical rating scale[16] (Creswell 2014). More information about the nature of the survey questions is presented in the section on the calculation of the methods.

The same survey was used in both case studies; however, in Study Two, the language in which the survey was presented was changed from English to Arabic (see Appendix B). The translation from English to Arabic was finalised with the help of an academic from the Department of Linguistics at Umm al-Qura University. The survey's wording and results were discussed with the academic in order to convey the same meaning in both languages and to avoid any misunderstandings of the questions or questionable responses resulting from variations in register, for example. In addition, none of the participants asked for clarification in relation to any of the

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[15] A continuous scale is one on which the respondents are asked to rate the stimulus objects by placing a mark on a line running from one value to another.
[16] A categorical scale is used for non-numeric variables and there is no relative ordering of the categories.

questions in the survey, which was taken to indicate that clarity had been achieved. The survey was divided into two sections, section A and section B, which were not separated visually on the page. According to Bryman (2001), separating questions within one section in surveys can lead to incorrect responses.

4.7.1 Section A

The first section of the survey included four questions, and consisted mainly of a continuous scale regarding the logos of two Saudi Islamic banks. One logo was for an older Saudi Islamic bank (Al-Ahli Bank; NCB Bank; logo A), which was established in 1953 and viewed by most participants as being religious and closely tied to the Islamic heritage. The other logo was for a newer Saudi Islamic bank (Bank Albilad; logo B). This bank was established in 2004 and was seen by participants as being modern and contemporary. The selection of the logos was based on the analysis in Chapter Two: logo A appears to be Islamic and logo B appears to be ethical. In fact, they could be argued to represent authentic and inauthentic Islam, respectively.

Four closed questions were put to the participants. The first question targeted recognition, while the remaining three were rating questions that examined the degree of recognition, familiar meaning and affect. Participants were not made aware of what the two logos actually represented. They encountered the two logos in incomplete forms in section A of the survey, with the icons[17] included but the names of the two Islamic banks omitted. This step was taken to prevent immediate, straightforward identification through either the name itself or the design style of the name, which would have been likely to oversimplify the participants' responses to the visual elements of the logos, as pointed out by Sood and Keller (2012). The icon element of the logo was isolated in order to obtain as unbiased a response as possible while measuring the degree of recognition, familiar meaning and affect (see the study model in the theoretical framework section in Chapter Three).

Thus, the ability of the logos to represent Islam could be measured via participants' readings of the icons as elements providing visual and conceptual meaning through

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[17] In this study, 'icon' is taken to mean the colours, shape and lines used in the logos, excluding any typography within the logo.

colour, line and shape only. Presenting the name of the corporate entity identifies it directly, which is likely to lead to shortcut answers that would be neither useful nor helpful. The theoretical framework, headed up by reader-response theory, clearly comes into play and is investigated further in the appropriate chapter.

Section A of the survey set out to investigate the logos' efficacy at representing Islam. In the first section, the logos were presented as icons only, and the names or any calligraphy that formed part of the logos that identified the corporate activity were excluded. The participants' actual readings of the icons provided a preliminary idea of how Islamic and ethical identities were being read, which in turn revealed the degree of complexity of the representations of Islam within logos. In addition, this enabled the evaluation of the impact of the factors that shape the perceptions of Islamic banks' logos and exposed the extent to which graphic design can represent Islam as an attractive feature in the business of Islamic banks.

4.7.2 Section B

Section B included the complete content of the logos, revealing the names of the Islamic banks in their correct calligraphic styles. Showing these two different versions of the logos to different segments of the same sample would provide icon-only and complete-logo results. This was important both for the reasons outlined below and because of the often-fragmentary nature of contemporary access to and interaction with logos or identities in current media, as mentioned above. The revelation of the complete form of the logos in section B gave the participants an idea of what both logos represent, they were presented with additional questions about the logos as in this section and had the opportunity to justify their answers. Thus, a more comprehensive understanding of their perceptions of the complexity of Islam could be achieved. The six questions in this section consisted of continuous and categorical scales. Four questions focused on the logos' familiarity, affect and image contribution (as explained in the study model above), accompanied by two further questions investigating participants' reasons for their perceptions of Islam, which were filtered via the descriptive theory of ekphrasis. As mentioned in Chapter Three, this theory simply entails obtaining descriptions of the design from the receivers and the providers with the aim of developing an understanding of what they are seeing within the design. As mentioned above, participants were asked to justify their answers, and

ekphrasis theory was seen as being helpful for filtering or unifying their justifications. A series of questions pertaining to the participants' demographics, including ethnicity, gender, age and faith, were also included in order to establish the extent to which these might be factors with meaningful agency.

In the next section, the researcher explains the method whereby the survey results were calculated.

4.7.3   Calculation method

Section A consisted of four questions, three of which asked participants to provide a rating using a continuous scale. The questions using a continuous scale in Sections A and B were designed to make use of a number scale consisting of numbers in two groups, with each group ranging from 1 to 3. The actual numbers were not presented or disclosed to participants at any point to prevent leading the respondents in any particular direction, as misunderstandings can occur when surveys are completed, even if the system is explained clearly to participants beforehand. According to Bryman (2001), respondents might feel that they are being pushed in a particular direction. This ranking design (without a visible numerical scale) thus tacitly helps to bridge reactions to the words provided as apparently neutral opposites on the scale. The scale ran from left to right for the option on the left and from right to left for the option on the right, meaning that it met in the middle as 3-2-1-1-2-3, with 3 being the highest and 1 the lowest.

Figure 24 shows how the scale was presented to the participants; a full version of the survey is provided in Appendix B. The calculation method involved the use of simple mathematics. For example, if one participant rated the degree of familiarity for one logo as 3 and another participant rated the degree of familiarity for the same logo as 2, the total would be 5. This means that this logo has a familiarity rating of 5 by two participants. It is clearly possible to exploit more opportunities than in the example provided, and Chapter Five (the data analysis and results section) shows how more complex and textured results can be — and were — extracted from what appear here to be quite simple data.

2. Please rate your familiarity to logo A and logo B above by putting X in one of the tick boxes for each logo inside the table.								
A	Familiar	☐	☐	☐	☐	☐	☐	Unfamiliar
B		☐	☐	☐	☐	☐	☐	

Figure 24. Survey rating question sample

Questions Three (in section A) and One (in section B) concern specific characteristics that were identified as being of particular relevance to the logos themselves, as well as to stakeholders' priorities and receivers' perceptions. The core importance of these characteristics necessitates an explanation of how they were generated, which follows.

4.8   Logos' characteristics within the survey questions

Participants were provided with 18 options of logo characteristics from which to select as a response to the logos in question Three in section A. The same questions were posed in section B but, as stated above, the complete forms of the logos were revealed in section B, thus requiring the addition of 10 more characteristics. This addition was necessary as the participants were provided with a clear idea of what both logos represented in section B. For example, characteristics such as 'representative' could not be placed in section A because the participants, in the absence of additional identifying information and viewing the logos in incomplete form (as icons), would not be able to determine whether or not the logos were representative or what they stood for. The importance of this addition is discussed in more detail in the analysis of section B of the survey results.

As Islamic banks' logos seem to be under-researched through the observation of the participants, a range of different characteristics regarding logo design were selected. Two sources assisted in the selection of these characteristics.
The first source was based on two news articles (Hanware 2004, Middle East Company News 2005) concerning the NCB's and Bank Albilad's identities, as the stakeholders of both banks explained the visual stimuli and the conceptual meanings behind the logos. While the identity discussed was the old one, it is still worth taking into account because there is no significant difference between the old and the new identities, with the latter being really a refresh.

The second source was based on the findings of the literature review, in which academic research underscored the importance of delivering a corporate's intended meaning by presenting a familiar meaning to generate a positive affect (Henderson and Cote 1998, Ibou 1991, Robertson 1989). Logos that do not have consensual meaning might fail to deliver the intended perception (Jansen, Zhang and Mattila 2012). In addition, stakeholders in the Islamic finance and Islamic banking industries have made statements that describe ethical identity regarding Islamic banks, representation and they identify Islamic finance to which provided a useful context for ethical identity and that which is presumed to characterise Islamic identity (Islamic Business & Finance 2014, Islamic Business & Finance 2015, Leaders in Islamic Finance 2014). The recommendations of academics and the statements of stakeholders will be explained and clarified in detail via the explanation of the NCB Bank and Bank Albilad's identities.

Logo characteristics were thus generated on the basis of two sources — Hanware (2004) and the Middle East Company News (2005) — and the conclusions from the literature review. The two sources were used for the analysis and to generate the characteristics via a content analysis, which is "an approach to the analysis of documents and text that seeks to quantify content in terms of predetermined categories" (Bryman 2001: 180). Tesch (2013) followed Bryman's definition; "[C]ontent analysis is a flexible method for analysing text data" (Hsieh and Shannon 2005: 1277). It has also been used to analyse newspaper content (Bryman 2001, Bell 2014). This method will be clarified further in the section on the interview design. The characteristics were then filtered through visual and conceptual complexity, the two aspects drawn from the study model are discussed in more detail below.

Visual and conceptual complexity were two aspects that emerged from the study model. These helped to generate the characteristics used for the case studies in order to explain the research questions. The research model used in this study included the perception of familiar meaning and, as mentioned above, visual and conceptual complexity were utilised in this study as tools to gain more in-depth information to explain the perception of familiar meaning within the framework of the identities of Islamic banks. These two concepts have explanatory power because all logos (to varying degrees) include visual and conceptual complexity. Even if these aspects are

conspicuously absent — or are only slightly discernible — they are subject to debate and can therefore be argued to be present.

Thus, visual and conceptual complexities are two interconnected aspects that can also be useful tools to generate logos' characteristics. While visual complexity has been defined as "the variety of visual information featured by a logo"; conceptual complexity is defined as "the ability of a logo to evoke multiple meanings but not a consensually held one" (Miceli et al. 2014: 886). Thus, visual complexity is related to the visual information that a logo can deliver, while conceptual complexity is related to the meaning or meanings that a logo can deliver, which makes these two aspects useful tools for generating logos' characteristics. These two aspects were discussed in detail in the study model section. As mentioned above, logo characteristics were generated on the basis of two sources – news articles and literature reviews – and visual complexity and conceptual complexity were used as filtering tools to evoke the visual information and the conceptual meaning of the logos. By so doing, the researcher provided a translation of the visual stimuli and conceptual meanings that could constitute the characteristics of the logos. Figure 25 sets out this process for the sake of clarity.

Literature review
(Academics' and stakeholders recommendations for logos design)

Aspects from the study model

Visual complexity | Conceptual complexity

Generating characteristics

28 characteristics for the presented logos
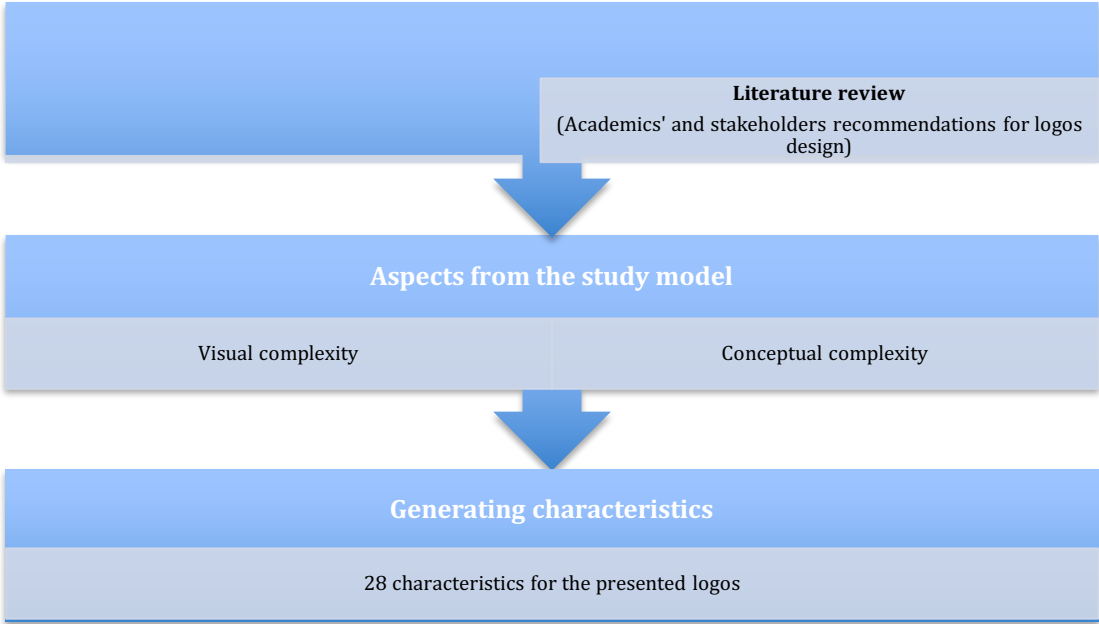
Figure 25. Generating logos characteristics

In order to make each characteristic more meaningful and the participants' responses more considered, the researcher provided an opposite for each characteristic

generated. This was done in order to avoid simply negative — in the sense of not cogently considered – responses. For example, modern was balanced by old fashioned, and each characteristic qualified the other in turn, albeit slightly. Such small measures are nonetheless not to be discounted. The opposites were chosen carefully so as not to be reductively binary, thus aiming to avoid simple negative (and thus unreliable) responses. The pairing was intended to clarify, contain, explain and liberate — via the process context – each word's mutual meaning. The pairing was thus a productive outcome of the theoretical framework and the interplay of its three main theories.

It was considered important to provide the opposite of each characteristic generated to obtain a greater understanding of the familiar meanings of Islamic banks' identities. For example, if the characteristic 'modern' was selected by 10% of the participants for logo A and by 90% for logo B, this means that logo A has another, dominant, characteristic that is in contrast to 'modern', which is posed as its opposite (in this case, old fashioned), and is hardly shared at all by logo B. Thus, the method used here generates characteristics efficiently by default, but not by any unreliable means because respondents were presented with an extensive range of possibilities from which to choose This approach can provide a usefully textured result regarding the familiar meanings that participants formed regarding Islamic and ethical identities, which helped to generate an understanding of how graphic design delivers complex ideas through logos.

Next, the researcher will explain how the 28 characteristics were generated from the literature review, with a focus on the news articles, Hanware (2004) and Middle East Company News (2005), as they provide specific explanations of the NCB's and Bank Albilad's identities.

4.8.1   Visual complexity

Visual complexity concerns the visual information within a logo, as clarified above. As discussed in the literature review, Islamic banks use different forms of Islamic art as visual stimuli to represent Islam in their identities. Calligraphy, geometry and Islamic architecture may be considered clear representations of Islam in logos, as

explained in the section on Islamic art in Chapter Two. However, despite the recognised presence of geometry in the logos of some Islamic banks, geometry has no obvious presence in the logos of the Islamic banks used in this study. This point is explored in more detail in Chapter Five. The explanation of the NCB bank's identity given by Hanware (2004) provides a useful justification of the use of Islamic architecture to represent the heritage of Islam. Hanware (2004) explained that the NCB arch actually represents the **heritage**[18] of Islam; the green arch symbolises Islamic architecture, which builds upon the bank's 'heritage'. The literature explained how the Islamic arch could be considered a clear representation of Islam, as seen in Figures 17 and 18. This could mean that the NCB logo represents Islam and its **heritage** via the Islamic gateway (the arch), which might characterise it as **religious** and **heritage**-related because the use of Islamic art is considered to reflect the religious aspects of Islam. In addition, how the Islamic arch was developed by Muslims over time was also explained, thus emphasising its **heritage** in another way. Hanware (2004) quoted Abdulhadi Shayif (General Manager of NCB) as stating that identity projects an image that understands cultural needs, but that "first and foremost […] represents a gateway to the future" (Hanware 2004: 1). Questioning what the future should be, if thought through with due application, evokes questions about what contemporary might mean. However, this understanding of and focus on cultural needs might mean that this brand is local, and is targeting local individuals in Saudi Arabia. This indicates that the use of the characteristics **domestic** and **international** would be advisable. The literature review noted the recommendation of Muhammad Daud (founder and CEO of Amanie Advisors, a global firm of Islamic finance advisers located in the United Arab Emirates) that Islamic banks should be less Islamic in their regulations if they want to obtain broader access to the global market. This justifies the use of the characteristics **domestic** and **international** because the suggestion of reducing Islamic regulations to increase global access might simply suggest favouring the international at the expense of the domestic.

Hanware's (2004) comments regarding NCB's identity concerned the old identity (launched in 2004); this was refreshed in 2014. There are no significant differences between the two logos. However, according to Rayat Brands (the agency that

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[18] For more clarity, all characteristics are bolded.

refreshed NCB's identity), the calligraphy in the 2004 version was replaced by **modern** calligraphy to indicate modernity. The version used in this study is the 2014 version. It does not use traditional Arabic calligraphy, as explained in the section on Islamic art in Chapter Two. In this way, NCB's identity might evoke modernity. In addition, Rayat Brands stated that the "new identity evolved its heritage arch to a new modern brand symbol with a simpler intersection and fluid curvature". Rayat Brands also mentioned that the fresh outlook of the brand makes it look **modern** and **contemporary**. In light of these comments, NCB's stakeholders could be said to be attempting to make their **heritage** brand identity appear **modern** and **contemporary**, which might in turn suggest that their previous identity could be deemed **old fashioned**.

Accordingly, in light of stakeholders' priorities and disclosures, different characteristics – such as modern / old fashioned, religious / not religious, contemporary / heritage and international / domestic — emerge. Some characteristics were also drawn from the explanation of Bank Albilad's identity, together with other characteristics explained below.

Bank Albilad's identity, as discussed in this section, is the 2016 refresh of the 2004 version. According to Mohammad Al Awad (director of the bank's marketing group), the logo "represents a new and unique character which goes against the conventional design in light of its special design and attractive colours" (Islamic Business & Finance 2014). This statement clearly defines the identity of Bank Albilad as a deliberately new one in the industry, which in turn suggests that the other Islamic banks' identities might be characterised as **old fashioned** or **normal.**

The literature review discussed how stakeholders debate presenting a clear and direct Islamic identity or one that is more obscure, such as that of Noor Bank (Figure 7). The CEO of Noor Bank stated that "this is not a mosque; it is a business. Our mandate is to promote ethical banking" (Islamic Business & Finance 2014). Times are clearly changing; the banks recognise this and want to be driving such changes. In the literature review, Iqbal Khan (the CEO of Fajr Capital) explained that the new, emerging Islamic banks would preserve Islamic values; however, they would represent themselves as ethical banks (Islamic Business & Finance 2015). This

presents a tension between the **finite** and the **timeless**: observing and implementing existing Islamic banking values as new practices and identities suggests a mastery of time – hence **timeless** in the sense of shrugging off the encumbrances of being a slave to time.

However, describing the design of Bank Albilad's identity as new, unique, special and a departure from previous norms might convey a sense of the bank as **contemporary** and **unconventional**. Al Awad added that "the logo is unique as it embodies and symbolizes the banks vision" (Middle East Company News 2005). Bank Albilad's vision is "to be the preferred choice of genuine Islamic banking solutions" (Bank Albilad 2017), suggesting that the bank's identity might also be Islamic or, by extension, **religious**. According to Middle East Company News (2005), Bank Albilad's logo conveys multiple meanings: The lower part represents the globe, symbolising the bank's goal of having the largest geographic coverage in Saudi Arabia. The use of a globe suggests the characteristic **international**; however, the bank's actual stated aim is to spread its services across Saudi Arabia, which suggests **domestic**, since this spread is not intended to take place abroad (Middle East Company News 2005), a point perhaps reinforced by the use of Islamic architecture in the logo.

However, there is a possible ambiguity to be read into this, bringing reader-response theory into play: Islamic architecture is globally recognised as Islamic, perhaps at the expense of being recognised as pertaining to particular countries. Saudi Arabia could therefore be evoking reader-response theory and seeding future ambitions that transcend national boundaries in receivers' minds so that, were such ventures to come about, they may seem to be the natural extension of existing business practices and not untoward expansion. This also reminds us of the power of logos in general, and of the ambiguity contained within their apparently direct design characteristics – an ambiguity perhaps inflamed by such putative directness.

The metal currency (as noted in the Middle East Company News' 2005 article) represents the bank's investments and the growth of its clients' deposits. The Islamic architecture and metal currency might not be read as intended due to the extremely abstract design, and the message may be unclear due to an **unskilful** use of imagery

although, as noted above, a usefully ambiguous reading may be intended (again evoking reader-response theory), in which case the design could be argued to be **skilful**. The upper part of the logo includes the representation of a sunrise and a country vista. The sunrise represents the start of a new day for the banks' Muslim clients (by the grace of Allah); for Muslim audiences, the inclusion of the sunrise clearly represents the relationship between Muslims and Allah, thereby suggesting a **religious** characteristic. The country vista is simply represented by colours within the logo, defined by the shape of the logo and without any internal frame; this could be argued to represent an infinite landscape, one not conforming to a design but one that extends beyond the area of the logo that we are given. The colours evoke a Saudi Arabian desert landscape, perhaps reflecting the bank's commitment to perceived Saudi traditions and customs, thereby suggesting the characteristics **heritage** and **domestic**.

The country vista is the major element that was refreshed in solid colours in the latest version of the logo in 2016; the middle part includes the path and the crescent, the latter representing the new lunar month and Islamic architecture. This suggests the characteristics **religious** and **domestic**, as Muslim nations operate according to the lunar month. The characteristic 'domestic' thus works on two levels – cementing the broader location as the base, as well as bringing Islam home – yet wanting to project beyond immediate domestic boundaries via the abstracted, non-specific portrayal of the landscape, therefore summoning up both abstract and concrete associations (denotations and connotations). The lunar graphic is considered a strong representation of Ramadan, the Muslim holy month during which Muslim nations engage in fasting from the Fajr prayer (dawn prayer) to sunset. The path simply represents the bright futures of the banks' clients; this graphic was one of the elements refreshed in the newer version in order to separate the upper and lower parts of the logo more clearly. The Arabic calligraphy evokes the traditions of Saudi Arabia directly (Middle East Company News 2005), hence the characteristic **heritage**.

NCB's and Bank Albilad's visual stimuli therefore evoke the characteristics of modern / old fashioned, religious / not religious, contemporary / heritage, international / domestic, timeless / finite, skilful / unskilful and unconventional / normal, further extending the overarching frame of visual complexity. Below, the

researcher explains these characteristics within the framework of conceptual complexity.

4.8.2 Conceptual complexity

Conceptual complexity refers to a logo's ability to evoke multiple meanings. The explanations of both logos by their stakeholders identify the core meanings that they want receivers to read. The General Manager of NCB stated that the bank's identity "represents a gateway to the future" (Hanware 2004); the arch is therefore a focal visual stimulus signifying the future – this suggests the characteristics **meaningful** and **representative**. These two characteristics were suggested because a participant might not recognise the arch as intended: It might be thought that an arch or a door as a graphic symbol signifies access or departure from a place, person or thing, and that these could be in the future, past, present or at any other time according to the viewers' interpretations. In addition, there are no other visual stimuli delivering the meaning of 'future' within the logo. In other words, representing 'future' using this visual stimulus might be very **obscure** to the participants, building on the characteristics of **meaningful** and **representative**.

In section B of the survey, participants were asked whether they thought both logos delivered an appropriate perception of Islam, thus clearly bringing ekphrasis as a supporting descriptive and constructive theory into play.

In addition, Hanware (2004) stated that NCB had incorporated two names into its identity: Al-Ahli (Arabic) and NCB (English). Al-Ahli means family; in this regard, the General Manager of NCB stated:

> [W]e have used Al-Ahli as our communications name. Al-Ahli is our identity; this is what customers call us and we decided to be closer to their needs by using this name [; the] identity projects an image of change, quality, and understanding of cultural needs (Hanware 2004).

It seems that the stakeholders' rationale for using Al-Ahli as the Arabic name was to emphasise a closer relationship with the bank's clients, which again suggests the characteristic of **domestic**. Therefore, the meaning of the name Al-Ahli can also generate the characteristics **meaningful** and **representative,** although this mainly

applies to the Saudi Arabian participants due to the presumed lack of understanding of Arabic by UK participants. NCB's main focal visual stimulus is the arch, which is mainly intended to represent entering the future through a gateway.

In the literature review, it was concluded that a logo should represent a consensual meaning of the corporate in a meaningful manner (Rodriguez, Asoro and Lee 2013); however, we have also seen how layered and even contradictory such meanings can be. Bank Albilad's logo presents multiple meanings, and it may be difficult for it to read as intended, which could result in a misleading identity.

The emphasis on meaningful directness, as we have seen above, suggests the characteristics of **meaningful** and **representative**, as well as those of **direct, obscure, implied** and **obvious**. If a logo is characterised as meaningful and representative, it can be seen as containing a direct or obscure meaning and representation, as it can also have an implied or obvious meaning or representation. In addition, attempting to present too many expected meanings might well make the logo difficult to read; this suggests the characteristic **complex**, as participants might evoke one of the intended meanings of Bank Albilad's identity but not all them, thus bringing Gestalt theory into play. However, due to the number of conceptual possibilities within the logo, participants might not evoke a resolved meaning as anticipated by providers at all, thus bringing reader-response theory into play as a framework that can licence and endorse plausible, acceptable — and perhaps unanticipated, although subsequently revelatory and rewarding — meanings.

Jansen, Zhang and Mattila (2012: 449) argued that a "brand logo should convey a clear and consistent message; in addition, if a logo does not hold / convey consensual meaning it could result in the failure of that logo". Furthermore, the design of a logo should evoke a familiar meaning, which will reinforce a positive affect (Henderson and Cote 1998, Ibou 1991, Robertson 1989). Accordingly, if one of the presented logos delivers a familiar meaning, this logo has the potential to generate a positive affect, yet if one or more of the presented logos fails to deliver a familiar meaning, there is the potential for the generation of a negative affect. To explore this, the characteristics **positive** and **negative** were suggested. Furthermore, the literature review, we saw that Islam can be read differently by people of different ethnicities

(Yusof and Jusoh 2014), which suggests the characteristic **strange**. This word is balanced by **ordinary** in order to clarify its precise understanding in the context of the study.

Different characteristics were generated from news articles and the recommendations of academics and decision makers in the literature review regarding the banks' identities within the framework of visual and conceptual complexity. In light of this, the 28 characteristics set out in Table 1 were determined. These are presented in 14 pairs.

Logos Characteristics		
Section B	Representative	Not representative
	Meaningful	Not meaningful
Section A	Modern	Old fashioned
	Heritage	Contemporary
	Religious	Not religious
	Direct	Obscure
	Timeless	Finite
	International	Domestic
	Complex	Simple
	Unconventional	Normal
	Strange	Ordinary
Section B	Positive	Negative
	Skilful	Unskilful
	Implied	Obvious

Table 1. Logo characteristics

Only 18 characteristics (9 pairs) were presented in section A; the other 10 (in 5 pairs) were provided in section B, as indicated in Table 1. This was because two different versions of the logo were used in the survey. As explained above, section A

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investigated the meaning of the logos' icons. Consequently, incomplete versions of both logos were presented to the participants. section B revealed the complete versions of both logos; thus, the 10 additional characteristics provided here focused more on the conceptual meaning behind the immediate meaning. Justification for the 10 additional characteristics was provided in section B.

The results of the survey were extremely clear in terms of the calculations and with regard to the patterns emerging from participants' responses to the logos. However, to provide greater clarity in terms of specifying the qualities defining each logo, a calculation method was needed. This was required in order to avoid over-simplified results — for example, if logo C generated a score of 55% for the characteristic 'modern' and logo D generated a score of 54% for the same characteristic, this does not mean that logo D is old fashioned, but simply that it is less modern is than logo C. However, if 54% of the participants in one group perceived logo C as being modern and 51% of participants in the other group viewed the same logo as being old fashioned, that means that logo C was seen as modern by the first group and old fashioned by the second.

The next section explains the qualitative study as the second phase of the research method.

4.9   Second phase

A field study was conducted in Saudi Arabia to interview key personnel at NCB and at Bank Albilad's – the same banks that were used in the first phase. Keller, Taute and Capsule (2012) stated that field studies lead to more credible results. As stated when discussing the mixed method research design, the second phase helped to explain the results of the first phase, as the second phase was targeted at the logo providers. The result of the interviews thus helped to explain the results of the case studies in the first phase, and provided a greater depth of understanding of the complexity of presenting Islam within logos. According to Bryman (2001), the flexibility of semi-structured interviews makes them ideal for a qualitative study, as much about the interviewees' perceptions can be gleaned.

The researcher interviewed the head of NCB's market insight and Bank Albilad's supervisor of logo applications. Because both interviewees were fully conversant with the issues surrounding the identities of their respective banks, as well as the complexities of representing these particular identities and their attendant layers through logos, no further interviews were considered. This highlights the successful deployment of the snowball sampling process, referred to above in the interviews as intended.

4.9.1 Interview design

The design of interviews is dependent upon their purpose (Cohen 2011). Newman and Benz (1998: 67) cited Patton (1990) when enplaning interviews within research as "a strategy to find out from people things that we cannot directly observe". According to Flick et al. (2004), interviews can be used to impart expert knowledge. This was the reason for using interviews in this study; as explained above, the interviews were aimed at the stakeholders as the providers of the identity in order to uncover information about the banks' identities. However, interviews have different forms within research.

Newman and Benz (1998) and Marshall (2011) identified three forms of interviews, namely structured, unstructured and partially structured. The structured interview or informal interview is designed to gather the same data from each interviewee. In an unstructured or open-ended interview, the interview is similar to a conversation, which might involve the interviewer asking a single question that the interviewee is allowed to answer freely (Newman and Benz 1998, Bryman 2001, Marshall, 2011). In partially structured or semi-structured interviews, as Flick et al. (2004) called them, the researcher has a "list of questions or fairly specific topics to be covered […] but the interviewee has a great deal of leeway in how to reply" (Bryman 2001: 314). Bryman also noted that Informal questions could be asked in conjunction with a survey whenever the interviewer felt it was right to ask them in response to interviewees' responses. Newman and Benz (1998), Marshall, (2011) and Flick et al. (2004) followed Bryman's (2001) definition of semi-structured interviews and referred to the list of questions within semi-structured interviews as an interview guide.

The interviews in this study, which were semi-structured interviews, built on the results in the first phase, in which the issue of Islamic visual representation within banks' logos was specifically raised. The first phase of the research helped to provide structure for the second phase, as the interviews were face-to-face, semi-structured interviews. According to Keller, Taute and Capsule (2012) and Newman and Benz (1998), face-to face interviews can offer authentic observations. According to Bryman (2001) and Newman and Benz (1998), a semi-structured interview is more likely to be adopted than is an unstructured interview when the researcher has started the investigation from a previous phase, which will provide a clearer view of the issue and increase validity. In other words, the results generated in the first phase helped the researcher to gain more clarity about the results needed in the semi-structured interviews. Moreover, semi-structured interviews are preferable if more than one interview is to be conducted, as they enable a modicum of portability of interview style, which was the case in this study. For these reasons, semi-structured interviews were adopted in this study, as the researcher had already begun to investigate the issues in the study in the first phase.

The interviewer's questions in this study were a combination of introductory questions, direct questions and probing questions; the latter are used for "following up what has been said through direct question" (Bryman 2001: 318). The interviewer's questions in this study also included closed questions that aimed to elicit specific answers to specific issues (such as the characteristics of logos).

The above combination of questions enabled the researcher to gain a far greater understanding of the issues, as the answers could be filtered productively via the theoretical framework. Filtering the interviews via the theoretical framework helped to investigate the results from clear and connected theoretical standpoints, as explained above. The researcher will clarify how the statements from the interviews were filtered in Study Four in Chapter Five. However, it was anticipated that a comparison between the open and closed questions would provide a more textured and therefore more useful understanding of the issues at hand.

Interview analysis

Data analyses can overlap and can differ in terms of being quantitative or qualitative, structured or unstructured. Many academics have their own terms for qualitative

analysis methods. There are no formal data analysis processes (Tesch 2013). However, Flick et al. (2004) identified different methods of qualitative analysis that will be explained briefly below.

The first is transcription analysis; this method is necessary to make an everyday conversation behavioural aspects fleeting on a paper. This method is characterised by the absolute accuracy of the transcriptions.

The second entails narrative methods, which mainly pertain to "how sociality and society are constituted"; this form is a "suitable vehicle for importing one's own expertise to others" (2004; 259) in order to understand experiences.

The third method is Grounded Theory, which extends from the research question to the result of the study (Flick et al. 2004, Bryman 2001). According to Bryman (2001), this theory is generated from the data and analysed throughout the research process. Grounded Theory is "suitable for the production of a description and an explanation of the social phenomena investigation" (Flick et al. 2004: 571).

The last method is qualitative content analysis which, according to Flick et al. (2004), Bryman (2001) and Tesch (2013), is the most common approach. Qualitative content analyses "comprise a searching-out of underlying themes in the materials being analysed" (Bryman 2001: 381). According to Tesch, (2013: 80), the main aim of this method is searching for key-words-in-context in such a way that "the target words are extracted with a specific amount of text preceding and following them". In other words, "content analysis is, of course, a technique that derives from the communication sciences" (Flick et al. 2004; 266). A logo is a communication tool and this form of analysis was adopted to analyse the interviews. However, content analyses entail different techniques. Summarising a content analysis is where the researcher seeks to reduce the texts in such a way that the vital aspects of the text are preserved. This technique is preferable if the researcher is "only interested in the content level of the material and is required to condense the material into a manageable short text" (Flick et al 2004: 268). With regard to inductive category formation, the process of summarising a content analysis is for the aim of developing categories. Another technique is an explicating content analysis, which is the opposite

of a summarising content analysis. In an explicating content analysis, the researcher has unclear textual components, and extra material needs to be gathered for the intelligibility of these material locations. Finally, a structuring content analysis "seeks to filter out particular aspects of the material and make a cross-section of the material under ordering criteria that are strictly determined in advance or to assess the material according to particular criteria" (Flick et al 2004: 269). This technique was deemed the most suitable because this research used a theoretical framework as a filtering tool, as it would inform a formal content-focus that would generate the particular criteria to be subdivided into individual categories within the interviews.

Both interviewees were asked permission for the interviews to be recorded; full permission was granted (the requisite participants' information sheet and consent form can be found in Appendix A). The recording of the interviews was necessary for the researcher in order to be highly aware of what was said in order to follow up and ask probing questions whenever this was considered necessary. Bryman (2001: 322) emphasised this point by saying "it is best if he or she [the researcher] is not distracted by having to concentrate on getting down notes what is said".

As mentioned above, the researcher conducted two interviews. Both interviewees had Arabic as their mother tongue; however the interview regarding NCB's identity was conducted in English, while the other was conducted in Arabic. The researcher had to translate the second interview to match the intended statements in English with the help of an academic from the Department of Linguistics at Umm al-Qura University.

4.10 Summary

This study investigated perceptions of the logos of Islamic banks, and therefore also investigated the logos' providers and receivers.

The pragmatic worldview was selected because it opens doors to multiple methods of data collection and analysis, which makes it, when applied to mixed methods, a process that can provide a deeper understanding of the central enquiry. Observations of the participants as both receivers and providers enabled the researcher to share the same experiences as the subjects (as far as possible), which resulted in a better understanding of why they responded in the ways in which they did. In this research,

the observation of the participants can be explained as a search for meaningful patterns in the participants' responses that will provide insights into the issue of their perceptions of the logos of Islamic banks.

Mixed research methods were adopted for this research in order to align it with the pragmatic worldview, as this capitalises on strengths and mediates weaknesses (Bryman 2001, Creswell 2014). Crucially (in terms of this study), mixed method research addresses 'what, why and how' types of questions (Cohen, Manion and Morrison 2007); investigating the perceptions of logos involved seeking answers to questions from the perspectives of both receivers and the providers.
This method can answer the why and how questions with regard to providers, as they are the decision makers whose aim it is to represent the complex meaning of Islam within the logos of corporate banks, as well as questions pertaining to why and how these meanings are read and understood by the receivers. This constitutes an inductive approach, generating logical results that have generative utility (Bell 2014, Cohen 2011, Glaser 1967, Moghaddam 2006). A mixed method approach can involve a theoretical framework as a distinct design feature (Creswell 2014); this meant that deductive methods were used in this research to construct the study model within the theoretical framework, and not as a way of basing this research on previous studies or theories that may be have been inappropriate or redundant in this context. The use of both deductive and inductive theories is aligned with the pragmatic worldview.

An explanatory sequential mixed method approach was selected because the researcher conducted a quantitative study as the first phase and analysed the results from the first phase before building on them in the second phase.

The first phase involved the gathering of quantitative data by means of surveys distributed to graphic design students. This phase was divided into three case studies, namely Case Studies One, Two and Three, which were the primary case studies. These three studies examined the receivers of Islamic banks' logos and their perceptions of the logos, including how they responded and why they responded in a particular way. Case Study One targeted Coventry University's graphic design students. Case Study Two targeted Umm Al-Qura University's (mostly young) graphic designers. Both groups of participants were selected using convenience

sampling. Case Study Three was a comparison between Case Studies One and Two, and aimed at providing a deeper understanding of the research issues.

The second phase, Case Study Four, entailed semi-structured interviews with key personnel at NCB and Bank Albilad's in Saudi Arabia, and comprised the qualitative component of this research. This occurred immediately after the first phase.

In this data-collection method, the explanatory sequential mixed method approach should indicate a specific understanding of what can be read by the receivers within logos, and reveal whether they are reading the logos as the providers intended them to be read. The perceptions of the logos can therefore shape different perspectives concerning the research issue. The results were filtered through the theoretical framework, as explained in Chapter Three. The next chapter sets out the analysis of the data for all four case studies.

5 CHAPTER FIVE: DATA ANALYSIS AND RESULT

5.1 First phase

Participants were asked to answer survey questions that were divided into two parts. The analysis of section A is followed by the analysis of section B. After that, an analysis of Study Two will be provided, followed by Study Three.

5.2 Results of Case Study One (Section A)

Results from Case Study One show that the Islamic identity is readable, and understandable, but less likely to generate a positive affect than the ethical identity. Results from this study show that the ethical identity can be ambiguous, yet it can generate much more positive affect than the Islamic identity. Results also indicated that the extent of visual complexity has to be carefully moderated if familiar meaning is to be generated.

The survey design section in Chapter Four explained how section A presented participants with two incomplete logos to consider. These included the logos' icons but excluded the names of the banks (which were rendered in Arabic calligraphic style). This separation of the icons from their accompanying texts was intended to provide reasonably pure results about the ability of the logos to portray Islam, as participants were not distracted by the more obvious signals of Arabic calligraphy and were able to make judgements regarding the icons (logos) as purveyors of visual and conceptual meaning solely through combinations of colour, line and shape.

Supplying the names of the banks (as set out in the design) can directly identify the corporate through the name itself or through the design style of the name, which might simplify or clarify the process of understanding the icon (Sood and Keller 2012). Furthermore, this way of presenting the logos will provide results in terms of the degree of familiar meaning, recognition and affect (as set out in the study model within the theoretical framework in Chapter Three). In addition, clearer results can be attained with the deployment of reader response and Gestalt theory, as these theories cover how participants will tend to read the visual stimuli of the logos to form a meaning that is framed within their own understanding. The two Islamic banks' logos

presented in this part of the survey were those of NCB Bank (logo A) and Bank Albilad's (logo B). Table 2 shows the two versions of the logos – complete and incomplete – used in Sections A and B, respectively.

Logos versions		
incomplete versions		
Section A	Logo A	Logo B
complete versions		
Section B	Logo C	Logo D

Table 2. Logos versions

There were 111 participants in this part of the study; the majority were White-British, aged between 20 and 25 years. There were nearly equal numbers of male (49%) and female (51%) participants, and the majority were neither Muslim nor Arab. Of these 111 participants, 106 answered all the questions and 105 provided the outline personal information the questionnaire requested.

The results of the case studies are presented in frequency tables (According to Bryman (2001) frequency tables provides different variable that related to each other) in Appendix C. The results of Case Study Three include figures that summarise the results within the actual body of the text. However, the tables will include the numbers of respondents, percentages and scores of those numbers, total numbers and participants' different stages of education. It is important to clarify that the numbers of responses and their scores need to be seen together, for example 20 respondents scoring 1 give the same total as 10 respondents scoring 2, so although the scores are the same the patterns differ. In addition, it is possible for the total scores of the

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responses to be different while the percentages are the same, and this applies to all of the case studies.

The participants' stages of education at Coventry University are set out in the tables as follows: the first year of the undergraduate Bachelor of Graphic Design degree is given as Year 1 BA; the third year of the same course is given as Year 3 BA, and the Master's in Graphic Design is designated as MA. However, the full sample of participants from Coventry University will be referred to as UK participants; this will facilitate their identification in Case Study Three the comparative study. The survey was divided into two parts: section A and section B. Each question in section A is identified with the letter A next to the number of the question, for instance, A1, A2, and so forth; the same system applies in section B, with questions numbered B2 and so on.

A1 – seen / not seen

Henderson and Cote (1993) argued that remembering having seen a logo before was a matter of evoking familiar meaning, in other words, recognition. A1 asked participants whether they had seen logo A and / or logo B before. As explained in the study model, it is difficult to be sure whether or not participants had seen the logos before, as the logos might / might not be similar to other logos, and not necessarily banks' logos. They may have seen them but forgotten this. A1 and A2 complement each other in measuring the degree of recognition in that A2 concerns measuring the degree of recognition but also asks participants to rate their familiarity with both logos. This should help achieve a rational measurement of recognition.

Most respondents had not seen either logo A or B before. Logo A had not been seen by 99% of respondents and logo B had not been seen by 93% of respondents (see Appendix C, table 1). This result was expected, as neither of these two banks operates in the UK. However, despite most of the respondents not having seen either logo before, logo B achieved a lower score in this respect than logo A, suggesting that an ethical identity might create more of a sense of false recognition for non-Muslims and non-Arabs than an Islamic identity does. "False recognition occurs when consumers believe they have seen the logo but they actually have not […] correct recognition occurs when possible consumers remember seeing the logo to which they have been exposed" (Henderson and Cote 1998: 16). A maximum of three respondents from

each educational level indicated that they had seen logo B before (total 7, making 7%), and only one respondent out of 107 had seen logo A before (1%). Logo B achieved a lower percentage than logo A in terms of not having been seen within each group, indicating that an ethical identity might possibly be more familiar than an Islamic one for non-Muslims and non-Arabs.

A2 – familiarity

A2 reinforced the results of A1: 93% of respondents reported unfamiliarity with logo A and 72% with logo B (see Appendix C, table 2). Most respondents selected 'unfamiliar 3' for both logos. Logo A scored 267 in total, and logo B scored 177 for unfamiliarity, indicating that the degree of unfamiliarity for logo A is much greater than for logo B. Logo A might not, therefore, evoke a sense of familiarity in relation to Islam, which accords with the conclusions of Henderson and Cote (1998) and Orth and Malkewitz (2012) that logo recognition enhances the evocation of familiar meaning.

The responses to A1 might lead one to expect logo B to have been more familiar than logo A, as indeed it was – 31 respondents stated that logo B was familiar, giving the logo a score of 52 (28%), in contrast to logo A, which scored 11 (7%). However, most of those who stated that logo B was familiar selected a score of 'familiar 1. In addition, none of the respondents from any of the educational levels selected a score of 'familiar 3' for logo A; only 6 respondents from the BA degree selected 'familiar 3' (see Appendix C, table 2). For non-Muslims and non-Arabs, therefore, the ethical identity might seem more familiar than the Islamic one, which suggests that it is more widely recognised than the Islamic one. This reinforced the results from A1, which indicated that the ethical identity generates more false recognition than the Islamic identity. As explained in the study model, recognition can emphasise familiar meanings; however, the results from A1 and A2 show that, while neither logo was considered especially recognisable, logo B was considered more so than logo A. This underscores logo B's greater ability to evoke a sense of familiarity in respondents; recognition enhances the evocation of familiar meaning (Henderson and Cote 1998, Orth and Malkewitz 2012).

A3 – logos characteristics

In A3, participants were asked to consider both logos in light of 18 characteristics, arranged in nine pairs (see Appendix C, table 3).

As explained in the section on survey design, the characteristics were generated from the explanations offered by the stakeholders of both banks' logos and from the information that emerged from the literature review. The 18 characteristics represent a variety of visual meanings, which mean that, whatever participants select from the characteristics is represented in what participants are reading within the presented logos visual stimuli. The result of A3 should provide in-depth information regarding what Islamic and ethical identities can deliver to receivers once clearly identifying features (in these cases the names in the form of their calligraphy) have been removed - incomplete logos.

Modern / old fashioned

Most respondents read logo A as old fashioned (60%) and logo B as modern (75%). For logo A, most respondents selected 'modern 1'; only 4 from Year 1 BA respondents selected 'modern 3'. Logo A scored 71 modern (40%).

This clearly indicates that logo A was seen as old fashioned at the expense of modern, as most respondents gave it a score of 'old fashioned 2'. Logo B did come across as more modern than logo A, as most respondents gave it a 'modern 2' (156; 75%). Only one of the MA respondents selected 'old fashioned 3', and only 27 respondents out of 110 read logo B as old fashioned (25%).

This result reinforces the point that Islamic identity is becoming old fashioned, as suggested by some decision-makers (Islamic Business & Finance 2015) and made clear by news articles regarding the two banks' identities. It seems that the refreshed logo A was not seen as modern by respondents, despite Rayat Brands (2014) stating that the refreshed design had a modern appearance. It is therefore more likely that an Islamic identity will be read as old fashioned by non-Muslims and non-Arabs. This result indicates that, even if the provider of the logo reads the logo as modern, receivers might view it differently. This highlights the importance of reader-response theory as a way of kind of managing different perceptions. This could mean that removing the Islamic visual stimulus from an Islamic identity might result in it being

seen as modern, which will then create an ethical identity (in the context of Islamic banks). In addition, this result suggests that an ethical identity might be a development of Islamic identity, as it can be read as modern and not old fashioned. As explained in Chapter Two, stakeholders have suggested that Islamic identity might be considered old fashioned, suggesting that the development of a visual representation might be read differently than old fashioned.

Heritage / contemporary

77% of respondents considered logo A as heritage, with most selecting 'heritage 2' (giving a score of 80 and an overall total of 144); 5 (out of 109) respondents selected 'heritage 3'. Logo A was read as contemporary by 23%, with none selecting 'contemporary 3'; most selected 'contemporary 1'.

However, only 20% considered logo D heritage (a score of 28). 6 respondents form Year 1 BA and Year 3 BA selected 'heritage 1'; only 4 from Year 3 BA selected 'heritage 2', and only one (from Year 1 BA) selected 'heritage 3'. 5 respondents from MA selected 'heritage 1'. 80% of respondents considered logo B contemporary, as most respondents selected 'contemporary 2' (a score of 72). 17 respondents selected contemporary 3 from Year 3 BA, 3 from Year 1 BA and 2 from MA, indicating how widespread to some degree a contemporary reading of ethical can be. Total scores of contemporary for logo B were 167, whereas logo A only had a total of 31.

The result for logo B further suggests how ethical identity can be considered a development of Islamic identity in terms of the logo characteristics, as explained in the above as logo B is modern and contemporary. In addition, this result also shows how an Islamic identity represents the familiar meaning of heritage much more than an ethical one does.

Religious / not religious

Respondents did read logo A as religious by 78% and read logo B as not religious by 93%. 14 respondents considered logo A as religious 3, although, most considered it as religious 2. 87 responded out of 111 participants, making a score of 152. This result indicates the apparent religious authenticity of logo A, which demonstrates that an Islamic identity can seem to deliver an Islamic-familiar meaning without extra,

revealing identification. It is important to remind ourselves here that most of the participants in this case study were non-Muslim and non-Arab, who nonetheless read the identity as religious.

Logo B was read as religious by only 7%. Most respondents considered it not religious 3 (up to of 59 respondents from each level selected score 3 for logo B). 103 (out of 111) read logo B as not religious (93%). This indicates that an ethical identity might be modern and contemporary, but not necessarily religious.

Despite participants not being given advance information about what both logos stood for, they still considered logo A as heritage and religious but old fashioned, and logo B as modern and contemporary but not religious. This suggests that non-Muslims and non-Arabs might consider themselves familiar with what makes up a visual Islamic identity without needing prompting or clues, although they might see it as old fashioned and heritage.

In addition, this result implies that an Islamic identity is low in visual complexity, meaning that it can easily evoke a familiar idea of Islam. In other words, the visual complexity in logo A delivers visual information that forms a conceptual meaning of religion. Moreover, it seems that Islamic identity has a high codable stimulus; according to Henderson and Cote (1998), logos with a highly codable stimulus can easily evoke a core meaning within a certain culture or subculture. In light of this, Islamic identity can be considered an easily read identity due to its low visual complexity, which is why it has more reflecting the image contribution of Islamic bank in the "degree to which a logo design influence perception of a company or brand name" (Schechter 1993: 34). An ethical identity is high in visual complexity. As such, it does not appear to display strong and / or obvious religious links to Islam. An interesting conclusion as well is that the putatively superficial simplicity of ethical identity make it read as more complex (giving this higher visual complexity); the theoretical framework is clearly at work here in this regard. This does not prevent an ethical identity from reflecting an image of Islam, but it may be that such an identity is instead characterised and designed as modern and contemporary – this is, as we have seen, considered a progressive development by stakeholders.

(Visual complexity in this study means ability to generate multiple readings and thereby to respond to theoretical framework: it is likely therefore that a high visually complex logo will look more like unethical than an Islamic). There are really two complexities at play here, and they can be seen to operate in a kind of cycle: the visual and the conceptual, and there is a roughly corresponding inverse relationship between them and their likely perceived meanings - the more visually complex, the fewer perceived possible meanings; the less visually complex, the more perceived possible meanings, this in turn regenerating conceptual complexity. These points are very important and will be returned to and referred to as this explanation unfolds in the rest of this chapter, below.

Direct / obscure

Respondents considered both logos as obscure – 55% for logo A, 64% for logo B. This means that both logos are not direct, although 45% of respondents considered logo A as direct and only 36% considered logo B as direct. Respondents scored logo A as 'direct 1' by 30; 15 as 'direct 2' and 4 as 'direct 3'. However, respondents scored logo B as 'direct 1' by 15; 18 as 'direct 2' and 7 as 'direct 3'.

It important to mention that respondents read logo A as more direct than logo B, and that logo A achieved a score of 99 for obscure against logo B's of 126 - both these results should be viewed in light of the point regarding superficial simplicity made above.

This result shows how an Islamic identity might be read as more direct than an ethical identity, which could be the result of using Islamic art as a direct reference to Islam, as discussed in the literature review. The Islamic arch in logo A could be a unique and familiar object, making logo A less obscure and more direct than logo B. Logos can create and retain familiar meaning by a unique, but easily read, rendering of a familiar object (Henderson and Cote 1998), which might be the arch in the case of logo A. This reinforces the point that Islamic identity might be low in visual complexity, linking it more to a familiar reflection and expression of Islam.

An ethical identity can therefore be argued not to be easily read, perhaps resulting in a misleading identity. This, to reinforce again the point about superficial simplicity, shows how visually complex it is.

Timeless / finite

Both logos were considered timeless: 51% for logo A and 52% for logo B. Most respondents rated logo A as 'timeless 1'. However, logo A's timeless total was 91, compared to logo B's total of 99. This (perhaps surprising) result suggests that an Islamic identity might still work if timelessness was at stake, a finding that goes against the inclinations of the stakeholders (Islamic Business & Finance 2015). However, there were no significant differences between the total results for 'timeless' and 'finite' for either logo, which further underscores the inherent complexity of these characteristics with regard to the identities of Islamic banks. Most respondents from each group scored both logos as 'finite 1', with logo A scoring a total of 84 and logo B a total of 81 — a minor difference, which further clouds the issue.

International / domestic

Logos A and B were both considered 'international', at 50% and 76%, respectively. However, logo A scored the same for the characteristic 'domestic', overall scoring 98 for international and 92 for domestic. This indicates that logo A is read more by non-Muslims and non-Arabs as international than domestic. Indicating that the researcher has here used the actual scores to add texture to the percentages this will accrue later in this chapter. In addition, most respondents considered logo A 'international 1' (a score of 24); logo B scored 82 in 'international 2', the highest for that logo in terms of the characteristic 'international'. Logo B also scored 171 overall for 'international', much higher than its overall domestic score of 47.

This shows that an ethical identity comes across as more international than an Islamic for non-Muslims and non-Arabs.

In terms of this, different levels of visual complexity might not be significant of the characteristics of international and domestic for non-Muslims and non-Arabs. This reinforces Daud's recommendation in Leaders in Islamic Finance (2014), in which he states that Islamic banks should appear *less* Islamic if they want more global access, which suggests that an ethical identity is the way to achieve this. However, this is not

to say that an Islamic identity cannot be read as international – logo A scored slightly higher on the 'international' characteristic than it did for 'domestic'.

Complex / simple

64% responded to logo A as complex and 96% saw logo B as simple. 36 respondents rated logo A 'complex 1', while 22 rated it 'complex 2' and a further 12 rated it 'complex 3'. Logo A's total for complex is 116. Only 4 respondents considered logo B to be complex; 3 respondents rated it 'complex 1' and none as 'complex 3'. Logo B received a score of only 4% overall, with a total of 5 scores, further underscoring the complexity of the whole issue, its metrics and the interplay of the elements in the theoretical framework.

This result clearly indicates the complexity of Islamic identity in comparison to ethical identity for non-Muslim and non-Arab receivers. The results indicate that an ethical identity is seen as very simple by comparison with an Islamic identity: most respondents considered logo B as 'simple 3', giving a total of 150 for that rating alone. The total score for logo B as simple was 105 (out of 109), giving a score of 242, 173 more than for logo A.

An Islamic identity might be read as religious, the characteristic that most often shows up as familiar. An ethical identity comes across as not religious, but modern and contemporary, yet also simple rather than complex. Therefore, although an Islamic identity connects to Islam without the prompting of calligraphy (which perhaps reduces its visual complexity), it is still characterised as complex. This emphasises the complexity of representing Islam graphically, which in turn might suggest that an ethical identity might be the answer. An ethical identity's high visual complexity and high conceptual complexity can result in not delivering a familiar Islamic meaning, but it can also be simple and not complex – this may result in positive acceptance of the identity, generating positive affect.

Unconventional / normal

64% read logo A as unconventional; most responses were for 'unconventional 1' (giving a score of 47; 'unconventional 2' scored 30; the overall total was 101). Logo B was only rated as unconventional by 15%, with most responses for 'unconventional

1' and 3 for 'unconventional 2' and none for 'unconventional 3'. 85% considered logo B normal, with most for 'normal 2' (38 respondents, giving a score of 76). 20 responses were for 'normal 3' (a score of 60). Logo B scored 172 total for normal, 104 more than logo A.

This demonstrates that an ethical identity is seen as normal, perhaps because it does not symbolise anything specific (such as Islam). It is perhaps vague or, at least, open to various – equally plausible – interpretations, which suggest high visual complexity. In the literature review, the researcher explained how an Islamic identity might be considered a unique and iconic brand, with a specific meaning or value in a culture or society (Hasted 2011); an Islamic identity is therefore linked to the religion of Islam, and to a specific culture. This might be why respondents found logo A to be unconventional and logo B to be normal – logo B might simply bear a closer similarity to other identities that are not literal representations of a specific meaning, or value, in a culture or society. Examples include the Nike and Apple logos, which are recognisable but (in literal terms) in fact obscure. Apple's logo icon clearly represents the name but not any direct link to computers; Nike's[19] tick implies success, but the connection between Nike and success is obscure. In other words, the normality of an ethical identity makes it high in visual complexity, without a familiar connection to Islam; but, at the same time, it is much more simple than an Islamic identity (for non-Muslims and non-Arabs) – this might make it more open and more widely accepted.

Strange / ordinary

62% responded to logo A as strange; most responses were for 'strange 1' (scoring 43), and only 3 respondents (from the BA group) felt logo A was 'strange 3'. 38% read logo A as ordinary, with most responses for 'ordinary 1'.

Only 13% responded to logo B as strange; 'strange 1' scored 9, 'strange 2' scored 10 and 'strange 3' received no score at all. However, 87% responded to logo B as ordinary; most responses were for 'ordinary 2' (a score of 86). The total scores for logo B in 'ordinary' was 198: 129 more than for logo A. Logo A was thus considered

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[19] Nike is the ancient Greek goddess of victory, a reference that occurs well down an Internet search and well after references to shoes and trainers.

strange by UK respondents, which likely implies that they were not aware of such an identity. This may be the consideration that renders logo A, as an Islamic identity, strange while making the ethical identity ordinary. This result reinforced the recommendation that Islamic banks must create more awareness (Leaders in Islamic Finance 2014, Ogilvynoor 2010, Yusof and Jusoh 2014), as if a segment of receivers has some awareness of an identity, it might seem less strange.

This result is an indication of the complexity of the perceptions of the identities of Islamic banks, from the readings of the receivers' part, as the visual complexity of the Islamic identity delivers religious meaning, which makes it a more direct characterisation than that achieved by the ethical identity. Nevertheless, the Islamic identity is still perceived as strange and complex in comparison to the ethical identity. On the other hand, the ethical identity is high in visual complexity but not characterised as strange. Instead, it is seen as simpler, normal and ordinary, while at the same time not being religious.

The UK respondents' readings of the Islamic and ethical identities are set out in Table 3, which provides a summary of the results analysed above. The bold text in each cell signifies the dominant characteristic, even if the difference is very slight.

Logos' characteristics – UK respondents' readings	
Logo A	Logo B
Old fashioned Modern	**Modern** Old fashioned
Heritage Contemporary	**Contemporary** Heritage
Religious Not religious	**Not religious** Religious
Obscure Direct	**Obscure** Direct

Timeless Finite	**Timeless** Finite
International[20] Domestic	**International** Domestic
Complex Simple	**Simple** Complex
Unconventional Normal	**Normal** Unconventional
Strange Ordinary	**Ordinary** Strange

Table 3. Logos' characteristics in terms of UK respondent's readings

It is clear from the results presented in Table 3 that both logos were seen as obscure, international and timeless. However, as Table 3 shows, there were no significant differences between logo A and logo B in terms of these three characteristics. Nevertheless, the most marked difference in percentages between these three characteristics were in relation to the characteristic of 'international', as logo B was seen as more international than logo A by 26%. Both identities represented different meanings to the respondents. It is clear that the Islamic identity delivers a familiar meaning of Islam; however, it conveys certain characteristics that impair its ability to generate positive affect, such as old fashioned, obscure, complex and strange. It seems that the ethical identity is safer in terms of its ability to generate positive affect, as it is not complex but simple, normal and ordinary; however, it is not religious. This result suggests that an ethical identity might be better able to generate positive affect than an Islamic identity due to the characteristics it is perceived as having by non-Arab and non-Muslims receivers. This is discussed in more detail in the results for question A4.

This result might suggest why a debate surrounds the issue of whether to present Islamic banks as Islamic or ethical. An Islamic identity, while authentic and clearly representative of Islam, can also be read as complex and strange. Meanwhile, an ethical identity may be misleading or disingenuous, standing for Islamic services yet

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[20] Logo A had similar percentage scores for the characteristic international and domestic, overall scoring 98 for international and 92 for domestic. This indicates that logo A is seen as more international than domestic.

not being as (or at all) representative of Islam and instead being characterised as simple and normal. This is considered to be an identity paradox in relation to the issue of Islamic banks' identities.

The result has given more understanding to the issue of complex meaning within logos. Logos can convey complex ideas such as Islam, but the ways in which receivers read the complexity of these ideas can limit the ability of logos to deliver such ideas. However, it seems conveying a core familiar meaning in respect of the corporate entity is not necessary in order to generate positive affect. This is discussed in further detail in relation to question A4.

A4 – logos' affect

Question A4 concerned the perception of affect generated by both logos. The question comprised four measures: good, bad, like and dislike. Table 4 in Appendix C shows that 55% of respondents considered logo A as good (most responses were for 'good 1', scoring 37); 21 responses were for 'good 2', and only three were for 'good 3'. Logo A scored 45% as bad, which is less than the percentage of good by 10%.

This is a surprising finding, because this logo was also read as strange, indicating a perhaps unexpected visual complexity in this logo. However, the overall score for logo A was good (88) than bad (73). Logo B was seen as more good than A, as logo B achieved a score of 77%. Most of the respondents selected 'good 2' (for a score of 78); a few responses were for 'good 3' (scoring 30), more than logo A. The total for logo B as 'good' was 144, which was 56 more than logo A for this characteristic. Only 1 respondent rated both logos as 'bad 3'. In light of this result, logo B came across as more good than logo A; this can be extended here to mean that an ethical identity seems more good than an Islamic identity.

Of course, the term 'good' is vague, and these participants' sense of good is likely to differ from that of participants in other disciplines. Nevertheless, responses to logos are frequently instinctive and expressed in terms of good and bad. Even if such terms do not stand up to rigorous further scrutiny, they are still valid research material for the reasons stated above and as such are useful in this study.

However, as Table 5 in Appendix C shows, most responses were for 'like 1' for logo A (giving a score of 26); the total 'like' score for logo A was 82. The total 'dislike' score for logo A was 102.

Most logo B responses were for 'like 2' (giving a score of 64), and the total like scores was 134 (52 more than for logo A in this respect). This indicates that an Islamic identity might not have a positive affect on non-Muslims and non-Arabs (unlike an ethical identity).

It has been mentioned that Islamic identity is low in visual complexity, the factor that helps it deliver a familiar meaning of Islam; however, unlike ethical identity, it seems not to generate positive affect on non-Muslims and non-Arabs. Ethical identity may well be high in visual complexity, which may prevent it from generating a familiar meaning of Islam and reflecting the image contribution of Islamic banks, but it does seem to generate positive affect in non-Muslims and non-Arabs. In other words, the authentic Islamic identity is readable, not generating positive affect to some degree, and the 'disguised' ethical identity is not readable - but generating positive affect. This further adds to the complexity of representing Islam graphically, but by the same token helps validate the use of the theoretical framework in this study.

5.3   Conclusion (Section A)

Before setting out a conclusion, it should be noted that this part of the survey was aimed at investigating the effectiveness of logos as icons alone in representing Islam. The results therefore reveal respondents' readings of the visual stimuli within both incomplete logos. Thus, direct clarification of how Islam could be read was achieved. As explained in Chapter Four, participants were not made aware of what the two logos actually represented to prevent immediate, straight-forward identification through the name itself or through the design style of that name. By isolating the icon element, the ability of the logo to represent Islam could be measured. The theoretical framework, headed up by reader-response theory, clearly comes into play in this.

The UK participants recognised both logos to a modest extent. According to Henderson and Cote (1993), recognition of the identity can enhance the delivery of

familiar meanings, yet, the results imply that recognition seemed not to work to evoke familiar meaning and reflect the image contribution of the bank. This goes against Henderson and Cote's (1993) argument. In this regard, logos seem capable of conveying complex ideas such as Islam with very slight recognition and without any actual clues as to the true identity and function of what the logo represents.

The evocation of familiar meaning can enhance positive affect (Henderson and Cote 1998, Orth and Malkewitz 2012); however, this case study seems to indicate that, even if a logo does not evoke a familiar meaning, it might still generate positive affect. As noted in Chapter Four, the interview in relation to logo B revealed that the logo reflects Islamic meanings; however, despite the logo not reflecting this intended visual stimulus in the sight of participants (as it was read as not religious), it still generated positive affect. However, logo A (which was read as religious) did not comprehensively[21] generate positive affect, indicating that faith might be a restricting factor in terms of generating positive affect.

The ability of logos to make complex ideas such as Islam readable and deliver familiar meanings is connected to the amount of visual information contained within a logo. A careful balance between the introduction and integration of visual information must be effected in order to generate a familiar meaning of Islam that can generate positive affect. The intended (familiar) meaning of Islamic banks might best be achieved by combining the best of both identities. For, example, the visual complexity in logo A led to it being perceived as old fashioned, complex and strange — yet clearly religious. Were logo A to be modern, contemporary and simple in addition to overtly Islamic, an enhanced — if different — positive affect result might be achieved.

Of course, different results might well come about with the use of other logos; however, the frame of the methodology in this study has aimed to keep such variations to a minimum and to make acceptable sense of the results garnered despite what might be argued to be legitimate concerns.

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[21] Generating positive affect from the two levels of 'good' and 'like'.

5.4   Results of Case Study One (Section B)

In this section of the survey, the complete versions of the logos were used. These included the names of the banks in their calligraphic rendering (Figures 26 and 27). Logo C is the complete version of logo A, and logo D is the complete version of logo B.

Figure 26. logo C[22] (Alsayeh 2015)

Figure 27. logo D (Bank Albilad 2018)

In addition, participants were now informed of what both logos stood for. In this section, participants were asked six questions: four closed rating questions and two closed (Bryman 2001) questions which also provided participants with the opportunity to justify their answers. The final part asked for some personal information to ascertain the extent to which gender, age and ethnicity might be factors in respondents' perceptions of Islamic banks. This part of the survey began with a rating question regarding participants' readings of both logos (similar to question A3 in section A) but with the addition of the following pairs of characteristics: representative / not representative, meaningful / not meaningful, positive / negative, skilful / unskilful, implied / obvious.

For clarity, a brief comparison between the results of sections A and B will be provided in the analysis of each question. This will highlight any changes to respondents' readings after they become aware of the complete logo design (aim is to ground it in a way to make it more real and less conceptual for participants). The differences of section A and section B results will be revisited as necessary and

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[22] Logo C is that of NCB bank.

factored into the analysis below) and by so, a much focus of the percentages in terms the results will be address than the detailed scores regarding the logos. the logos. This will create a better understanding of the visual information shaping the perceptions of the identities in terms of the respondents' readings.

B1 – logos' characteristics

Question B1 is the first question in this part of the survey as participants were asked to consider both logos in the light of 28 characteristics arranged in 14 pairs (see Appendix C, table 6).

Representative / not representative

As table 6 shows, 73% of respondents read logo C as representative and 51% read logo D as not representative. Most responses for logo C were for 'representative 1' (38, thus scoring 38); 'representative 2' scored 66 and 'representative 3' scored 27. The total score of logo C for 'representative' was 131.

This result indicates that the Islamic identity reflects the image contribution of Islamic banks, as logo A is representative and logo D is not. The scores of logo D indicate the same thing; however, here there was considerable variation between the 'representative' and 'not representative' scores: 53 responses made logo D 49% representative and 56 made it 51% not representative.

Meaningful / not meaningful

Logo C was read as more meaningful than logo D: 68% read logo C as meaningful, with most responses for 'meaningful 1' (a score of 38). 27 responses were for 'meaningful 2' (giving a score of 54) and nine for 'meaningful 3' (a score of 27). The total score was 119 for logo C as representative.

Logo D was 61% not meaningful, with most responses for 'not meaningful 1' (giving a score of 31); 25 responded 'not meaningful 2' (giving a score of 50), while 11 'not responded meaningful 3' (for a score of 33). This shows that logo C was more representative than meaningful, whereas logo D was less meaningful than representative.

This result indicates that logo C more reflects the image contribution[23] of Islam than delivering a familiar meaning to Islam as it is more representative than meaningful. In other words, logo C is more capable of representing an Islamic bank (image contribution) than delivering a familiar meaning of Islam. This means that logo C is low in visual and conceptual complexity as the logo is representative and meaningful, yet the conceptual complexity is considered to be higher than the visual complexity.

On the other hand, logo D is higher in both visual and conceptual complexity, as it is neither meaningful nor representative. However, the visual complexity in logo D is considered to be higher than the conceptual complexity as the logo is less meaningful than it is representative, which makes it more of not delivering a familiar meaning to Islam than reflecting the image contribution of Islamic bank. This all indicates that the ethical identity is neither meaningful nor representative, which renders it incapable of representing the complex idea of Islam in graphical terms within logos.

If ethical identity is the development of Islamic identity, and it is not representative and not meaningful, this adds to the complexity of the issue. It was discussed in the literature review how ethical identity can be considered to be more complex than Islamic identity in the sense of disingenuous identity, again foregrounding the relevance of the theoretical framework in this study. The result indicates that respondents are therefore reading logo C as more Islamic than logo D, which will further be emphasised in question B3 and B4.

Furthermore, this result indicates that ethical representation does not reflect the image contribution of the Islamic banks and does not generate a familiar meaning of Islam in terms of the characteristics of the logos, in particular now that participants know what both logos stand for. However, it could be argued that this result is due to the inclusion of Arabic calligraphy in the logos. It should be noted that *both* logos use Arabic calligraphy (although differently styled), meaning that the icons might be the main factors – as the differences between them are much more stark than the differences between the calligraphic styles – in creating intended meanings.

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[23] "degree to which a logo influence perception of a company" (Schechter 1993: 34)

Modern / old fashioned

However, respondents read logo D as 79% modern and logo C as 57% old fashioned. There was no major difference between this result and that in section A, although the percentages of modern for logo A and logo B were slightly higher and those for old fashioned for both logos slightly lower. Therefore, even after revealing the complete form of the logos, the results for these two characteristics were still reasonably similar: the ethical identity was seen as more modern than the Islamic one, and the Islamic identity was seen as more old fashioned than the ethical one. The similarity of results may well be a consequence of the point regarding the icon / calligraphy counter-balance, above.

This further confirms that Islamic identity is becoming old fashioned, as noted by the stakeholders (Islamic Business & Finance 2015), and that ethical identities are modern and not old fashioned, as pointed out by Middle East Company News (2005). In addition, as explained in the analysis of the survey, removing the Islamic visual stimulus from an Islamic identity might make it seem modern, in turn forming an ethical identity.

This reminds us again of the complexity of the issue in that a perception of Islam as old fashioned in the current political climate is frequently a critical and ill-formed judgement, and one that presents an additional (and probably unwelcome) obstacle to banks' reasonable plans for expansion.

Heritage / contemporary

83% of respondents read logo C as heritage, 6% more than logo A (its incomplete counterpart) in the first section. Most responses were for 'heritage 2' (a score of 74), the highest score of either 'heritage 1' or 2.
This result confirms how Islamic identity can be read as heritage because of its low visual and conceptual complexity especially in comparison to the incomplete counterpart logo. This result could have come about by revealing the Arabic calligraphy, an emphasis of the heritage characteristic.

However, it appears that icons do much to direct readings, as the percentage of contemporary for logo D was 79%, only 1% less than for logo B, its incomplete

counterpart. This could mean that the calligraphy in logo D actually makes the logo very slightly less contemporary but slightly more modern. This suggests that traditional styles of Arabic calligraphy may not enhance the contemporary design aspects of logos, although retro design goes in and out of fashion and such calligraphy could be read as contemporaneously modern, in addition to being evocative of heritage. Furthermore, this also means that icons such as the one in logo B are far more dominant in terms of characterising the logo than Arabic calligraphy, at least in the context of the identities of Islamic banks.

Religious / not religious

82% of respondents read logo C as religious, 4% more than for logo A in section A. However, 73% read logo D as not religious, 20% less than for logo B in section A. Most responses were for not 'religious 2' (giving a score of 76). Yet, in the result for logo B in section A, most respondents had selected 'not religious 3' (for a score of 195).

This means that the Arabic calligraphy reinforces the image contribution of the Islamic bank as it forms a familiar Islamic meaning for respondents (as suggested by the results for logo D), but the use of Arabic calligraphy is apparently not sufficient to guarantee a reading of the logo as religious. Arabic calligraphy therefore has to be combined with other visual stimuli that are evocative of Islam, such as Islamic architecture, as indicated by the results for logo C and the point about counterbalance made above.

This could mean that the icons within logos play a much larger role than calligraphy in terms of delivering intended perceptions. In other words, the use of Islamic art forms, especially Islamic architecture, evokes Islam far more reliably than the use of Arabic calligraphy. It might be argued that respondents, who in this part of the survey were on the whole unable to understand the meaning of the words in the calligraphy, being non-Muslims and non-Arabs, may have responded more positively to the icons because these came across as offering more room for interpretative manoeuvre than wording, which the respondents may have assumed had very specific and thus non-negotiable meanings. They may have assumed that the wording was simply an addendum to an already established meaning and thus had a relatively minor part to

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play. It should be noted, too, that this question was considered too leading and was therefore not asked outright; instead, this conclusion was reached through painstaking analysis of obliquely relevant but carefully shaped rating questions and metrics.

This conclusion is reinforced by the results for logo C in comparison to those for logo A. The latter was read as religious by 78% of respondents, whereas logo C was read as religious by 82% of respondents. The calligraphy did not appear to play a major part, but nevertheless had some effect. The logo D results indicate that Arabic calligraphy reinforces the image of Islam, but not to the extent of characterising the logo as religious. Logo D was seen as having high visual and conceptual complexity, preventing it from evoking a familiar meaning of Islam and from representing the image contribution of an Islamic bank for UK participants

This indicates that visual and conceptual complexity must be carefully addressed in order to strike a balance between them that will help represent Islam within logos; this point was also discussed in the previous section.

Direct / obscure

68% read logo C as direct – notably more than the 23% who deemed it so when presented in its icon-only form (as logo A) in section A. Most respondents selected 'direct 1' (for a score of 36), although 'direct 2' scored 50. 57% read logo D as direct, 9% more than its icon-only counterpart logo B. Most respondents selected 'direct 2' (giving a score of 62). In addition, the characteristic of 'obscure' scored less for both logos (by 23% for logo C, and by 21% for logo D). This result reinforces the point that Arabic calligraphy reinforces Islamic perception, suggesting that ethical identity can be more complex as it is considered not to be representative, meaningful or religious, and is seen as only slightly direct.

Timeless / finite

Logo C was read by 55% as timeless – more than logo A by 4%. Most of the responses were for 'timeless 1' in terms of logo C and logo A – a possibly surprising result in light of the question's examination of the capability of calligraphy.

Logo D's result, however, was slightly different to that for logo B (in section A). Logo D was here read as 53% finite, whereas logo B was 52% timeless. Most of the

respondents selected 'finite 1' for logo D; in addition, 'finite 2' obtained a score of 44 and 'finite 3' achieved a score of 24.

To clarify, both logos were read as timeless in section A, but in section B, logo C was seen as more timeless and logo D was seen as more finite. This result goes against the suggestions of the stakeholders, who explained that future Islamic banks will prefer ethical identities, implying that Islamic identities are not timeless. The stakeholders also suggested that an authentic identity such as an Islamic identity is not necessary. From the stakeholders point of view Islamic banks are providing Islamic financial services, so then the identity of the bank has not to be Islamic as Islamic banking is more about the banking system being Islamic. This suggests a forward-looking identity into ethical identity (Islamic Business & Finance 2015, Leaders in Islamic Finance 2014). However, this result suggests that an Islamic identity, as an authentic identity, might be a way of moving forward with the business in terms of these characteristics. Interestingly, ethical identities can be timeless or finite, as indicated by the results from logo D. This means that in section A, logo B was timeless, but in section B, logo D (its completed counterpart) was finite. Traditional Arabic calligraphy, as a visual way of representing Islam, is therefore slightly blocking ethical identity's intent to be seen as timeless, as the factors of intentional and unintentional disingenuousness can clearly be brought into play here. This adds to the complexity of ethical identities in particular and that of Islamic banks in general.

International / domestic
There was a slight drop in the percentage (2%) of respondents seeing logo C as international; in comparison with logo A, logo C was 52% domestic. Most respondents selected 'domestic 2' (for a score of 46, with a total score of 101). Logo D was seen as 62% international (14% less than logo B), with most respondents selecting 'international 2' (for a score of 62, with a total score of 135 – 36 less than for logo B). This makes both logos C and D less international in their complete forms.

It seems therefore (not particularly surprisingly) that Arabic calligraphy reduces the international contribution. It may also emphasise the Islamic image contribution and thereby increase the domestic response, although the particular context and general

ethnicity must be borne in mind here. This suggests that Arabic calligraphy reflects Arabic culture quite directly as a domestic visual stimulus.

Overall, the responses to this question suggest that Islamic art does not construct an international identity. Again, this conclusion is not entirely unexpected, but not achieved by unreliably direct questioning, and one whose textured genesis gives this research data meta-applicability.

Logo D was nonetheless seen as more international than Islamic, which means that the authenticity of the Islamic identity cannot be read as international, and the (perhaps) disingenuousness of the ethical identity can be read as international to some degree. Icons were read as more important in helping receivers interpret logo D as ethical, and international, although perhaps understandably less so once any calligraphy was factored in (the possible reasons for which, and the trade-off between more and less traditional styles of calligraphy, having been discussed above). Arabic calligraphy might therefore reinforce the domestic identity of the logos of Islamic banks, but they do so to a relatively minor extent, especially with icons that might not offer a direct representation of Islam, such as that in logo D.

Complex / simple

Logo C was read as 67% complex, which was 3% higher than logo A. Most responses were 'complex 2' (a score of 56, for a total score of 116). However, logo D was read as 67% simple – 29% less than logo B. Most responses were 'simple 2', for a score of 74. Logo D was read as 33% complex – 29% higher than logo B. This implies that, the more authentic the logo (in terms of Islamic banks' identities), the more complex it will appear to non-Muslims and non-Arabs. This suggests that the use of Islamic art forms can make a logo more representative, meaningful and direct (in terms of its reference to Islam) but will also make it more complex in the perception of non-Muslims and non-Arabs.

Unconventional / normal

Logo C was read as 58% unconventional, 6% less than logo A. Most responses were 'unconventional 1' (for a score of 41 and a total score of 85). Logo D was read as 77% normal, 8% less than logo B (most respondents answered 'normal 2', generating

a score of 78 and a total score of 149). Logo B was characterised as 15% unconventional in section A, but the completed design in section B raised this percentage by 8%.

Perhaps unexpectedly, this shows how Islamic visual stimuli (such as Arabic calligraphy) can be an advantage in terms of distinguishing Islamic identities from others. Icons seem to have more agency than calligraphy. This is somewhat surprising, given that these participants are likely unable to read the calligraphy literally and may thus be making a more instinctive and less well-informed judgement regarding its Islamic nature. It also suggests a distinction between the Islamic and the Middle Eastern, a vital one in the context of this study. Calligraphy (lettering, or wording, in this study) appears to be quite disruptive because its grounded ability to communicate literally has unsettled respondents to the extent that they have read complete logos as more unconventional than their incomplete counterparts.

Logo D was read as more unconventional than logo B, suggesting that the traditional Arabic calligraphy style in logo D made the logo more unconventional. This is fascinating in that the icon is not especially representative; thus, its unconventionality is undermined by the addition of specificity, another acknowledgement of the usefulness of the theoretical framework.

This demonstrates how an Islamic identity can be used to advantage in that its particular meaning can be seen as unique and iconic, with a specific meaning or value in a culture or society (Hasted 2011). In addition, logo C (Islamic identity) was characterised as unconventional and logo D (ethical identity) as normal; however, this point was mentioned to emphasise how an Islamic identity can be seen as much more unique than an ethical identity. Nevertheless, the unconventionality of the Islamic identity in comparison to the normality of the ethical identity does not mean that an Islamic identity is at much of an advantage within such a sample (composed of non-Muslim and non-Arab participants). This is because the characteristic 'normal' might be of benefit in the context of the complexity of Islam, which further informs the complexity of Islamic banks perception.

Strange / ordinary

50% considered logo C as strange, while the other half saw it as ordinary; both scores were less than logo A by 12%. However, logo C was seen as slightly more ordinary than strange in terms of score: the total score for 'strange' was 82 and for 'ordinary' was 84. This difference is clearly quite minor, yet it does underscore the complexity of the question of Islamic identity, as 50% were for both characteristics, meaning that receivers had no clear sense of an Islamic identity as either strange or ordinary.

In addition, logo D was read as 75% ordinary – less than its incomplete counterpart, logo B, by 12%; this could mean that traditional Arabic calligraphy made the logo less ordinary and more strange, which implies that the use of Arabic calligraphy as a stimulus representing Islam can evoke a sense of strangeness. That in turn indicates that the characteristic 'normal' might be more of an advantage than 'unconventional'. This finding is perhaps surprising, given that much research into logo design (see literature review) has implied the opposite. It also demonstrates how such research makes a perhaps reductive use of terms such as 'normal' and 'unconventional'; this research has added depth and clarity to these terms.

In other words, Islamic identity is seen as both strange and ordinary, whereas ethical identity is seen as more ordinary than strange, where strangeness is constrictively definitive, perhaps, and ordinariness is almost anonymously versatile. We saw that logo C (Islamic identity) has low visual and conceptual complexity, making it representative and meaningful. However, as this Islamic identity is authentic, representative and meaningful, it is not clear to receivers whether it is strange or ordinary, which highlights the complexity of perception.

Logo D (ethical identity) is high in visual and conceptual complexity, causing receivers to read it as neither representative nor meaningful, but also not strange or ordinary. This indicates how ethical identity can be the development (in the sense of logical - in context - extension) of Islamic identity. It has been emphasised that the Islamic identity requires more awareness (leaders in Islamic Finance 2014, Ogilve Noor 2010, Yusof and Jusoh 2014), and the results from both logos help confirm this point of view. The lack of clarity on the part of respondents as to whether logo C was strange or ordinary suggests the need to increase awareness of the Islamic identity.

However, the problem of lack of awareness of Islamic identity can be avoided by the use of an ethical identity that might suggest a fast graphical solution within this issue which is a disingenuous identity. In other words, ethical identity can be read as normal and not strange but at the same time not representative and not meaningful - *disingenuous*. Interestingly, this also indicates that Islamic visual stimuli might be in conflict with the ethical identity, as logo D was read as stranger (by 12%) than its incomplete counterpart.

It has been explained how Islamic art represents Islam both visually and spiritually, and the results indicate that an ethical identity might not be compatible with Islam. In other words, the deceptively of ethical identity makes it a difficult graphical solution in order to represent and deliver the familiar meaning of Islam as complex meaning. Spiritual purity might be difficult to combine with disingenuousness in graphical terms.

Positive / negative

Logo C was read as more positive than logo D, with most of the responses for 'positive 1', generating a total score of 139. However, logo D was seen as less positive, as most were for 'positive 2', generating a score of 76. The total score was 137. Although logo D achieved a lower score than logo C, it is still positive; the percentage gap is clearer than that of the scores. Surprisingly, logo D, which is seen as simple, normal and ordinary, is also seen as less positive, and logo C, which is viewed as complex, unconventional and strange, is perceived as more positive. This could be due to the fact that logo C, as an Islamic identity, is representative and meaningful, while logo D is not, which makes it ambiguous for the receivers.

However, different results in relation to positive affect will be presented, which will create a better understanding of respondents' readings in relation to the characteristic 'positive'. As stated in the study model, the measurement of good / bad and like / dislike will be used to measure the logos' ability to generate affect, as discussed in section A. This is discussed in this section in terms of respondents' readings of the complete logo forms.

Skilful / Unskilful

Logo C was read as 62% skilful; most responses were for 'skilful 1', giving a score of 39, but 'skilful 2' achieved a score of 40. Logo D was read as 50% skilful and 50% unskilful; however, the total 'unskilful' score was 88, 8 more than 'skilful'. This result is further evidence of how an ethical identity can generate ambiguous results – a versatility with which the stakeholders of banks must presumably gamble – as percentage results do not show the full story. The result also validates the research methodology and its analysis in this study. It is unwise to ascribe too much importance to such variations; they may or may not indicate patterns, but they do indicate the unpredictable nature of the issue – a result which this study has brought to the surface with painstaking application. Stakeholders must be made aware of what is solid ground and what is not, and of how the ground's composition affects its solidity.

These readings might be because logo C is graphically informing what it stands for, in that it is representative, meaningful and religious, and unlike logo D in these respects. In other words, an Islamic identity might be seen as more skilful, as it delivers familiar meaning despite having low visual and conceptual complexity – even though it was read as complex. The ethical identity was read as simple, but did not deliver a familiar meaning with respect to Islam; however, it is not complex, although it is unskilful. However, this is not to say that any logo that is low in visual and conceptual complexity will automatically be skilful, as these characteristics in this research relate to perceptions of familiar meaning and image contribution.

Implied / obvious

Both logos were more implied than obvious (logo C was read as such by 67%, and logo D by 56%). However, logo C was seen as more implied than logo D: most responses were for 'implied 1', (a score of 36, total score 116), and 25 more overall than the score for logo D.

Logo C was read as meaningful and logo D not; however, both logos were read as implied and not obvious. This emphasises the extent to which a logo can hold many meanings, and the way in which receivers are attempting to infer meanings into one in terms of *their* understanding, which connects to the theoretical framework.

Interestingly, this result shows that, even though Islamic identity is clear and authentic, it is still implied for non-Muslims and non-Arabs. This is not to say that neither logo is effective, or that neither represents what it stands for, or that neither has been properly understood. Instead, it indicates that, if stakeholders want to be ethical in terms of identity, in order to avoid the challenges that Islamic banks are facing, then that could also work with an Islamic identity: another, perhaps more robust way of stating this argument is that the evidence suggests that good reasons why an Islamic identity might not be able to do this are difficult to find, but the identity must be a careful balance.

This balance is between visual and conceptual complexity, and must be achieved to form the intended, familiar meaning that will reflect the image contribution of Islamic bank. Nevertheless, this also indicates how complex Islamic identity can be in terms of forming a visual meaning aligned with the intended meaning within receivers' understanding, because it appears that even a representative and meaningful identity is still seen as implied.

This result also shows the importance of affect perception. For example, if one logo is representative in terms of meaning and the other is not, yet both are read as implied, which will generate more positive affect? This is discussed in the analysis of the results of question B2.

Question B1 indicated an interesting pattern in terms of familiar meaning, image contribution and the key characteristics that shaped the overall meaning of the logos, bringing the theoretical framework into the equation. Islamic identity is surely delivering a meaning familiar to Islam and reflecting the image contribution of Islamic banks, whereas ethical identity is not - this indicates that Islamic identity should be the desired identity. However, this not to say that the debate between Islamic and ethical identities was unnecessary – more in-depth results must be taken into account, as will be explained below.

Figure 28 summarises the results of table 6 in Appendix C, and sets out key characteristics for each logo, apparently key characteristics are what makes the logos Islamic or ethical.

From the figure below we can conclude that what makes logo C representative, meaningful and direct are the characteristics of heritage and religious, as these were the most highly rated characteristics: the consequence of using Islamic art as key graphical stimuli to represent Islam; by representing Islam graphically, an actual representation of heritage suggests itself.
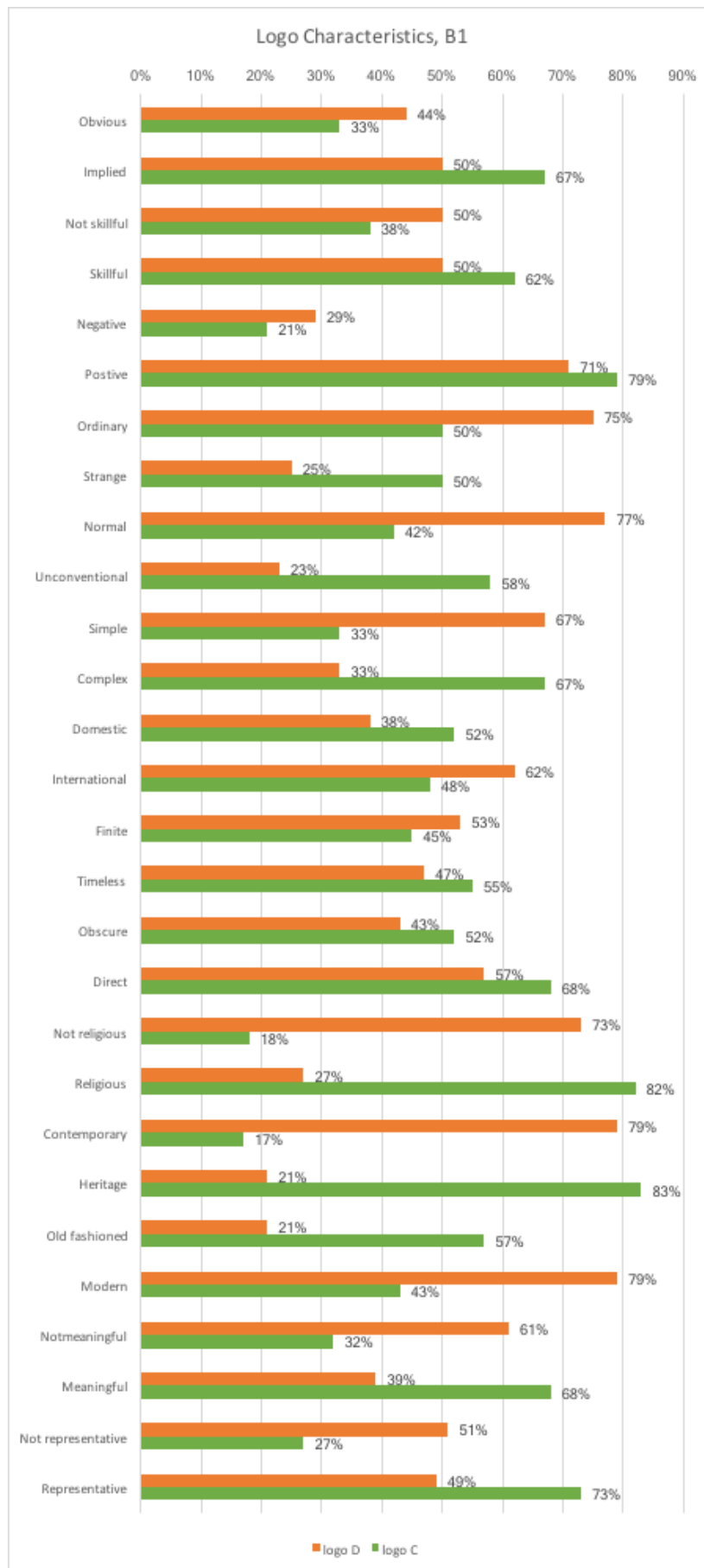
Figure 28. Comparison between logo D and logo C key characteristics

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The authenticity of Islamic identity is shaped by what actually informs the characteristics of heritage and religion graphically; this brings us to the use of the main forms of Islamic art, but more specifically to the use of Islamic architecture. This links with Gestalt theory, as receivers grouped the visual stimuli of the logo. The result also indicates that Islamic identity could be considered an easy graphical solution to the representation of Islam. Yet, the results of question B1 also show that Islamic identity is characterised as complex rather than simple, with respondents evenly divided between their perceptions of the logo as strange and ordinary. In other words, despite how clear and direct Islamic identity can be in terms of visual and conceptual meaning, it might still be an incomplete identity. This is due to its multiple complexity levels, from the complexity of Islam itself to the complexity of the *perception* of Islam

The incompleteness of Islamic identity will be further emphasised in the discussion of the results of question B2. In addition, Figure 28 also indicates how logo C is more unconventional than normal, which is also the result of the characteristics 'heritage' and 'religious'. However, it is important to mention that logo C might be read as normal by a different sample, highlighting the importance of reader-response theory to this research. In this regard, Islamic identity might be unconventional only in the eyes of these readers, and the same is true for ethical identity as well. However, this does not indicate that Islamic identity is not unconventional or unique; indeed, it is, especially if we compare it to ethical identity; however, it might be not be seen as unconventional or normal for a different sample group such as Muslim Arabs which (Case Study Two will bring much details to this points).

Figure 28 also shows the key characteristics of logo D as an ethical identity. Logo D's key characteristics are 'contemporary' and 'modern', followed by 'normal' and 'ordinary'. By default, these characteristics make logo D not religious, not representative and not meaningful. This clearly makes sense, as if logo C is representative and meaningful because it is religious and reflects heritage (which makes it unconventional, yet complex and strange) then being modern and contemporary makes logo D not religious and thereby not representative but normal, ordinary, simple and not complex. This further can be emphasised within question B3.

While logo D appears to be normal and simple, it is in fact more complex than logo C, as the characteristics of 'normal', 'simple' and 'ordinary' in a logo seem to mean an identity that is easily read by receivers. However, logo D is also characterised as not meaningful. This is not to say that these characteristics are difficult to translate into logos, but these apparent contradictions do show how complex it is to translate Islam into a normal, simple and ordinary reading in a sample such as this. This also shows how ethical identity is a challenging graphical solution, in terms of delivering a familiar meaning of Islam and of reflecting the image of an Islamic bank. This outcome demonstrates that ethical identity is disingenuous, it is disingenuous to a degree, a degree moderated and validated by the theoretical framework.

Logo D's results also demonstrate how much of a factor icons are in shaping perception. Furthermore, the traditional Arabic calligraphy in logo D delivers more Islamic perception than the non-traditional, given that the traditional calligraphy in logo D was not enough to make logo D read as meaningful, representative, religious and direct. In addition, this also indicates how the icon in logo D is disingenuous in comparison to the icon in logo C, especially in its use of a traditional style of Arabic calligraphy, which the results indicate delivers a familiar meaning of Islam, yet is not seen as religious.

This not to suggest that traditional Arabic calligraphy does not enhance a familiar meaning of Islam — it does, but not to the extent of delivering an Islamic perception. Logo D's results show only a slight increase in the characteristic of 'heritage', and a slight decrease in the characteristic of 'not religious' (in comparison to logo B, its incomplete counterpart). Other styles of Arabic calligraphy, such as that used in logo C, barely deliver a familiar meaning of Islam (in comparison to logo A, its incomplete version). This implies that traditional Arabic calligraphy is more effective in this regard, yet it is not sufficient to deliver a familiar meaning of Islam or to reflect an image of Islam (as indicated by the results for logo D).

B2 – logos affect
As with A4, B2 concerns respondents' measures of affect — good / bad and like / dislike – and uses the complete version of each logo. As table 7 in Appendix C shows, logo C was read as 57% good, with most responses for 'good 1', a score of 30, with

'good 2' scoring 44. The total score was 104 — less than the total for logo D. Logo D was read as 69% good; most respondents selected 'good 2' (a score of 66 and a total score of 129). Logo D was therefore considered 12% more good than logo C. There was no critical difference between the results of B1 and A4 - logo C was more good than logo A by only 2%, and logo D less than logo B by 8%.

56% of respondents liked logo C, which was 12% less than the number of respondents who liked logo D. Most respondents selected 'like 1' in relation to logo C (a score of 28); 'like 2' received a score of 40; and 'like 3' scored 39. Note, however, that it only takes 13 respondents to generate this score, as opposed to the 20 and 28 respectively needed to achieve the 2 and 1 scores (see table 8, Appendix C). This is mentioned because it is important to reiterate that this is not a quantitative study but a qualitative one: the figures are intended to show trends and patterns in a field where precision is elusive and unrewarding.

Logo D was liked by 68%, with most responses for 'like 1' and 'like 2', with 'like 2' making a score of 56. The total score for logo D was 129, the same as its score of good.

Thus, after revealing the complete logos, logo D came across as more good and more liked. In question A4, logo A was disliked by 54% and liked by 46% of respondents, whereas logo C was liked by 56% and disliked by 44% of respondents. The equivalents for logos B and D were 67% and 68%. This shows that an Islamic identity can generate positive affect, although an ethical identity does so with greater success.

In other words, when the logos were presented in incomplete form in section A, logo A was considered moderately good but was nevertheless disliked, whereas logo B was considered good and was liked. Here, this implies that an Islamic identity without any apparently mitigating identification will generate poor positive affect for non-Muslims and non-Arabs. Islamic visual shapes within icons, such as the arch in logo C, must be enhanced with Arabic calligraphy in order to generate positive affect. This indicates that Islamic representation within icons has a degree of negative effect on affect. On the other hand, an ethical identity generates more positive affect than an Islamic identity, with or without apparently mitigating identification, which

demonstrates the effectiveness of this approach to identity in terms of the affect. However, in terms of the previous result, icons such as that in logo B, which can be seen as disingenuous, actually generate more positive affect than icons such as those in logo C, given that logo D is not representative, not meaningful and not religious and logo B (its counterpart) is also not religious. Table 7 in Appendix C shows that the percentage of logo D's score for 'good' declined by only 8%, which perhaps demonstrates that such a disingenuous icon such as this is not the best graphical solution within a logo that also employs a traditional Arabic calligraphy style as an extra means by which to deliver a familiar meaning of Islam.

Possibly the interesting result here is that an ethical identity that is not representative and not meaningful generated more positive affect than the Islamic identity. Respondents apparently preferred the identity that did not deliver a familiar meaning, and did not reflect the image contribution of Islamic banks. This result goes against Henderson and Cote's (1998) and Orth and Malkewits's (2012) suggestions that evoking familiar meaning can enhance positive affect. The results of B2 indicated that, even if an identity does not deliver a familiar meaning to what it is supposed to represent, it might still generate positive affect. This indicates that, although an identity such as the Islamic identity can enhance familiar meaning and reflect the image of an Islamic bank, it is nonetheless less capable of generating positive affect than the ethical identity. This implies that the Islamic identity, is incomplete identity as it delivers the familiar meaning but less in generating positive affect.

This further highlights the debate around Islamic and ethical identities, as the Islamic identity was readable but less positive in terms of the affect generated, while the ethical identity was not readable yet more positive in terms of the affect generated. Furthermore, the ethical identity can be considered complex as it is putatively disingenuous in terms of its representation of Islam, but still generates positive affect.

This result also shows how the apparent normality of the ethical identity generates more positive affect than the apparent unconventionality of the Islamic identity. In other words, in terms of logos, Islamic graphical representation is less of an attracting factor than ethical graphical representation.

B3 – logos' design style

In question B3, participants were asked whether they found the design style of both logos appropriate for Islamic banks. The results so obtained provided insight into perceptions of familiar meaning and image contribution. As table 9 in Appendix C shows, logo C was considered 72% appropriate for Islamic banks, and logo D was found to be 60% appropriate. Respondents were asked to justify their responses in terms of B3, and these responses are filtered through ekphrasis theory below.

It was explained in Chapter Three that respondents' justifications with similarities or differences were combined into single descriptions in order to identify patterns of visual perception in accordance with ekphrasis theory. For example, one respondent justified their answer by stating that the green pillars in logo C looked Islamic, while another argued that the green arch resembled a mosque. These two answers can be merged into a single justification, as both respondents referred to the green arch as a visual stimulus representing Islam. Interestingly, Gestalt theory was also found relevant to these results, as some respondents referred to the whole logo as a meaning generator, rather than a single stimulus – "the whole being greater than the sum" (Noble 2016: 36). Others only referred to one visual stimulus, for example, the arch, as justification, thereby presumably forming meaning via *part* - rather than the whole, of the image.

With regard to the specific reasons for their choice of appropriate or not, a very small percentage of respondents identified what most research would surely agree is a very likely and reasonable characteristic, for instance, the arch or the colours. The justification of the respondents is perhaps more interesting than the actual figures, however some did not give any characteristics a reason at all. Respondents generally appeared to prefer ticking boxes to writing comments. The percentage of those who stated that logo C (had no links to Islam) does not correspond to the percentage of respondents who said that it was (not appropriate).

Respondents largely cited the Islamic arch as justification for logo C's appropriateness by 22%, which is more than the other visual stimuli within the logo. This is clearly linked to Gestalt theory, as the Islamic arch forms the whole visual perception of the logo within respondents' readings. In addition, the result reinforces

the relative importance of the icons in logos, which are more effective at evoking Islam than Arabic calligraphy (typography) – only 5% of the respondents justified their responses by saying that Arabic calligraphy was the visual stimulus that made logo C appropriate.

However, small percentages of respondents said, in relation to logo C, that the colours of the logo and its design features were representative of the culture. On the other hand, 28% of the respondents read logo C as not appropriate for Islamic banks, with 53% stating that the logo had no links to Islam and a further 7% arguing that the logo was ambiguous.

29% of respondents justified logo D as appropriate for Islamic banks by declaring it effective – the highest score for any justification for that logo. Logo D generated considerable positive affect (see Appendix C, table 8), which renders it effective in the terms already discussed. This result clearly connects with Gestalt theory, as most respondents referred to the whole logo as 'effective' as their justification for its appropriateness to Islamic banks: the whole greater than the sum of its parts. For more clarity on this point, within logo C, respondents referred to the arch, forming meaning via a *part* - rather than the whole - of the image, generating the highest score for their justification for the logo's appropriateness. Meanwhile, within logo D, respondents did not refer to a specific visual stimulus. Instead, they justified the logo's appropriateness by referring to the whole logo as effective, generating the highest score. However, 11% of respondents cited Arabic calligraphy as justification. This indicates the agency of such calligraphy over non-traditional calligraphy (see Appendix C, table 9).

5% of respondents found logo D to be appropriate because of its colours, demonstrating how different responses and interpretations can be. 5% of respondents also cited logo C's colours as justification. Yet logo C is in a gradient of green, a cold colour, while logo D is a mix of red and yellow, both hot colours. This difference demonstrates how important the theoretical framework is in making sense of what might otherwise be seen as unhelpfully contradictory results.

5% of respondents also justified logo D as appropriate because it looked international, underscoring its likely appropriateness for Islamic banks' ambitions to expand. 2% of

respondents justified logo D's design as appropriate because it appeared trustworthy. Despite this low percentage, this identity is a touch deceptive — perhaps usefully so, especially in the light of reader-response theory — as it was also read as not representative and not meaningful — but still trustworthy (albeit for a minority of this sample). Some respondents evidently perceive trustworthiness even when a logo is obscure; banks should be aware of such a dimension, which also contradicts many existing tenets of logo design.

Logo D's results indicate that respondents did not refer to any specific visual stimuli as representative of Islamic banks, apart from the Arabic calligraphy and the colours; no respondents referred to the icons. The icon in logo D can be seen to be working as a blocking visual tool, not reflecting the image of an Islamic bank or delivering the familiar meaning of Islam, which indicates how icons can form more of perception than calligraphy within receiver's readings, as respondents referred to the calligraphy and the colours, but nevertheless indicated that the logo was not an appropriate representation of an Islamic bank.

This result also emphasises how an ethical identity is a disingenuous identity, as respondents who read this logo as not appropriate confirm this: 42% justified their perception of logo D as not appropriate because it had no links to Islam, while 2% of respondents justified their responses by saying that the logo was hackneyed. A further 7% noted that it was ambiguous.

Interestingly, 2% of respondents found logo D not appropriate because it looked modern, which reinforces how modern and contemporary characteristics created a reading of the logo as not representative in the results for B1. 2% is, however, a minor percentage, yet this is still worth consideration because it perhaps shows a pattern worth bearing in mind rather than an insignificant aberration. 14% of respondents justified logo D as common (which also supports the results of question B1, in which most respondents read logo D as normal and not unconventional); this suggests that the identities of Islamic banks should be unique rather than common. This is, of course, probably what most stakeholders aspire to in terms of their products' identities as well.

This adds to the complexity and the dilemma facing stakeholders, because there is a contradiction in that the uniqueness of an Islamic identity decreases its positive affect, whereas the normality and ordinariness of an ethical identity increases its positive affect. This indicates that both identities are complex, which suggest the importance of developing a graphical solution that might reduce complexity in order to represent Islamic meaning positively.

It was important to obtain frank answers from the respondents regarding their perceptions towards both logos along with their justifications for their answers. The next paragraph discusses participants' perceptions about whether both logos are Islamic or not and the justifications to their answers. The results will also be filtered through ekphrasis theory, using the same methods as mentioned above.

B4 – logos perception

In question B4, participants were asked to indicate their perceptions of logos C and D in terms of their contribution to the image of Islam, and to justify such perceptions. Logo C was seen as Islamic (by 82% of respondents, with 86 respondents selecting Islamic). However, logo D was not seen as Islamic (by 74% of respondents, with 79 participants selecting this option). Table 10 in Appendix C shows that the Islamic arch, the Arabic calligraphy and the colours of logo C were given as justification for these perceptions. Most respondents cited the arch as justification for their perception (44%, more than for anything else here).

This also reinforces the result of B3, regarding how one single visual stimulus (the arch) informed the perception of the entire logo, whether this perception be Islamic or not. In the case of logo C, the arch (one component of the logo) delivered the whole meaning of the logo for respondents, bringing Gestalt theory into the frame. 14% of respondents cited the Arabic calligraphy as justification. This is less than for shapes within icons, a point explored above. 9% cited a combination of the arch and the colours as justification, and 5% cited a combination of the calligraphy, arch and colours. 5% of the participants cited the whole logo. 8% of respondents read logo C as not Islamic, and 5% justified this perception by stating that the logo had no links to Islam.

82% of respondents found the most important visual stimulus in logo D that represented Islam to be the Arabic calligraphy. This reinforces the impact of traditional Arabic calligraphy in generating a familiar meaning of Islam compared to the non-traditional style, which was selected by only 14% of respondents. 4% found the colours to evoke Islam, while another 4% referred to the logo as a whole as Islamic. However, this further demonstrates that, although traditional Arabic calligraphy goes a long way towards evoking Islam, it is not sufficient by itself, as 74% read logo D as not Islamic — a perhaps surprising figure given the use of Arabic calligraphy.

This reinforces the result of the degree of authenticity of the Islamic identity and the ambiguity of the ethical identity. The authenticity of Islamic identity can be achieved by a single stimulus, indicating its efficiency at generating a specific meaning. While Islamic identity can be readable, delivering and reflecting the meaning of Islam, it generates less positive affect, which makes its strength as an authentic identity also its weakness. In other words, the ambiguity of an ethical identity can be considered an advantage in creating positive affect; it does this without especially reflecting and delivering a meaning that is particularly Islamic, hinting at its putative disingenuousness.

B5 – Islamic representation

Question B5 concerned the perception of the strength of Islamic representation within the logos; the results are shown in table 11 in Appendix C. Logo C was recorded as strong by 83% as most responses were for 'strong 1' (a score of 38); 'strong 2' achieved a respectable score of 76, for a total of 159. Logo C was seen as stronger than logo D in this respect. Logo D was considered weak by 54% as most responses were for 'weak 1' (for a score of 32 and a total of 99).

B6 – Using the logos as an example of an Islamic bank

Participants were asked in B6 whether they agreed or disagreed with the use of one or the other of the logos as an example of Islamic banks in a project associated with Islamic markets. Most respondents agreed to the use of logo C (86%); most of the responses were for 'agree 1' and 'agree 2' ('agree 2' achieved a score of 76, with the total score reaching 168). Logo C scored higher than logo D here. The percentages of

logo D's 'agree'/'disagree' selections were quite similar (54% agreed, 46% disagreed). This indicates that the ethical identity is ambiguous and thereby arguably disingenuous – there was a difference of only 8% between those who agreed and those who disagreed.

Such characteristics add to the complexity of ethical identity. It is clear by now that logo D, as an ethical identity, is not representative, not meaningful, barely reflecting the image of an Islamic bank (in comparison to logo C). Critically, it is not seen as Islamic. Nevertheless, it still achieved a minor percentage (54%) as an example of Islamic banks identity within respondents' readings, perhaps thereby flagging up a disingenuous identity.

Thus, it is clear that an Islamic identity will be suggestive of Islam. Whilst this may seem obvious, it further indicates the importance of the shapes within icons in terms of the identities of Islamic banks while also reinforcing the result of B1 in light of the characteristics of 'heritage' and 'religious' being shaped by the arch, which thus formed the strong perception of Islam. Logo D's result here further reinforces the importance of the icon.

Two important outcomes emerge, as follows. Firstly, a complex idea such as Islam can be delivered by one strong visual stimulus among other stimuli within a logo. The previous results show how the arch is the most prominent visual stimulus identified by respondents as giving rise to the connection to Islam. This shows the not inconsiderable ability of graphic design to deliver complex meanings. Secondly, the result of logo D shows how visual ambiguity within a logo as whole can in part block representative visual stimuli in order to mislead and thereby generate positive affect. This can be seen in the fact that respondents cited Arabic calligraphy as the visual stimulus most representative of Islam, yet logo D was not seen as Islamic in terms of the results. This also shows the ability of graphic design to generate positive affect without delivering meaning, or in other words, by blocking meaning.

The last part of the survey solicited personal information about participants. This final part was aimed at gaining insight into the extent to which ethnicity, gender, age and religious affiliation might affect the results of this research. Of 111 participants, only

109 respondents answered this part. 5% were Muslim; 49% were male and 51% female. This near equality might well mean that gender was not a particularly relevant factor. 98% were between the ages of 20 and 25 (only 107 of the 111 respondents supplied their age). Most participants were White British (58%); 17% were Chinese and 6% were Indian. The remainder of the participants' ethnicities was not significantly noteworthy (see Appendix C, table 13). 105 of the 111 participants disclosed their identities.

Based on these data, it is clear that receivers do not have to be Muslim or Arab to be able to read Islamic visual representation within Islamic identities. This suggests that an Islamic identity delivers a familiar meaning of Islam to them and contributes to reflecting the image of an Islamic bank.

5.5   Conclusion of (Section B)

According to the results of this section of the survey, Islamic graphical representation is readable by different ethnicities, including non-Muslims and non-Arabs. An Islamic identity can reflect an effective image contribution, but generates less positive affect than an ethical identity.

This informs the complexity of Islamic identity as it delivers and represents familiar meanings of Islam even for such a diverse sample group; however, it is less effective at generating positive affect, making it an incomplete identity.

The ethical identity did not represent a familiar meaning of Islam, but created a slight image contribution of Islamic banks, while generating more positive affect than the Islamic identity. This result indicates how disingenuous the ethical identity is, as the results clearly revealed how this identity is less appropriate to Islamic banks than the Islamic identity, and how it is not Islamic.

Shapes within icons seem to be a more effective factor than Arabic calligraphy. This not to say that such calligraphy is not a factor, but it seems to have to be in a traditional Arabic style. Within an authentic identity such as the Islamic identity, one single visual stimulus might create the whole meaning. Meanwhile, within an

arguably disingenuous identity such as an ethical one, a single visual stimulus is not enough. As the whole of such a disingenuous identity might block the one representative visual stimulus in way of delivering the wanted meaning may not be the goal while, making the wanted affect is the wanted goal. This all informs the profound ability of graphic design to deliver the meanings of complex ideas through logos, which also indicates the flexibility of logos in targeting specific perceptions such as affect without delivering specific meanings.

5.6   Results of Case Study Two (Section A)

As explained, the same survey was used in both locations; however, it was necessary to translate the survey from English to Arabic to avoid misunderstanding of the questions, as the native language of the Saudi Arabian participants was Arabic. Reference to participants will be as SA participants. The participants were all Muslim, and most of them were Arabs. 86% of the participants were male, and the rest were female. In addition, participants spanned a wide range of ages. Further details regarding the participants' demographic characteristics are provided at the end of this case study, with all details supplied in Appendix C. A very light comparison will be made between Studies One and Two in some cases; a more detailed comparison will be provided in Study Three. A minimum of 13 participants answered all of the survey questions.

A1 – see / not seen

Questions A1and A2 measured respondents' recognition of both logos. As expected, most of the Saudi Arabian (SA) respondents had seen logos A and B before (see table 14 in Appendix C). All of the respondents recognised logo A, and 93% recognised logo B, making the ethical identity apparently less recognisable to them than the Islamic one.

A2 – familiarity

The results of A2 were similar (see table 15 in Appendix C). Most SA respondents declared themselves to be familiar with both logos, probably because both represent mainstream Saudi Islamic banks. All respondents declared familiarity with logo A (most responses were for 'familiar 3', a score of 36 and an overall total of 37). 92% declared logo B to be familiar, with most responses being for 'familiar 3'. There were,

however, some responses for 'familiar 1' and 'familiar 2' generating a total score of 29 for logo B. Logo A had very few responses for 'familiar 1' and none for 'familiar 2'. There were no declarations of unfamiliarity for logo A at all, and a very small percentage of respondents noted that they were 'unfamiliar 2' with logo B.

The results of A1 and A2 indicate that both identities form correct recognition (receivers remembered seeing the logo to which they had been exposed) for the participants. Thus, both logos should have evoked familiar meanings as they both formed corrected recognition, in accordance with Henderson and Cote (1998).

A3 – logos' characteristics
As with the UK participants, question A3 provided participants with 18 options of logo characteristics for each logo.

Modern / old fashioned
Both logos were read as modern (Appendix C, table 16); most logo A responses were for 'modern 1' and 'modern 2', with a total of 15 (64%). Most logo B responses were for 'modern 3', with a score of 12 and a total of 21 (71%). Logo B was read as more modern than logo A by 7%, thereby confirming Rayat Brands' (2014) view that the refreshed design of the logo made it look modern. However, this only applied to the SA participants, as the UK participants read logo A as more old fashioned than their SA counterparts. On the other hand, logo B's results endorsed Middle East Company News' (2005) view that an ethical identity is more modern. As discussed in Chapter Two, people do not know what it means to be modern. What is modern can vary between societies (Gray 2007). Within the frame of reader response theory, this result tells us that logo characteristics are less inherent within the design of the logo than they are formed within the reader as receiver.

Heritage / contemporary
Logo A was read as 79% heritage and logo B was seen by 71% of respondents as contemporary. Most respondents selected 'heritage 3' for logo A, for a score of 18; logo B scored 6 for 'contemporary 1' and 8 for 'contemporary 2'. Compared to Case Study One, this tends to confirm that the visual complexity of the Islamic identity

creates a sense of heritage, while the visual complexity of the ethical identity creates a sense of the logo as contemporary.

Religious / not religious

93% of respondents read logo A as religious; most responses were for 'religious 3' (a score of 21, with a total score of 30). 93% of respondents read logo B as not religious; most responses were for 'not religious 3' (a score of 24, with a total score of 33). Only one respondent responded to logo B as 'not religious 1'.

It could be argued that logo A has a more obviously religious icon than logo B, which is comparatively abstract. It could also be argued that logo A's icon is a cultural icon and not a religious one – it is worth bearing this in mind because it does show how responses to logos can lack proper analysis in the receiver. While the researcher is aware that this question might be considered leading, but it prompts responses that are qualified elsewhere, thus aiming for proper reliability and objectivity.

Direct / obscure

64% respondents read logo A as direct, with most responses for 'direct 1' (a score of 4, although 'direct 3' scored 9; the total was 17). 57% of respondents read logo B as obscure, with most responses for 'obscure 3' (a score of 15; the total was 18). This underscores the low visual complexity of the Islamic identity and the high visual complexity of the ethical one, reminding us how the ethical identity can be misleading.

Timeless / finite

Both logos were seen as timeless by 64% of respondents. However, logo A had a total score of 20 and logo B achieved a total score of 14. This result conflicts with stakeholders' views that the Islamic identity might not be timeless (Islamic Business & Finance 2015). In Case Study One, logo B was considered more timeless than logo A by a total of 9 points. This result, within the context of reader-response theory, implies that the degree of timelessness in a logo is actually inherent in the readings and the understandings of the reader as receiver of the logo. In other words, the development of the visual readings of the receivers, not the actual design of the logo, is what makes a logo design timeless or finite. This result surely emphasises the fact

observed by Alihodzic (2013), namely that perceptions of Islamic brands differ between Muslims and non-Muslims as a consequence of their different knowledge bases, ethnicities and experiences.

International / domestic

Respondents read logo A as 79% international, whereas 71% read logo B as such. This result shows that, for these Islamic respondents, an Islamic identity has greater international characteristics than the ethical, which is a reverse of the UK respondents' result. It may be that this sample sees an Islamic identity as being understood as such worldwide while an ethical one is ambiguous – an ambiguity that may damage any international credentials to which it may aspire. However, this indicates that different levels of visual complexity, whether low or high, might not be significant as characteristics of 'international' and 'domestic' in terms of the differences between the respondents as receivers.

Complex / simple

79% of respondents read logo A as simple, most responses were for 'simple 3' (a score of 24, and a total of 28). 71% of respondents read logo B as simple (most respondents chose 'simple 2' and 'simple 3', generating a total of 22). This result reminds us of the unpredictability of perception and the consequent importance of reader-response theory — for SA respondents, both logos were simple, while UK respondents read logo A as complex and logo B as simple. It should also be mentioned that SA respondents may have read logo A as simple because they did not have to decode its possible meanings, although this possibility was not explicitly pursued. The SA result could also indicate that culturally-specific high visual complexity can be read as simple but not necessarily as delivering familiar meaning, as logo B was also seen as simple but neither religious nor obscure.

Unconventional / normal

Respondents read both logos as more normal than unconventional, by 57% to 43%. Most logo A responses were for 'normal 3', with a total of 20. Most logo B responses were for 'normal 1', with a total of 13. This result suggests that an Islamic identity is characterised as normal by SA respondents. This differs from the results of Study One, in which 64% of UK respondents read logo A as unconventional and 85% read

logo B as normal. This result indicates how an Islamic identity can be understood as indicative of a culture, as discussed above, and further validates the theoretical framework used in this study. This result give us insight that Non-Muslims and non-Arabs may see an Islamic identity as unique, reflecting a specific culture, while Muslims Arabs may consider the same identity normal. Importantly, this result does not mean that an ethical identity is either unconventional or unique for Muslim Arabs.

Strange / ordinary

Most respondents read both logos as ordinary — 71% for logo A (where most responses were for 'ordinary 2' — a score of 10 and a total of 21) and 64% for logo B (most responses for 'ordinary 1' — a score of 4. However, 'ordinary 3' scored 9, and the total was 17). This result differs from that of Study One, in which 62% of UK respondents read logo A as strange and 87% read logo B as ordinary. This suggests that high visual complexity in logos such as B was considered ordinary by SA respondents, whereas low visual complexity in logos such as A was considered strange by UK respondents.

These differing results remind us that reader-response theory must be borne in mind, especially as it seems that respondents' national and cultural backgrounds might be playing a part. It must be assumed that, in the broader global context, logos will not be designed differently in order to reflect national and cultural contexts. That would not only be impractical but also likely perceived as condescending and open to damaging criticisms of a reductive understanding of receivers' interpretations.

Table 4 summaries the characteristics of logos A and logo B from the SA respondents' readings.

Logos' characteristics – SA respondents' readings	
Logo A	Logo B
Modern Old fashioned	**Modern** Old fashioned
Heritage Contemporary	**Contemporary** Heritage
Religious Not religious	**Not religious** Religious
Direct Obscure	**Obscure** Direct
Timeless Finite	**Timeless** Finite
International Domestic	**International** Domestic
Simple Complex	**Simple** Complex
Normal Unconventional	**Normal** Unconventional
Ordinary Strange	**Ordinary** Strange

Table 4. logos' characteristics in terms of SA participants' readings

It is clear that logo A is delivering a familiar meaning of Islam given that it is read as religious, and that is considered sufficient in this context to draw this conclusion within the readings of the respondents, which indicates its low visual complexity. On the other hand, logo B is not delivering a familiar meaning of Islam because it is not seen as religious. Table 4 shows that there are only three characteristics by which respondents differentiated the logos, as the table indicates that logo A was read as indicative of heritage, religious and direct, whereas logo B was read as contemporary, not religious and obscure. This result in particular indicates how an ethical identity

might be seen as misleading and disingenuous by Muslim Arab receivers, as logo B was recognised by respondents and characterised as not religious and obscure, confirming its disingenuousness.

The logos were viewed similarly in terms of being modern, international, timeless, simple, normal and ordinary. These similarities indicate how an Islamic identity can be characterised with those characteristics that construct an ethical identity. For example, stakeholders suggest that Islamic banks should be less Islamic in their regulations. They suggest less strict laws of Islamic *Shari'ah* in terms of the Islamic banks financial system if they want to be international, which implies that they do not consider an Islamic identity to be international, despite the results of A3 indicating that it can be so for some receivers.

It was also explained in Chapters Two and Four, above, that some stakeholders suggest that an ethical identity is modern and timeless, which in turn might suggest that an Islamic identity is old fashioned and finite (Islamic Business & Finance 2014, Islamic Business & Finance 2015). The results of A3 indicate that an Islamic identity can be seen as modern and timeless, despite respondents reading the ethical identity as more modern. The results for question A3 indicate that an Islamic identity can generate a religious reading due to its highly codable design (a logo possessing visual stimuli that can be read clearly by the receivers, evoking familiar meanings), which arises from the use of a familiar object – such as the arch – lessening the visual complexity of the logo in comparison to the ethical identity in the sense explained in this study.

This result arguably demonstrates that an ethical identity might not deliver a familiar meaning of Islam, even for receivers who recognise the identity. This stands in contrast to the religious and direct reading of Islamic identity, which was also recognised yet succeeded in delivering the meaning of Islam.

A4 – logos affect

Question A4 asked respondents to rate the affect generated by both logos, and table 17 in Appendix C shows that both logos were read as good. 86% of respondents read logo A as good, with most responses being for 'good 2' and 'good 3', for a total of 27.

64% of respondents read logo B as good, with most responses being for 'good 1', generating a score of 5, and 'good 3', generating a score of 9, for a total of 16.

Most respondents preferred logo A to logo B (see Appendix C, table 18). 71% of respondents liked logo A, with most respondents selecting 'like 2' and 'like 3', generating a score of 12 and a total of 24. 57% of respondents liked logo B, with most respondents selecting 'like 1'; 'like 3' scored 6, 1 more than 'like 1' (but of course 'like 1' had more respondents). The total score for logo B was 16, and table 18 shows that logo A generated positive affect among SA respondents. SA respondents might have liked logo A because it might be considered to express their own identity – consumers might prefer specific brands because of such expression and because logo A's positive affect may have identified it as iconic (Helsted 2011). An iconic brand is one that represents something distinguishable from others in the market place and that can hold specific value, which in this case could be the Islamic contribution. Logo A's low visual complexity therefore generated more positive affect among SA respondents than the high visual complexity of logo B. The authentic Islamic identity generated more positive affect than the ethical one. This result differs from that of Study One, in which the UK respondents read logo B as good than logo A, while liking logo B and disliking logo A. Here, the ethical identity generated greater positive affect than the authentic one. It is worth noting here that respondents – and consumers – will almost certainly not be as aware as the researcher and the stakeholders of the extent of the distinctions between the identities. Logos are likely taken at face value in the marketplace, which explains the emphasis in this study on such textured analysis and the theoretical framework.

5.7   Conclusion of (Section A)

As explained above, the two Islamic banks' logos were presented here in incomplete form, with any clues as to their true identity and function removed. This provided results regarding what logos can deliver as units composed of colours and lines.

To conclude, both logos were widely recognised, probably a result of both banks operating in Saudi Arabia, where Islamic representation must surely be more recognisable than ethical representation. Furthermore, both identities formed correct

recognitions, as logo A was reported as having been seen by 100% and being familiar to all respondents, while logo B had been seen by 93% of respondents and was familiar to 92% of them. The Islamic identity evoked a greater familiar meaning of Islam, being characterised as religious by 93%, whereas the ethical identity was characterised as not religious (93%). This result underscores how evoking familiar meaning can enhance positive affect (Henderson and Cote 1998, Orth and Malkewitz 2012). The result also indicates that respondents did not evoke a familiar meaning of Islam from the ethical identity despite this identity generating positive affect (but less so than the Islamic identity), highlighting the complexity of the ethical identity. Despite generating less familiar meaning of Islam, it still generates positive affect, emphasising its disingenuousness, as the results indicate that logo B was recognised, yet was less familiar than logo A in addition to being seen as not religious and obscure.

There were differences in percentages between both logos in terms of characteristics that might be considered key to both representations. The key characteristics of the Islamic identity were heritage, religious and direct; the key characteristics of the ethical identity were not religious, contemporary and obscure. In light of this, the Islamic identity represents familiar meaning and contributes to the image of an Islamic bank more effectively than the ethical identity on the basis of the data analysis, which is due to the Islamic identity's low visual complexity. This result reinforces that of Study One in that the extent of visual information must be carefully dispensed.

5.8   Results of Case Study Two (Section B)

The format here was the same as in Case Study One: The logos' complete form, including the calligraphy, was provided, along with an explanation of what each logo stood for; the same 10 characteristics as used in Case Study One to cater for this extra information were added; and each logo was renamed. Thus, logo A became logo C, and logo B became logo D.

B1 – logos' characteristics

Representative / not representative

93% of respondents read logo C as representative, with most responses for 'representative 3' (a score of 33, and a total of 36). 71% read logo D as not representative, with most responses for 'not representative 2' (a score of 10, and a total of 19 – see table 19 in Appendix C). In contrast to Case Study One, more SA respondents read logo C as representative and logo D as not representative than did the UK respondents. Thus, both sample groups read logo C as representative and logo D as not representative, although the proportion of SA respondents who did so is greater than the proportion of UK respondents. This result indicates how the characteristics of the logos ensure that the Islamic identity contributes to the image of an Islamic bank while the ethical identity does not, for both SA and UK respondents

Meaningful / not meaningful

All respondents read logo C as meaningful, with most responses for 'meaningful 3', for a score of 18 and a total of 30. 57% of respondents read logo D as not meaningful, most responses were for 'not meaningful 2', giving a score of 8 and a total of 14. This result further suggests the authenticity of Islamic identity and the ambiguity of ethical identity, as it is clear from the responses that logo C represents a familiar meaning of Islam while logo D does not. This indicates how the visual and conceptual complexity of the Islamic identity represents Islam.

Modern / old fashioned

Both logos were seen as modern by 86% of respondents and as old fashioned by 14%. However, in contrast with section A, there was a rise here in the percentage of respondents who read the logos as modern, with both logos being read as modern by 86% of respondents. Logo C was seen as modern by 22% more respondents than logo A, and logo D was seen as modern by 15% more respondents than logo B. Despite both logos being seen as modern, logo C achieved a total score of 20 while logo D gained a total of 27, indicating that an ethical identity represents a modern characteristic more clearly than an Islamic identity. This justifies the stakeholders' convictions that an ethical identity is modern. This result also indicates that, for a sample such as this, an Islamic identity can be read as modern and not as old fashioned. This differs from the results attained in Case Study One, whose sample

read logo C as old fashioned.

Logos as texts will clearly be read differently by different individuals and different groups in different contexts. Still, it would be reductive not to look for patterns in the responses, guided by the theoretical framework, when aiming to manage such differing responses and consequent patterns of behaviour.

Heritage / contemporary

86% of the respondents read logo C as representing 'heritage', with most responses being for 'heritage 3', giving a score of 21 and a total of 29. Logo D was read as contemporary by 79% of respondents, with most participants choosing 'contemporary 1', for a score of 7 and a total of 16.

In comparison to section A in this specific case study, logo C was seen as more reflective of heritage than logo A, while logo D was seen as more contemporary than logo B. This result shows how an Islamic identity can be authentic, evocative of heritage and modern at the same time, a complexity that reinforces the point made above regarding logos as texts

Religious / not religious

Logo C was read as religious by 93% of respondents, achieving a total score of 30 – the same percentage and score attained by logo A in section A. One difference is that respondents were slightly more sure of their readings in section B, as most responses were for 'religious 3', giving a score of 24, while 'religious 3' in section A only achieved a score of 21. However, this difference is relatively minor and, were this study to shift to a more quantitative focus, such minor differences would need to be pursued. However, in the context of this study's qualitative focus, these slight differences must be taken for what they are: insights into the unreliability of unfettered and superficial judgements.

86% read logo D as not religious, with most respondents selecting 'not religious 3', giving a score of 15 and a total of 26. In section A, logo B was read as not religious by 93% of respondents — more than logo D here — which further indicates that traditional Arabic calligraphy invokes a reading of Islam. It also indicates that non-

traditional Arabic calligraphy delivers a less pronounced familiar meaning of Islam, even for a sample such as this, for whom such differences may not be read in such basic terms as UK / overseas (to Saudi Arabia) respondents may read them. This result reinforces the result of Case Study One in this respect and indicates that ethical identities are difficult — for both providers and receivers — to connect to Islam.

Direct / obscure

93% read logo C as direct, with most respondents choosing 'direct 2', a score of 16 and a total of 27. Logo D was read as obscure by 64% yet, 3 respondents responses for each score (giving 'obscure 1' a score of 3, 'obscure 2' a score of 6 and 'obscure 3' a score of 9). The total score was 18. Despite the small number of respondents for each score for logo D as obscure, this indicates how ambiguous the ethical identity can be, as an equal number of respondents selected each score, perhaps suggesting that respondents were unsure whether this identity was very or slightly obscure, a perhaps useful shrouding of clear meaning (which might lock down meaning too locally, whatever the context) as the complexity is acknowledged and made useful when the notion of logos as texts is borne in mind.

Timeless / finite

Both logos were read as timeless, with logo C being seen as timeless by more respondents than logo D (77% to 62%.). Interestingly, most of the responses were for 'timeless 3' for each logo; however, the total score for logo C was 20, 3 more than logo D's total. This reinforces the result of Case Study One, as it contradicts the suggestions of the stakeholders that future Islamic banks will opt for ethical identities because they felt that Islamic identities would not be timeless enough. This particular result indicates the opposite. The stakeholders also suggested that an authentic identity, such as an Islamic one, is not essential for Islamic banking as the system is already Islamic. Thus, by inference, the banks are Islamic already (Islamic Business & Finance 2015, Leaders in Islamic Finance 2014). In addition, the results of section A showed that logo B was read as timeless by 64% of respondents, and in this section logo D was seen as timeless by 62%; this indicates that traditional Arabic calligraphy slightly blocks an ethical identity's aspirations to timelessness, reinforcing the result of Case Study One.

International / domestic

Both logos were read as international; logo C was seen as international by 86% of respondents, with most responses for 'international 3' (for a score of 21 and a total of 28). Logo D was read as 50% international, less than logo C, and with a total of 17. Interestingly, 50% also read logo D as domestic, although the total score here was 13, which this indicates that respondents are not sure whether this logo is international or domestic. This result further indicates the complexity of ethical identity in terms of employing visual stimuli that represent Islam, as logo B in section A was seen as international by 71%; however, logo D was seen as international by 50% of respondents due to the revelation of the complete design of the logo. This indicates how difficult it can be for designers to combine such icons as that used in logo D with calligraphy that can represent Islam in terms of receivers' readings. These kinds of results show that a simple percentage measure is not really adequately textured – the element of commitment to a response has been factored into this study and should be borne in mind by stakeholders, providers and designers.

Complex / Simple

Both logos were read as simple — logo C by 57% and logo D by 79% of respondents. Logo C's total score was 16 and logo D's total score was 24. This suggests that an Islamic identity is less simple than an ethical one. However, in comparison to section A in this case study, logos A and logo B were characterised by more participants as simple than logo C and logo D, which indicates that calligraphy adds complexity.

Unconventional / normal

Both logos were read as unconventional, with 79% of respondents seeing logo C as unconventional and 57% seeing logo D as such. Most responses were for 'unconventional 1' for both logos, with logo C generating a total score of 21 and logo D achieving a score of 14. This result is quite unlike that in section A, in which both logos were read as normal by 57% of respondents. This indicates that Arabic calligraphy characterises identities here as unconventional rather than normal. This also indicates that icons, such as the arch, complemented the non-traditional style of calligraphy sufficiently to make respondents read the logo as unconventional.

On the other hand, Case Study One and Case Study Two indicated that the traditional style of Arabic calligraphy used in logo D might not be the best solution when used in combination with an icon such the one in logo D, which implies that some visual stimuli (icons) within logos might block other visual stimuli (calligraphy) from delivering meanings. However, this not to say that unconventional as a characteristic is better than normal, a point explained in Case Study One.

Strange / ordinary

93% of respondents read logo C as ordinary, with most respondents selecting 'ordinary 3' for a total of 27. Logo D was read as strange by 57% of respondents, with most choosing 'strange 2', for a total score of 14. By contrast with section A, the ethical identity was considered strange in this section of the survey and ordinary in section A, suggesting that the traditional Arabic calligraphy style might not be a good graphical solution when combined with an icon such as that used in logo D. This mix of style register (in simple terms, a modern icon combined with traditional lettering) may seem like a logical and reasonable compromise to stakeholders, providers and designers, but was evidently not read as such by this sample

In other words, the result of this characteristic indicates that an ethical identity might not be compatible with a graphical representation of Islam because it comes across as inauthentic and unethical in the context of something that is meant to be spiritual: Spiritual *purity* inherently contrasts with *disingenuousness* — whether intentional or not, either as a solution or a perception — in graphical terms. This adds a further complexity in that many might perceive Islamic values as locked in traditional expression. This may be erroneous, ill-informed or harmful, or a combination of the three, but the fact remains, posing a real problem for stakeholders and providers because what they might perceive as a legitimate expression of progress is not necessarily seen in the same way by receivers, as this study shows.

Positive / negative

Both logos were read as positive, with logo C being seen as positive by 79% of respondents (a total score of 23). Logo D, however, was read as positive by 86% of respondents. This was more than logo C, but its total score was 21, slightly less than that of logo C. This is interesting, because an identity characterised as not

representative, not meaningful, obscure and strange was also read as more positive than an Islamic identity, perhaps unexpectedly, given that the sample comprised Muslim Arabs. This result demonstrates that it can be unwise to categorise receivers too fixedly in emerging global contexts, as well as the complexity and perhaps useful — if unintentional — disingenuousness of the ethical identity in that its positive percentage outweighed its positive score.

Skilful / unskilful

64% read logo C as skilful, with most selecting 'skilful 3'; on the other hand, logo D was read as skilful by 50% and unskilful by 50% of respondents. However, the total score for logo D as skilful was 11, more than the score of unskilful by 2.

Implied / obvious

Logo C was read as obvious by 64% of respondents; logo D was read as implied by 57% of respondents, with most respondents selecting 'implied 3' for a total of 19. This sample declared both logos as recognised and having been seen before; however, logo D was seen as implied, which indicates that its high visual complexity did not characterise it as obvious for respondents.

The answers to B1 indicated an interesting pattern in terms of familiar meaning, image contribution and the key characteristics that shaped the overall meaning of the logos: this is where Gestalt theory emerges in the results. The pattern further reinforces the results of Case Study One, as the Islamic identity is surely delivering a familiar meaning of Islam and contribution of the image of an Islamic bank, whereas the ethical identity is not. This suggests that an Islamic identity, rather than an ethical one — as seems to be the prevailing view — ought to be the preferred identity for an Islamic bank.
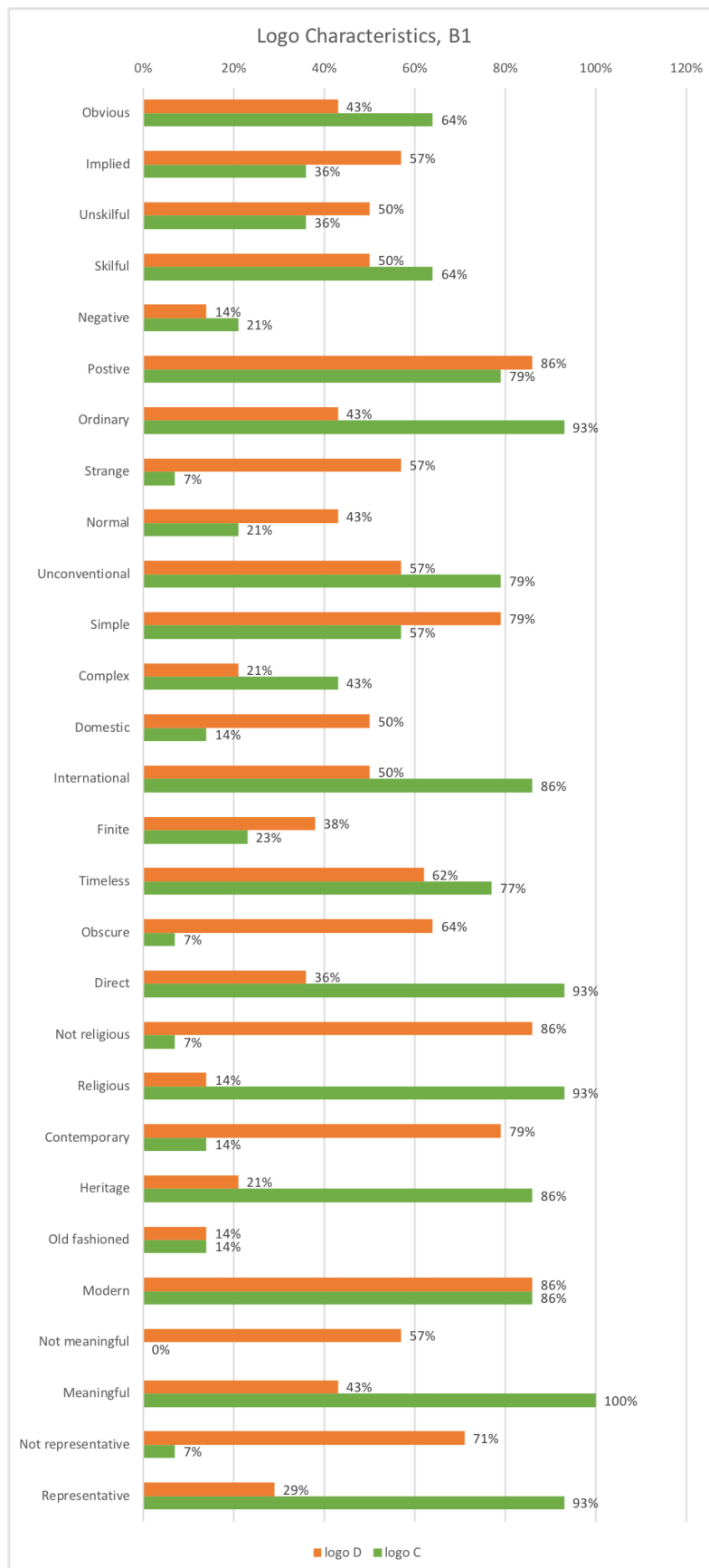
Figure 29. Comparison between logo D and logo C, key characteristics

Figure 29 summarises the results of table 19 in Appendix C and sets out key characteristics for each logo; as explained in Case Study One, these key characteristics are what makes the logos Islamic or ethical. We can see that logo C was highly representative (93%) and meaningful (100%). From the figure, we can see that what makes logo C representative and meaningful are the characteristics 'religious', 'ordinary' and 'heritage'; which also characterise logo C as direct. Logos C and D were seen as modern by 86% of respondents. Still, the characteristic 'modern' is not a key characteristic making logo C representative and meaningful; if it did so, then this characteristic should also make logo D representative or meaningful, as it the most pronounced characteristic of logo D. However, this result informs the complexity of making something that can be characterised as evocative of heritage such as Islam modern in graphical terms within the identities of Islamic banks and in the readings of receivers.

As we saw in Case Study One, the use of Islamic art as a key graphical stimulus to represent Islam formed the characteristics of 'heritage' and 'religious' for logo C within receivers' readings, thereby, we might say, making the logo authentic. From this, we can conclude the importance of icons, as logo C apparently uses icons to greater effect than the Arabic calligraphy.

As explained in Case Study One, this result can be connected to Gestalt theory, as the readings indicated that the icon (the arch) within logo C was a more potent visual stimulus than Arabic calligraphy. In Case Study Two, logo A in section A was read as religious by 93% of respondents, achieving a total score of 30; logo C was also seen as religious by 93% of respondents, attaining a total score of 30. This could therefore be taken to mean that the arch played a bigger part in evoking a familiar meaning of Islam than the non-traditional calligraphy, or that such potency was in fact undermined by the calligraphy.

Figure 29 also indicates that an Islamic identity could be considered simple, not complex, ordinary or strange. This differs from the results of Case Study One, in which logo C was read as complex and strange. This highlights the importance of reader-response theory, as logos can be complex in design terms yet simple in receivers' eyes. The result also shows how different times, contexts and samples

impact upon results. What is important in this regard is not so much the *actual* results, and any differences between them, but the acknowledgement that receivers will construct a meaning, one that may be at variance with the intended meaning and that may change unpredictably. The result reinforces the conclusion of Case Study One: an Islamic identity can be considered an easy graphical solution for representing the spiritual values of Islam in terms of visual translation into logos, as the idea of representing Islam by the use of Islamic art is available to the designer, which can make it an easy solution to represent Islam.

Figure 29 indicates that logo D's key characteristics of modern, contemporary, not religious, obscure, strange and implied made this ethical identity not representative and not meaningful.

This clearly makes sense: if logo C is representative and meaningful because it is religious, and direct because it is characterised as evocative of heritage and ordinary, then the characteristics of contemporary, not religious, obscure, strange and implied make logo D not representative and not meaningful. However, as logo D appears to be much simpler than logo C (in straightforward, formal visual terms) it is also more complex, as it was read by half of respondents as skilful, and by the other half as unskilful, while being characterised as positive by 86% of respondents (which was more than logo C). This indicates that respondents – as a group – were not clear as to whether logo D was skilful or not; however, they evidently read it as not representative, not meaningful, not religious, obscure, strange and implied, yet still saw it as more positive than logo C – which reminds us of the complexity of the issue. The group response is important to stress here, as reader-response theory of course has to address group as well as individual responses, and individual responses that differ once such individuals are in a group, however such a group might be defined, formed and functioning. It also reminds us how the ethical identity is a difficult graphical solution, as it cannot graphically reflect Islamic meaning in terms of the readings, posing a challenge for the designer as well as requiring more consideration on the part of the stakeholders.

Logo D's results further reinforce the result of Case Study One in terms of the extent to which icons can be a factor in shaping perception, and how traditional Arabic

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calligraphy is more effective at creating perceptions of Islam than non-traditional calligraphy. The traditional Arabic calligraphy used in logo D was not enough to create a perception of logo D as meaningful, representative, religious and direct; this hints at how the perhaps disingenuous icon in logo D is a factor in forming the reading of logo D as not representative, not meaningful and not religious but rather obscure, strange and implied.

As found in Case Study One, the traditional style of Arabic calligraphy is more effective than non-traditional Arabic calligraphy styles, such as the one used in logo C, in terms of delivering a familiar meaning of Islam and contributing to the image of an Islamic bank. However, traditional Arabic calligraphy styles are not by themselves sufficient to deliver a familiar meaning of Islam and reflect such an image, as indicated by the results in relation to logo D.

It is clear by now that the results of Case Studies One and Two indicate how the characteristics of logos can be read differently depending on the receiver's background and understanding of the visual information contained in the logo. However, what is interesting about this result is that designers can focus on key characteristics that might cause different receivers to have the same reading of a logo, which the results of Study Three provides further insight into.

B2 – logos' affect

As indicated by table 20 in Appendix C, both logos generated positive affect, with logo C being more successful at doing so than logo D. There is a slight difference between the results of sections A and B here: logo C was considered good by 93% of respondents (with most responses being for 'good 3', giving a total of 29), 7% more than logo A. On the other hand, logo D was considered good by 64%, the same result as for logo B, although logo D had a total score of 18, whereas logo B only reached a total score of 18, demonstrating again that these results should not always be taken at face value, and that a purely quantitative approach in this particular context might be misleading.

Table 21 in Appendix C shows that 86% of respondents liked logo C, with most responses were for 'like 3' for a total of 29, 16% more than for logo A. 64% of

respondents liked logo D, with the majority selecting 'like 1'. The results of logo D here were 7% higher than those for logo B.

Logo C as an (arguably) authentic logo generated more positive affect than the arguably disingenuous logo D in this case study — this suggests that low visual and conceptual complexity, as found in logo C, is a superior graphical solution to represent complex ideas, bringing all three aspects of the theoretical framework firmly into play: reader-response theory for its over-arching interplay between author, text and reader; Gestalt theory for its constructive dimension; and ekphrasis theory for its insights into reconstruction. The results of question B2 also further indicated that, even if the identity were not to deliver the intended, familiar meaning in connection with what it stands for (an Islamic bank), as was the case with logo D, it might nevertheless generate positive affect and be recognisable to receivers.

The results indicate that Islamic graphical representation is more of an attracting factor than ethical graphical representation within the framework of logos for a sample such as this, which conclusion is the inverse of that in Case Study One. Thus, SA participants are simply choosing their identity through the logo, which further suggests how Islamic identity could be read as cultural identity for such receivers.

B3 – Logos' design styles

Question B3 asked participants whether they felt that the logos' design styles were appropriate for Islamic banks or not. This provided detailed results regarding the perceptions of familiar meanings and image contributions. As table 22 in Appendix C shows, logo C was read as appropriate for Islamic banks (93%), whereas logo D was read as not appropriate (86%).

Most respondents (77%) cited the Islamic arch in logo C as the visual stimulus that made the logo appropriate. This further reinforces the result of Case Study One, as Islamic visual shapes could be the best visual solution to forming a familiar meaning and reflect the image of an Islamic bank. This is clearly linked to Gestalt theory, as the arch as a single visual stimulus created receivers' readings, making the logo appropriate for use in relation to an Islamic bank within the readings of the receivers of the identity.

All of the respondents cited the Arabic calligraphy in logo D as the only element making it appropriate for an Islamic bank. This reminds us that traditional Arabic calligraphy can be more effective factor than non-traditional in creating a perception of Islam. 42 % of respondents found logo D to be inappropriate because it had no obvious visual links to Islam. Respondents also cited logo D as inappropriate because it was hackneyed and ambiguous.

In light of this, the results are not significantly different from those of Case Study One. The icon in logo D fails to deliver a familiar meaning and does not reflect the image of an Islamic bank. Thus, the icon can be considered a blocking visual tool, as the use of traditional Arabic calligraphy was not sufficient to make the logo appropriate. Therefore, an ethical identity might be not the best graphical representation of an Islamic bank.

B4 – logos perceptions

Question B4 asked participants to rate the logos' Islamic credentials and to justify their opinions. Logo C was read as Islamic by 93% of respondents, while logo D was seen as not Islamic by 79% of respondents (table 23 in Appendix C). 31% of the 93% declared logo C as Islamic because of the arch, and 15% of the same subgroup gave the Islamic arch and the colours as their reasons. We saw in the answer to question B3 that a single visual stimulus (the arch) created the entire perception of the logos' credentials, in line with Gestalt theory. However, 8% of participants mentioned that the logo simply looked religious. The result further emphasises that Islamic shapes might be the visual solution to get an Islamic perception for Muslim Arabs, and also reinforces how non-traditional calligraphy does little to generate a perception of Islam, since no respondents cited it. Cold colours slightly reinforced a perception of Islam. No justification was provided of why logo D was not read as Islamic.

67% of respondents cited logo D's traditional Arabic calligraphy as the visual stimulus that made it Islamic. 8% declared the logo to have no visual links to Islam, and 9% cited its ambiguity as the reason for not perceiving the logo to be Islamic. Not all respondents used these actual terms, but some did, and it is employed here as a useful umbrella term.

This result indicates that an ethical identity may not create a perception of Islam among Arab Muslim receivers, as it does not deliver a familiar meaning of Islam and does not reflect the image contribution of Islamic banks, unlike an Islamic identity.

B5 – Islamic representation

Question B5 concerned the strength of Islamic representation within the logos (table 24 in Appendix C). All respondents indicated that logo C was strongly representative of Islam, with most respondents selecting 'strong 3' for a total of 33. Respondents indicated that logo D was weak in this respect (69%), with most respondents selecting 'weak 3' for a total of 19.

As in Case Study One, this question provided clear results about the importance of icons in generating perceptions of Islam: no respondents cited the Arabic calligraphy in logo C as an Islamic stimulus, yet the logo still scored 100%. Logo D was clearly not read as Islamic, although 31% of respondents did see it as a strong representation, likely because of the traditional Arabic calligraphy.

This result reinforces the finding of Case Study One that an idea as complex as that of Islam can be delivered by one strong visual stimulus as part of other stimuli within a logo. However, visual ambiguity within a logo as whole can block the representative visual stimuli within that logo.

B6 – Using the logos as an example of an Islamic bank

Question B6 asked participants to indicate their willingness to use either logo as a representation of Islamic banks in a project associated with Islamic finance. Most of the respondents agreed that logo C would be better than logo D in this respect – 85% agreed to use logo C, with most respondents selecting 'agree 3', for a total of 29. While the difference between the previous question and this question is small, it is still worth mentioning. If logo C were combined with a more traditional style of Arabic calligraphy, a higher score might result, although caution is needed here: results involving traditional Arabic calligraphy suggest that it may counteract the power of its icon and, as with like magnetic poles, may cause more rejection than

attraction. 69% of respondents disagreed that logo D would be a good fit for this use, with most respondents selecting 'disagree 3', for a total of 20.

It seems that the Islamic identity, as a representation of Islamic banks, worked better for the SA sample than did the ethical identity, despite this sample recognising the ethical identity, and despite the fact that it generated positive affect for them. Information regarding age and gender was not significant enough to warrant being factored into any analysis in this study.

5.9   Conclusion of (Section B)

The result further reinforces the conclusions from Study One. An Islamic identity can represent Islam and can deliver a familiar meaning of Islam. Moreover, it can reflect the image of an Islamic bank, unlike an ethical identity, which indicates the ability of graphic design to deliver complex meaning such as Islam within the context of logos. However, an Islamic identity has to be designed with readily recognisable forms to evoke a familiar meaning of Islam and to contribute to the image of an Islamic bank. This underscores the importance of using low visual and conceptual complexity to represent complex ideas. An authentic identity, such as the Islamic one, can use a single visual stimulus to convey the whole meaning, provided certain key characteristics are borne in mind. However, within an arguably disingenuous identity such as the ethical, a single visual stimulus is insufficient, because the whole of such an identity might block that one representative stimulus' ability to deliver the intended meaning. It can still generate positive affect, but is less successful at doing so than the authentic identity (for this sample).

Overall, there are slight differences between the SA and UK samples, notably in relation to recognition and affect. Apparently, recognising the identity might not be necessary for non-Muslims and non-Arabs receivers to construct a familiar meaning and generate positive affect, while for Muslim Arabs, recognising the identity might enhance the evocation of familiar meaning and the generation of positive affect. However, for the SA sample, an Islamic identity might generate more positive affect than an ethical identity, while for the UK sample, an ethical identity generates more

positive affect. This further demonstrates how an ethical identity can be disingenuous, not meaningful and not representative, yet generate positive affect.

5.10 Case Study Three

This case study is the result of a comparison of Study One and Study Two. However, this case study revealed extra layers in the results of the previous case studies. These extra layers concern the formation of shared and unshared readings among different receivers and the complexity of generating positive affect for different receivers.

The previous results indicate that a single visual stimulus can create a perception of Islam among different receivers, which means that a complex idea such as Islam can be simplified into a single visual stimulus within a logo to deliver the whole meaning of the logo. However, this study shows that, within the context of icons, an ethical identity might form somewhat similar readings among different receivers (Muslim Arabs, non-Muslims and non-Arabs), to some degree, while Islamic identity might be less in forming similar readings between different receivers to some degree.

On the other hand, context of a combination of icon and calligraphy: as direct and readable the visual stimulus can be, within the frame of the sum of the whole meaning-*Gestalt*, as similar the readings might be between different receivers to some degree, while generating variable degrees of positive affect. Meanwhile, high visual and conceptual complexity within the frame of the whole logo is greater than the sum of its parts-*Gestalt*, might not engender similar readings but it can generate more positive affect partially for some receivers than others.

It may be more difficult for designers to generate positive affect from different receivers than to deliver a complex meaning, in light of the variations in the results between the two sample groups. It appears that non-Muslims and non-Arabs might be more complex receivers than Muslim Arabs as they inferred partial[24] positive affect for each identity in its complete form, unlike the Muslim Arab sample, who were more clear within their responses in terms of generating positive affect.

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[24] Receivers might read one logo as more good than another, but simultaneously like that logo better than the first one, giving a partial result for both logos.

It was clarified in Chapter Four how the researcher decided to compare the SA group and the MA group to achieve a balance in terms of sample sizes and the level of graphic design experience. This comparison will focus on the main percentages, as that will provide a clear idea of the respondents' readings. The main rationale behind this focused comparison is to determine whether any in-depth pattern can be identified that did not emerge from the review of the previous cases. Despite the small sample sizes of the two groups, this result might provide insight for designers and providers on how to deliver complex meanings, achieve similar readings, and generate positive affect for Muslim Arabs, non-Muslims and non-Arabs.

5.11 Results of Case Study Three (Section A)

A1– seen / not seen, and A2 – familiarity

There were no significant results in terms of questions A1 and A2, as neither logo was widely recognised by the MA respondents. Figure 30 indicates that only 14% of the MA respondents had seen logo B, while logo A had not been seen by any of the respondents. Despite the low percentage of respondents who recognised logo B, this suggests that the ethical identity may be more recognisable as it also less unfamiliar than logo A for MA respondents, as shown in Figure 30.
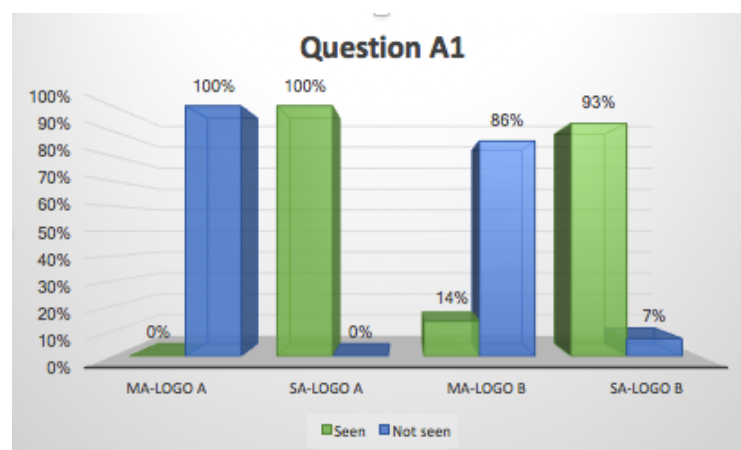
Figure 30. Respondents' comparison, A1 - seen / not seen (incomplete logos)

Interestingly, logo B was seen as familiar by 50% of the MA respondents. In light of the 14% of respondents who reported having seen logo B, this suggests how high visual complexity within an icon can lead to unpredictable readings among non-Muslims and non-Arab receivers. Meanwhile, for the SA group, it is clear that low visual complexity within an icon leads to greater recognition than high visual

complexity, as logo A was seen as familiar by all respondents, while logo B was seen as familiar by 92% of respondents (Figure 31).

Despite the small sample sizes of these two groups, this result within a bigger sample suggests that, for Muslim Arabs, low visual complexity leads to greater recognition than high visual complexity. In contrast, it seems that, for non-Muslims and non-Arabs, high visual complexity is more recognisable than low visual complexity, but this particular result remains debatable given the conflicting results between questions A1 and A2.

While it would be unwise to claim the result as a conclusive pattern, it can give designers and providers a better understanding of and insight into the proper considerations surrounding the effects of low visual complexity. Low complexity seems to work best with Muslim Arabs, while high visual complexity appears to lead to conflicting results between non-Muslims and non-Arabs, within the context of complex meaning.
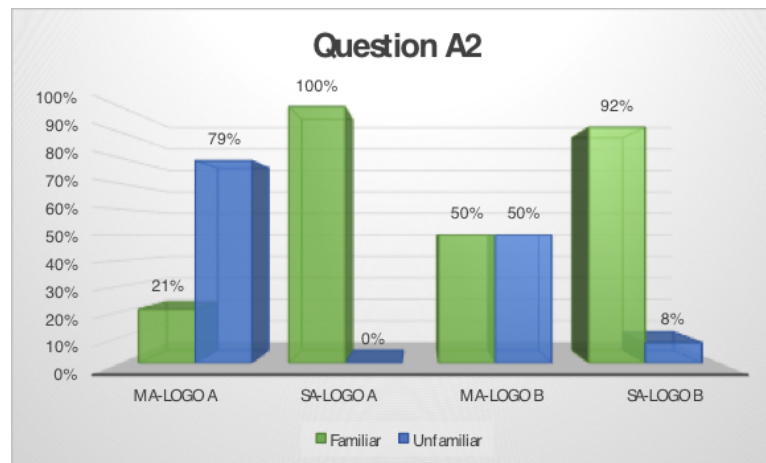
Figure 31. Respondents' comparison, A2 - familiarity (incomplete logos)

A3 – logos' characteristics

The researcher attempts to identify where both groups are having similar readings or not. The term 'shared reading' here refers to respondent readings that imply similar responses to the logo characteristics, while the term 'unshared readings' refers to respondent readings where respondents had no similar responses to the logo characteristics. This approach uses reader-response theory but places more focus on trying to find deeper patterns that the previous two studies might not have indicated

As Table 5 shows, there are different degrees of shared readings, as in relation to some characteristics, both groups demonstrated very similar percentages, while in relation to other characteristics, they barely shared the same readings. However, the two samples generated more shared readings in regard to logo B than logo A, which suggests how an ethical identity can be a graphical solution to unifying (in the sense of uniting ambiguity) the readings of different receivers. By so doing, ethical identities avoid the complexity of Islamic identities to some degree.

Complex/ Simple

	MA-LOGO A	SA-LOGO A	MA-LOGO B	SA-LOGO B
Complex	71%	21%	7%	29%
Simple	29%	79%	93%	71%

Unconventional/ Normal

	MA-LOGO A	SA-LOGO A	MA-LOGO B	SA-LOGO B
Unconventional	79%	43%	7%	43%
Normal	21%	57%	93%	57%

Strange/ Ordinary

	MA-LOGO A	SA-LOGO A	MA-LOGO B	SA-LOGO B
Strange	57%	29%	14%	36%
Ordinary	43%	71%	86%	64%
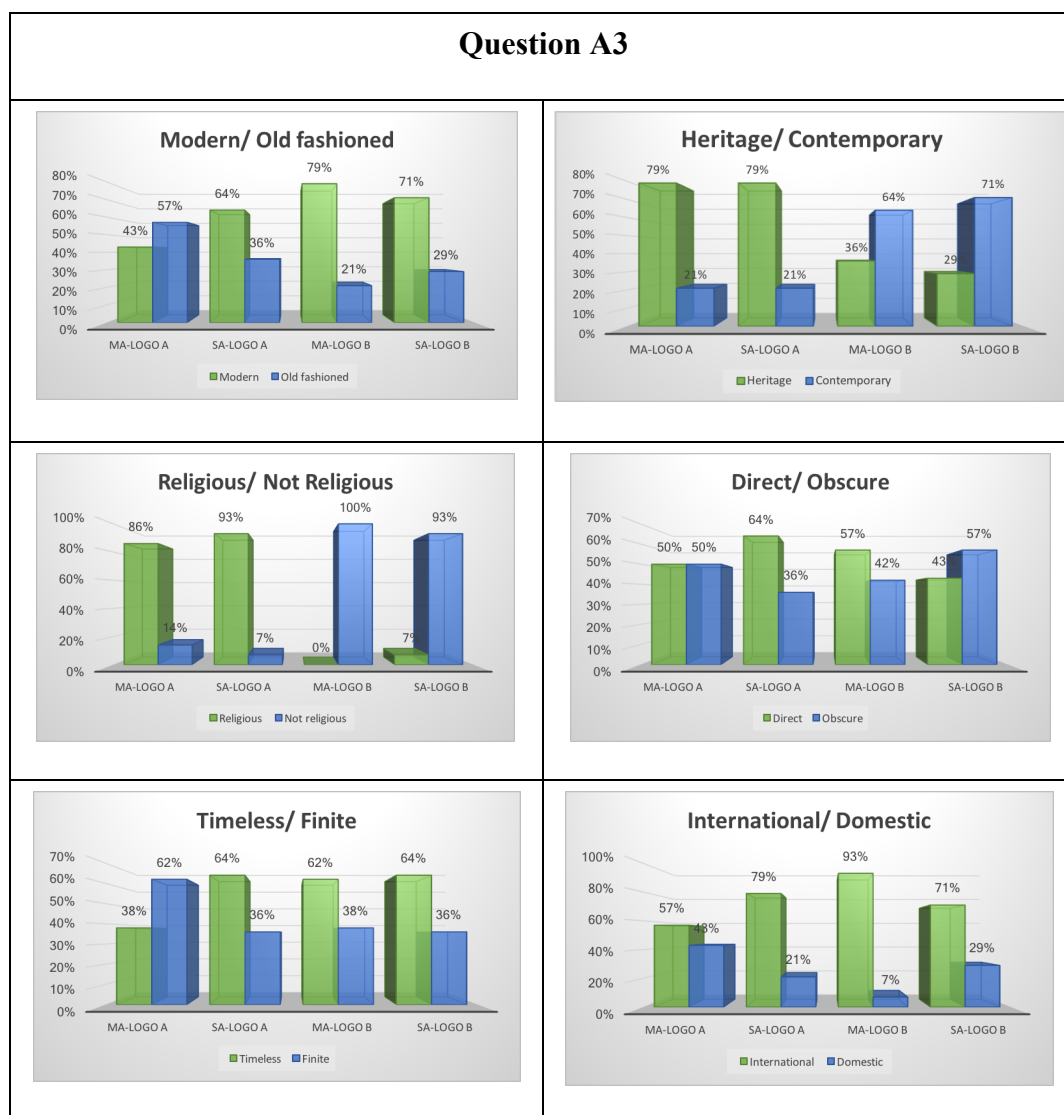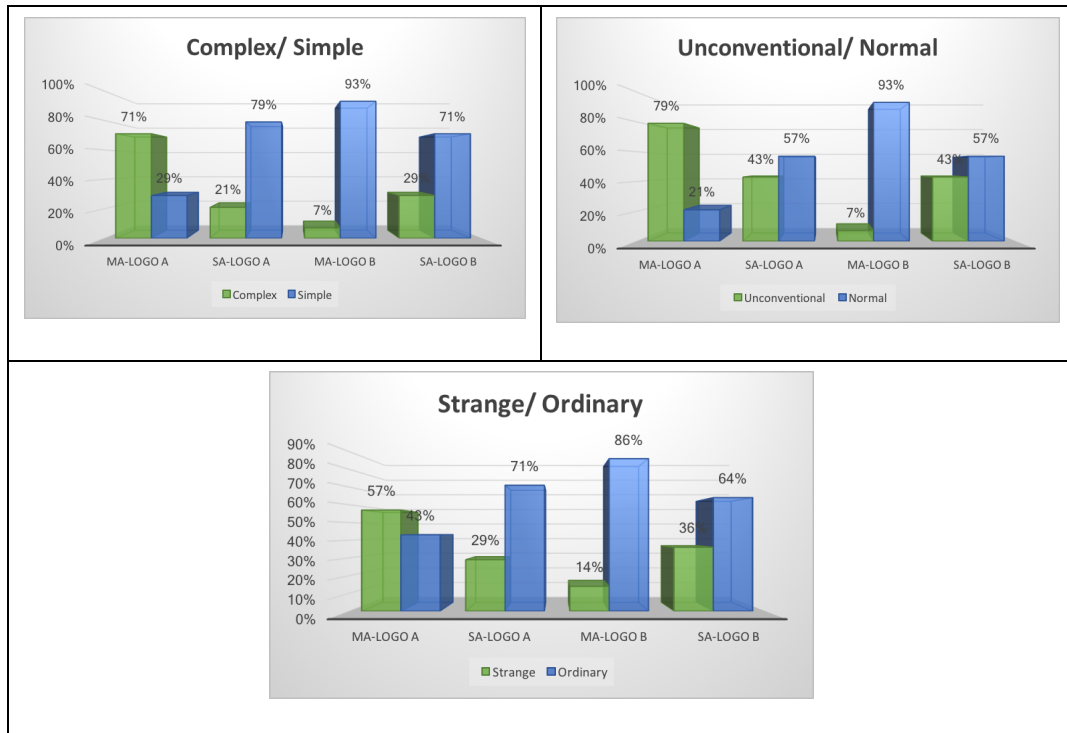
Table 5. Respondents' comparison, A3 – logos' characteristics (incomplete logos)

Shared readings

Both groups read logo A as religious, heritage, direct and international and read logo B as modern, contemporary, not religious, timeless, international, simple, normal and ordinary. However, the MA group read logo B as more modern, not religious, international, simple, normal and ordinary than the SA group, while the SA group read logo B as more contemporary and timeless. Interestingly, logo A was perceived as evoking heritage by 79% of participants in the two groups.

This indicates that Islam can be read within logos by two different groups of receivers and further suggests how heritage can be a key characteristic representing Islam. For more clarity, the MA group results can give us insight into how low visual complexity within an icon can be a considered as a graphical solution to the delivery of complex meanings such as Islam to a larger segment of non-Muslims and non-Arabs. This can give designers and providers a better understanding of how to represent complex meaning for receivers who might not be familiar with the complex meaning being represented.

However, in relation to two other characteristics — 'direct' and 'international' — the groups barely shared any readings. Half of MA respondents read logo A as direct,

while 57% saw it as international. In contrast, 64% of the SA group read logo A as direct while 79% saw it as international. As for logo B, 57% of the MA group read it as direct, while 93% saw it as and international. In contrast, only 71% of the SA group saw it as international.

This result indicates that an Islamic identity is more direct and international for Muslim Arabs and an ethical identity is more international than an Islamic identity for both groups. In other words, high visual complexity can allow Islamic banking to be read as international, reinforcing the stakeholder recommendation of an ethical identity as more international than an Islamic identity.

We can conclude that, despite high visual complexity's inability to simplify a complex meaning such as Islam for easier delivery to different receivers, designers should consider using high visual complexity if they want to develop what can be seen as a regional or cultural complex meaning such as Islam into a more global one. As these results show, low visual complexity can be characterised as religious and evocative of heritage for both groups, but is perceived as more international by the SA group than the MA group. In contrast, high visual complexity was characterised as more international by the MA group, suggesting that high visual complexity can be seen as international by a larger segment of non-Muslims and non-Arabs. Therefore, this result suggests that low visual complexity within logos can be characterised as international, yet, within the Middle East, it might not be characterised as international as much as high visual complexity within a wider global context.

Unshared readings

For the MA group, as Table 5 clearly shows, logo A is old fashioned, finite, barely obscure, complex, unconventional and strange. In contrast, the SA group read logo A as modern, direct, timeless, simple, normal and ordinary. Both groups only had one unshared reading for logo B, for the pair 'direct' and 'obscure', as the MA group read the logo as direct while the SA group read it as obscure.

In other words, high visual complexity might have the ability to create shared readings in terms of logo characteristics, while failing to deliver what the identity stands for. This indicates how high visual complexity can to a degree generate similar

readings in terms of logo characteristics between non-Muslims, non-Arabs and Muslim Arabs, at least in the context of a complex subject such as Islam. This suggests the utility of high visual complexity as a graphical solution for designers to deliver the same perceptions among different receivers, but not for the delivery of familiar meanings of a complex subject.

On the other hand, low visual complexity can create fewer shared readings in terms of the characteristics of logos, yet deliver what the identity stands for non-Muslims, non-Arabs and Muslim Arabs. This means that an ethical identity is less complex but does not deliver a familiar meaning of Islam; it is ambiguous. In contrast, the Islamic identity is complex but delivers a familiar meaning of Islam, and is therefore seen as authentic. However, it is important to state that this result only applies to the icons of both logos and not to the complete forms of the logos, as different result were obtained from section B of the survey.

A4 – logos' affect

Question A4 involved participants' rating the affect produced by both logos in participants. Table 6 indicates that, for the MA group, logo B generated more positive affect than logo A, while for the SA group, logo A generated much more positive affect than logo B. This result suggests that the Islamic identity has a greater ability to generate positive affect than the ethical identity for Muslim Arab receivers, while the ethical identity has a greater capacity to generate positive affect in non-Muslim and non-Arab receivers. Thus, in addition to its ability to unify readings, high visual complexity might also generate positive affect.

The result provides insight into how an Islamic identity can be considered as a positive representation of culture for Muslims Arabs, as such an identity is seen as evocative of religion and heritage and generated more positive affect for the SA group.

The results of logo A suggest why it was seen as unfamiliar by the MA group while logo B was not recognised: half of the sample saw it as familiar, which may be because the high visual complexity within that logo might not represent a specific meaning to be read as a representation of religion or culture, but can represent

multiple meanings for receivers such as non-Muslims and non-Arabs. This is suggested by the conflicting results for A1 and A2, in addition to the result of A3, as logo B generated more positive affect for the MA group than logo A.

This suggests that an ethical identity is a smart identity as it avoids complexity of meaning and can generate shared readings in terms of logo characteristics and positive affect. Nevertheless, this further suggests that such identities are disingenuous, as they do not represent what they stand for. In other words, high visual complexity is useful to graphic designers who need to deliver complex ideas within the context of logos, especially for an audience of non-Muslims and non-Arabs. However, the issue with this solution is that such logos do not represent what they stand for, suggesting the potential difficulty of designing such an identity. In other words, the factor that can complicate the design of an ethical identity for designers is that such designers might not have a foundational idea on which to build their design. Lacking the specificity of representation that accompanies identities such as the Islamic requires a smart solution, yet might be difficult for an identity that does not represent a specific idea but must generate positive affect. This suggests the perception of affect as the foundational idea underpinning the design such an identity.
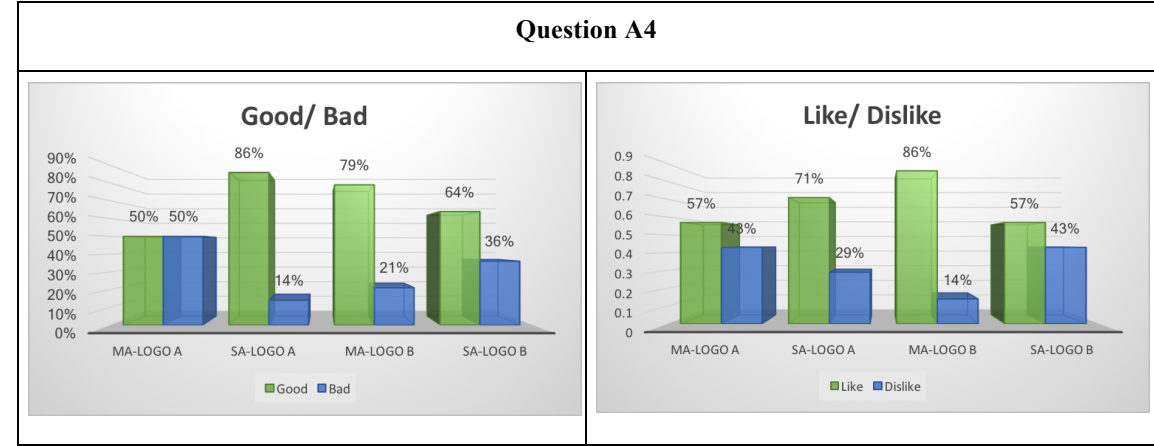
Table 6. Respondents' comparison, A4 – logos' affect (incomplete logos)

5.12 Conclusion of (Section A)

Designers should consider low visual complexity in delivering complex meanings such as Islam to different receivers, as the results indicate that Islamic identities can deliver the complex meaning of Islam. However, high visual complexity might be not be the optimal graphic solution for representing complex meanings such Islam to

different receivers, yet designers can consider it to be a smart but disingenuous graphical solution, as the results indicate how an ethical identity can avoid the complexity of Islam while generating more shared readings in terms of the design characteristics between different receivers as well as more positive affect, even if the identity is not recognised by all.

However, this conclusion only applies to logos viewed in their incomplete form (as icons only), which provides designers with information on how to deal with complex subject within the context of icons alone. It appears that icons present a graphical solution to the avoidance of complex meaning and the generation of positive affect within the context of high visual complexity.

Nevertheless, for designers to employ an icon to avoid complexity of meaning can be considered a difficult solution, as they are supposed to focus on the perception of affect to generate positive affect in receivers without basing the design on a specific meaning. However, the results from section B below suggest that it might be more difficult for designers to generate positive affect in different receivers than it is to deliver complex meaning.

5.13 Results of Case Study Three (Section B)

The disclosure of the complete forms of both logos in section B of the survey led to different results. It appears that more shared readings can be formed in terms of logo characteristics when icons and calligraphy are used in combination. In addition, within such a combination, greater partial positive affect might be generated (partial in this context means that, respondents might read one logo as good than the other but they liked the other logo more) in non-Muslims and non-Arabs from Islamic identity-*low visual complexity* than ethical identity-*high visual complexity*. This result differs from that in section A in relation to this specific issue – in section A, the ethical identity generated more positive affect for the MA group than the Islamic identity.

B1 – logos' characteristics

Question B1

Representative/ Not representative

MA-LOGO C: Representative 79%, Not representative 21%
SA-LOGO C: Representative 93%, Not representative 7%
MA-LOGO D: Representative 43%, Not representative 57%
SA-LOGO D: Representative 29%, Not representative 71%

Meaningful/ Not meaningful

MA-LOGO C: Meaningful 86%, Not meaningful 14%
SA-LOGO C: Meaningful 100%, Not meaningful 0%
MA-LOGO D: Meaningful 43%, Not meaningful 57%
SA-LOGO D: Meaningful 43%, Not meaningful 57%

Modern/ Old fashioned

MA-LOGO C: Modern 50%, Old fashioned 50%
SA-LOGO C: Modern 86%, Old fashioned 14%
MA-LOGO D: Modern 71%, Old fashioned 29%
SA-LOGO D: Modern 86%, Old fashioned 14%

Heritage/ Contemporary

MA-LOGO C: Heritage 86%, Contemporary 14%
SA-LOGO C: Heritage 86%, Contemporary 14%
MA-LOGO D: Heritage 7%, Contemporary 93%
SA-LOGO D: Heritage 21%, Contemporary 79%

Religious/ Not Religious

MA-LOGO C: Religious 79%, Not religious 21%
SA-LOGO C: Religious 93%, Not religious 7%
MA-LOGO D: Religious 14%, Not religious 86%
SA-LOGO D: Religious 14%, Not religious 86%

Direct/ Obscure

MA-LOGO C: Direct 77%, Obscure 23%
SA-LOGO C: Direct 93%, Obscure 7%
MA-LOGO D: Direct 46%, Obscure 54%
SA-LOGO D: Direct 36%, Obscure 64%

Timeless/ Finite

MA-LOGO C: Timeless 71%, Finite 29%
SA-LOGO C: Timeless 77%, Finite 23%
MA-LOGO D: Timeless 36%, Finite 64%
SA-LOGO D: Timeless 62%, Finite 38%

International/ Domestic

MA-LOGO C: International 29%, Domestic 71%
SA-LOGO C: International 86%, Domestic 14%
MA-LOGO D: International 79%, Domestic 21%
SA-LOGO D: International 50%, Domestic 50%

Complex/ Simple

Unconventional/ Normal

Strange/ Ordinary

Postive/ Negative

Skilful/ Unskilful

Implied/ Obvious

Table 7. Respondents' comparison, B3 – logos' characteristics (complete logos)

Shared readings

Table 7 indicates that both groups read logo C as representative, meaningful, evocative of heritage, religious, direct, timeless, unconventional, ordinary, positive and skilful.

It is worth noting that, in section A, the only unshared pair of characteristics for logo B was the 'direct'/'obscure' pair, as the MA respondents read logo A as obscure while the SA respondents read logo A as direct. In contrast, in this section, both groups read logo C as direct and logo B as obscure, which suggests how low visual and conceptual complexity might deliver a direct message of complex meaning for a larger sample of receivers.

Interestingly, 86% of respondents in both groups saw logo C as representation of heritage, which is more than the score obtained by its counterpart. This further suggests how the characteristic of 'heritage' is creating a perception of logo C as Islamic.

The importance of heritage as a key characteristic to represent Islam was suggested by the previous case studies; however, this study shows that a combination of icon and calligraphy might enable greater representativeness within the logos of Islamic banks for Muslim Arabs, non-Muslims and non-Arabs to be read at the same level. This further indicates the importance of this key characteristic in representing complex meaning to be read the same by different receivers. This is an aspect that designers and providers should keep in mind.

Furthermore, this result shows that non traditional Arabic calligraphy might reinforce the low visual and conceptual meaning of the icon within a complex meaning such as Islam for Muslim Arabs, non-Muslims and non-Arabs.

However, the groups had widely divergent readings in relation to the characteristic 'modern' for logo C, as exactly half of the MA group responded to it as modern, while an overwhelming majority of the SA group (86%) saw the logo as modern. This result in particular suggests that an Islamic identity is not likely to be characterised as modern by non-Muslims and non-Arabs, especially given that 86% of the MA group saw logo D as modern. The responses of the MA group to logo C suggest that low visual and conceptual complexity might not be read the same by different receivers from a non-Muslim and non-Arab sample, as half of that sample read logo C as old fashioned, while the other half saw it as modern.

As for logo D, both groups agreed that this logo was not representative, not meaningful, modern, contemporary, not religious, obscure, positive and unskilful. However, the groups had widely divergent readings in relation to the characteristic 'international', as 79% of the MA group responded to logo D as international while only half of the SA group saw the logo as international.

This result further suggests how high visual and conceptual complexity might work best for non-Muslims and non-Arabs in terms of a representation that can be read as international.

The results of the shared readings in relation to logo C suggest how an Islamic identity can represent Islam for different receivers, as explained in the previous case studies. However, this case study reveals that the characteristic 'heritage' might be read clearly at the same level by Muslim Arabs, non-Muslims and non-Arabs, whether through an icon only or through a combination of icon and calligraphy. This further emphasises how designers might deliver desired complex meanings to a variety of different receivers by focusing on such a key characteristic. This indicates the profound ability of graphic design to deliver complex meanings within logos; however, it also indicates the possible limitations of graphic design in this regard.

For more clarity, the characteristic 'heritage' is the only characteristic that attained identical percentages in the responses of both groups. This might indicate that a complex meaning such as Islam might only be represented to be read the same by different receivers by focusing on a single visual stimulus such the arch in logo C, which might result in a key characteristic within the framework of low visual and conceptual complexity within an icon, as calligraphy appears to be reinforcing what the icon represents in this regard. This result recalls Gestalt theory, as discussed in the previous case studies.

Unshared readings

The MA group read logo C as domestic, complex and implied, while the SA group read it as international, simple and obvious. However, in terms of logo D, the MA group read it as finite, complex, normal, ordinary and obvious, while the SA group read it as timeless, simple, unconventional, strange and implied.

It is worth noting that the only characteristic that evoked unshared readings from both sections for the MA group was the characteristic of 'complex' in relation to logos A and C. We know that Islam is a complex idea to represent; however, this case study suggests that simplifying such a complex meaning to be readable within the context of low visual and conceptual complexity might not cause receivers to characterise the

logo as simple. However, it might make it less complex for non-Muslims and non-Arabs. This further suggests the conclusion reached in Case Study Two in relation to B3; logo characteristics might not be so much about the design of the logo as they are about the receivers' understandings of the characteristics, even if the complex meaning has been symbolised and delivered. This recalls reader-response theory. Yet, this does not mean that a key characteristic cannot be designed to be read the same by different receivers.

There were more unshared readings in relation to logo D than logo C in the results of section B, in contrast to the situation with section A. The results of both sections in relation to shared and unshared readings suggest the following conclusion.

Given the differences between the results of the two sections, framed by incomplete and complete logo forms, we can conclude that similar readings among different receivers may depend on whether the logo consists of an icon only or of an icon and calligraphy. Yet, we know from the previous case studies that low visual and conceptual complexity framed around a key visual stimulus such as the arch in logo C can deliver a complex meaning, whether through the use of an icon in isolation or a combination of icon and calligraphy. However, this case study revealed that a key visual stimulus within the context of low visual and conceptual complexity might result in similar readings between different receivers when a logo consists of a combination of icon and calligraphy, which emerges as a better graphical solution than an icon in isolation.

Within the context of an icon only, high visual and conceptual complexity might generate more similar readings than low visual and conceptual complexity among Muslim Arabs, non-Muslims and non-Arabs. On the other hand, when an icon is combined with calligraphy, low visual and conceptual complexity might generate more similar readings among such different receivers. Nevertheless, logos that consist of calligraphy only may result in a different conclusion. Further research is needed in this regard. It is important to clarify that this conclusion might only apply in the context of complex meanings such as Islam.

B2 – logos' affect

As for question B2, Table 8 indicates that there is different result in comparison with section A. For the MA group, logo C was more good than logo D, while logo D was better liked than logo C. Meanwhile, for the SA group, logo C generated more positive affect than logo D.
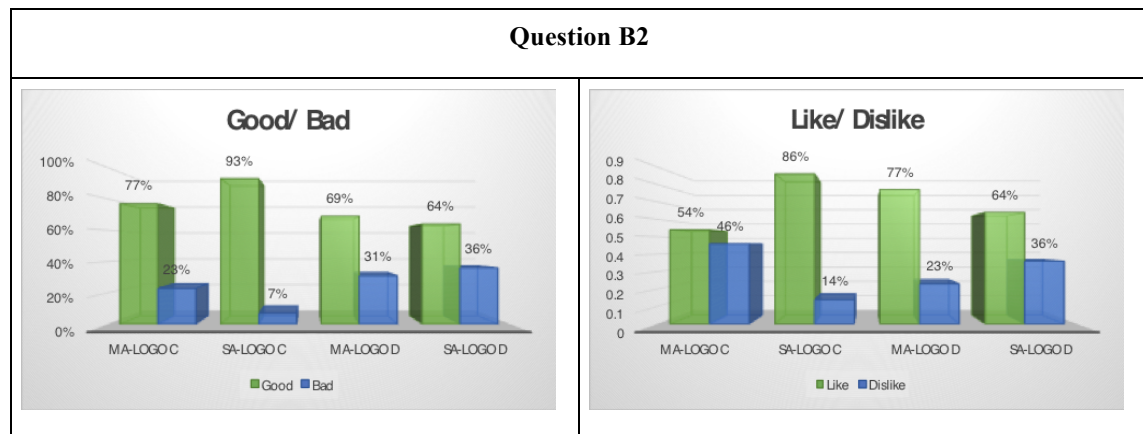
Table 8. Respondents' comparison, B2 – logos' affect (complete logos)

We know from Case Study One that an ethical identity might be considered more good and better liked than an Islamic identity, while an Islamic identity might be seen as less good and less well liked among non-Muslim and non-Arab receivers. However, this case study revealed that an Islamic identity might be seen as more good, less well liked by such receivers, indicating that the generation of positive affect from a complex meaning such as Islam can be more complex than the delivery of such a complex meaning to such receivers.

It appears that, for non-Muslims and non-Arabs, low visual and conceptual complexity within a logo consisting of an icon and calligraphy might generate more positive affect than a logo consisting of icons only. Meanwhile, high visual and conceptual complexity might generate more positive affect in the context of a logo consisting of icons only, as section A indicates, at least in the context of such a sample. Yet, as Table 8 shows, there is a split result for the MA group, as they saw logo C as more good than logo D while still liking logo D more.

This result gives insight into the difficulty of generating positive affect from receivers such as non-Muslims and non-Arabs in the context of a complex meaning such as Islam. It indicates that it might be difficult to decide which visual solution is better

than the other comprehensively when aiming at generating positive affect in such receivers.

Deciding on which option is better for a designer can be more difficult than it appears to be for such receivers; as we know from the above, an Islamic identity (low visual and conceptual complexity) logo consisting of an icon and calligraphy might be a better solution for delivering complex meaning to different receivers and for generating shared readings, but it might not be able to generate comprehensive positive affect. Meanwhile, an ethical identity (high visual and conceptual complexity) consisting of an icon only might not deliver a complex meaning to different receivers, but it might generate comprehensive positive affect for non-Muslims and non-Arabs. This further indicates how ethical identity can be a complex proposition for designers in the context of avoiding complexity of meaning while generating positive affect. However, this result also indicates how a complex identity such as an ethical one can be a graphical tool better suited for generating positive affect than for delivering a familiar and representative meaning.

On the other hand, for Muslims and Arabs, low visual and conceptual complexity logos consisting of icons in combination with calligraphy provide a superior graphical solution, generating positive affect while delivering complex meaning.

B3 – logos perceptions
In question B3, participants were asked about their opinions regarding whether the design of both logos is appropriate for Islamic banks or not. Figure 32 indicates that the MA group saw both logos as appropriate; however, they saw logo C as more appropriate than logo D. On the other hand, the SA group clearly indicated that logo C was appropriate while logo D was not.

Interestingly, the MA group did not cite the traditional style of the Arabic calligraphy in logo D as the visual stimulus that made this logo appropriate (see Figure 33). The MA group viewed logo D as appropriate because it only looks international by 20%. This justified the appropriateness of logo D, as a whole was greater than the sum of the parts (Gestalt). Respondents did not refer to a particular visual stimulus but instead simply stated that it was international. This further reinforces how high visual

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complexity within a complex meaning can be a means for designers to design a complex identity that can be read as global, as explained above.
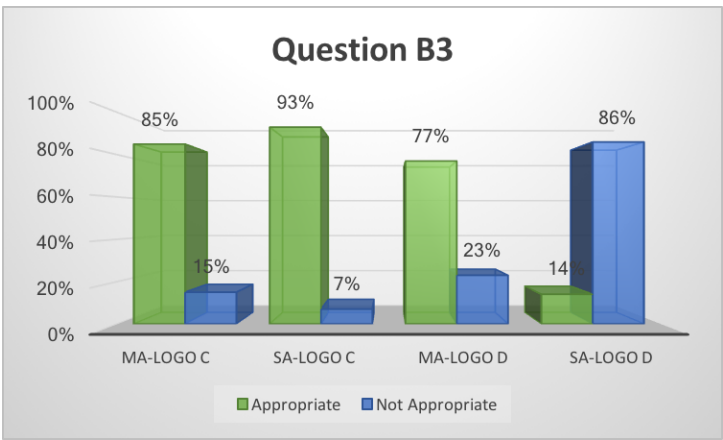
Figure 32. Respondents' comparison, B3 – logos' design style
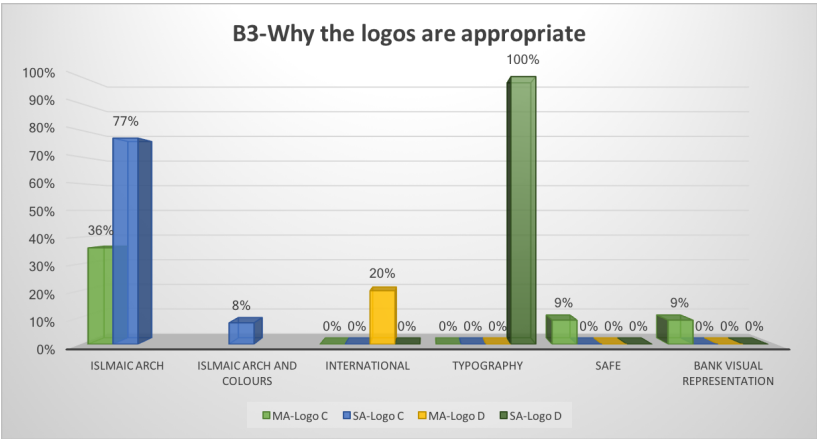
Figure 33. Respondents' comparison, B3 - Why the logos' are appropriate

B4 – Islamic representation

It is notable in this study that the MA group indicated that the colours of logo D made the logo (see Figure 35) Islamic, which can be linked to the stakeholders' readings of this logo, as they referred to the colours as representative of Saudi Arabia's hot climate. This result indicates that the logo is intended to be more domestic than international. However, the previous result shows that this logo is characterised as international. This result further shows the difficulty of dealing with such an identity in terms of designing directly for different receivers. As disingenuous as this ethical identity is, it might be a good graphical solution for the global community if the intent is for it to be read as international, as discussed above.
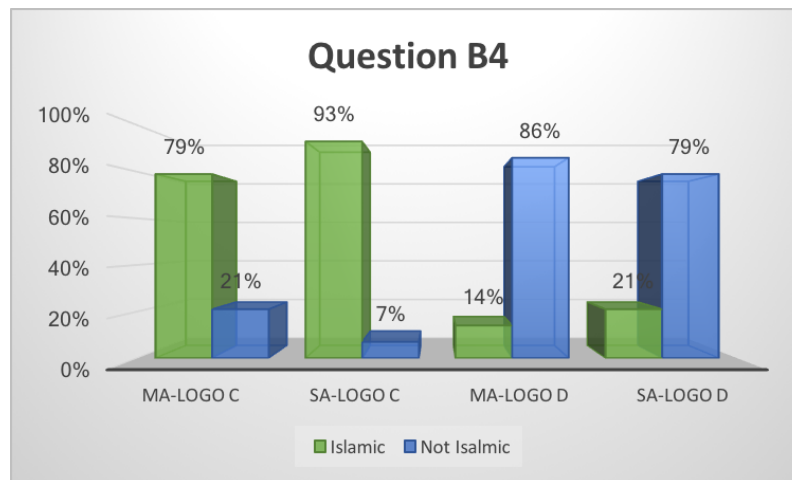
Figure 34. Respondents' comparison, B4 – logos' perceptions
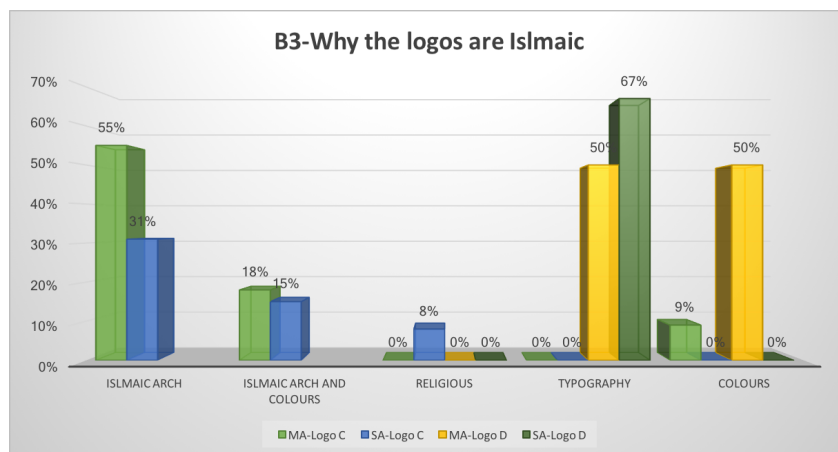
Figure 35. Respondents' comparison, B4 - Why the logos' are Islamic

B5 - Islamic representation and B6 - Using the logos as an example of an Islamic bank

The results for questions B5 and B6 were similar to those in the previous studies, as both groups thought that logo C was more strongly representative of Islam. Moreover, respondents agreed that logo C was more appropriate in the context of Islamic banking. However, it is worth indicating that half of the MA group indicated that logo D was strongly representative, while half saw it as appropriate to use the logo as an example of an Islamic bank. This result indicates how non-Muslim and non-Arab receivers might not be sure about their readings of such an identity, suggesting that an Islamic identity is capable of delivering a familiar meaning of Islam to such receivers.

5.14 Conclusion of (Section B)

Graphics, in the context of logos, have a profound capacity to represent Islam for different receivers; however, they might be limited in terms of the numbers of graphical solutions available to enable representations of Islam to be read similarly by different receivers. The results show that Islam can be represented by focusing on one visual stimulus, which might result in a key characteristic that can be read in the same way by different receivers, such as the characteristic of 'heritage'. Still, this is only one characteristic and one visual stimulus within the framework of low visual and conceptual complexity. This might mean that focusing on more than one key visual stimulus might not result in the ability to deliver the complexity of Islam in such a way that it is read similarly by different receivers, in fact making Islam more complex in terms of representation. The high visual and conceptual complexity of the ethical identity might demonstrate this point –it was suggested that an ethical identity can deliver multiple meanings, which can make the concept of Islam more difficult to convey to different receivers. For this reason, graphic design might be limited in its ability to represent Islam to different receivers.

The result shows that, within the context of icons, a high-visual complexity ethical identity might generate similar readings among different receivers, even if the meaning that is being represented is complex and not recognised, while an Islamic identity is less able to generate shared readings within the context of an icon, even if the complex meaning is delivered to some degree. On the other hand, within the context of a combination of icon and calligraphy, a low visual and conceptual complexity Islamic identity can generate similar readings more ably than an ethical identity. This holds the following implications for designers.

High visual and conceptual complexity images are best used in isolation to generate similar readings among different receivers. A logo consisting of both image and text within a low visual and conceptual complexity framework might work better than an image alone to achieved similar readings among different receivers. Figure 36 summarises the results of this case study in regard to receivers' shared and unshared readings.
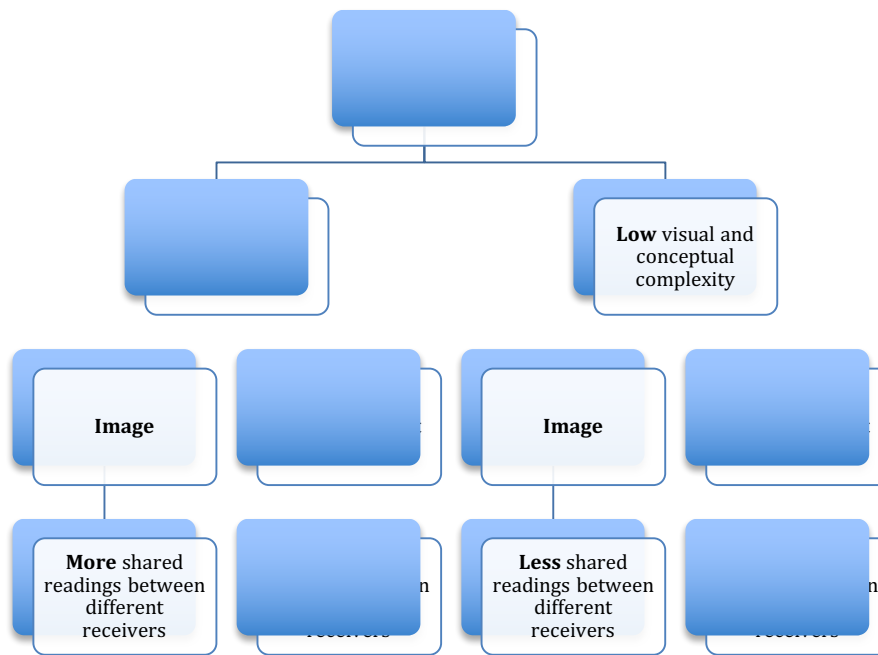
Figure 36. Similar readings among different receivers

As focus the key visual stimulus can be within the frame of the sum of the whole meaning of *Gestalt* theory, as more shared readings can be achieved between different receivers to some degree. In other words, focusing on simplifying one visual stimulus to create a key characteristic can result to more shared readings.

This case study indicates that Islam can be a factor to attract different receivers, but it is more of a factor for Muslim Arabs than for non-Muslims and non-Arabs. This shows that low visual and conceptual complexity within logos can be considered a better graphical solution than high visual and conceptual complexity due to its ability to generate positive affect in Muslim Arabs. The benefits are less clear for non-Muslims and non-Arabs.

This is not to say that high visual and conceptual complexity are preferable when attempting to generate positive affect in non-Muslims and non-Arabs, as this can generate partial positive affect and comprehensive positive affect, as discussed above. This suggests that it might be more difficult to generate positive affect than to deliver complex meaning to a wide range of receivers.

5.15 Second phase

5.16 Case Study Four

The researcher conducted semi-structured interviews with the Head of Market Insight at NCB Bank and with the Supervisor of Logo Applications at Bank Albilad (see Appendix D).

The interviews are analysed through structuring content analysis. As stated in Chapter Four the theoretical framework helped to break the text into single units to subdivide the interviews as a means to the analysis technique to form categories. This way was justified by the pragmatic worldview as explained in Chapter Four.

The interviews revealed the providers' (interviewees') readings of their banks logos. The interviews uncovered how the providers read their logos as texts and how they thought their logos were recognised in terms of their designs. In addition, the interviews uncovered the providers' explanations of their logos in terms of visual and conceptual complexity, recalling Gestalt theory. The interviews included questions about the perception of affect, which was explained by the providers in terms of how good their logos were and whether the logos were attractive to receivers or not.

As was done in the previous case studies, by using ekphrasis theory, the researcher located what could be considered key descriptions of the logos by the providers through the interviews. Finally, the interviews revealed the result of image contribution perception, as the researcher was able to identify the interviewees' explanations of the logos' visual reflection of their banks as Islamic banks.

Related result was found with what have been explained in Chapter Two and what has been concluded in the previous case studies.

Logos as readable text

The interviewees were asked about functions of their logos which led to a consideration of the logos as texts. Based on the results of the interviews, a logo is just a symbol – a visual identifier – which may convey a lot in isolation from the whole brand or may say nothing at all. Yet, it is a strong element within the brand

identity. In addition, the interviewees were asked whether the logos were readable by asking them whether they saw the logos as effective, The Head of Market Insight at NCB Bank responded that logo C was effective "because as I was explaining […] Islam is embedded within the past and the past of Islam is heritage as the gate in the logo represents". On the other hand, the Supervisor of Logo Applications at Bank Albilad answered, "Any logo can be an effective […] it's just a symbol that represent the corporate and the corporate is symbolising the logo" (Bank Identity Applications 2017). In light of this, the interviewee from NCB Bank is simply suggesting that the logo of the bank is a readable text, because it represents Islam by means of the gate device, which is the arch within the logo. However, the Bank Albilad interviewee explained that the logo is a readable text because it is simply a visual bookmark of the bank, identifying the bank, hence his interpretation of the logo as readable.

Yet, if logos are merely simple devices identifying banks, then any logo can work for any bank. According to academic researches, logos are a central way of delivering messages and considers the main representation of what a brand is presenting (Henderson and Cote 1998). "Given function of a logo is a visual representation of the firm, it seems reasonable that perceptions of the logo would subsequently spill over onto the firm itself" (Hagtvedt 2011:87). Schechter (1993) mentioned that a logo is one component of the image of the corporate, but serves to identify other operations of the corporate. Based on these statements, a logo should be designed in a way that reflects the products and the identity of the corporate, whether that is isolated from the brand identity or not. Otherwise, any logo could stand for any corporate identity, which demolishes the concept of design and confuses receivers, resulting in a complete inability to visualise corporate identities. The argument is that logos create an image in the mind of the receiver. This is why logo design is so important and why logos must be designed in such a way as to evoke a positive image (Van and Puth 1995). If a designer can design a logo that reflects the core value of a corporate entity in such a way that it can be readable by a different receivers, even in isolation from the corporate brand identity, that can be described as a readable logo. For example, 93% of the SA respondents read the NCB Bank logo as Islamic, while 82% of UK respondents read it as Islamic. This indicates that this logo symbolises what it stands for; in other words, it is a readable text.

Recognition

Based on the results of the interviews, both logos can be considered as recognisable from the perspectives of the interviewees. However, the NCB Bank interviewee stated that "in Middle East the logo is well known and people really can relate and can share with you what the logo stands for, based on their perception […] international, no, because again, that we do not have a strong international presence" (Market Insight-Market Research 2017). Thus, in terms of this statement, the logo is considered widely recognised, because the Middle Eastern sample was able to share and relate what they are already knew about the logo, which means that they could read the logo as a recognised design, which is correct recognition. In light of this, the results from the SA sample actually reinforce this statement, as most of the respondents indicated that they had seen both logos, indicating that both logos were recognisable to them. This implies correct recognition. In light of this, respondents recognised the logo because the design of the logo reflects their experiences as receivers and because they had experienced the logo before. In other words, because of the recognisability of the bank, the receivers recognised the logo. This means that they are reading the lines, colours and shapes in the logo from their experiences of the bank. This indicates that familiarity within logos can actually be the result of exposure to the logo in both direct and non-direct ways.

However, there is a different perspective with regard to the Bank Albilad logo. The interviewee stated that the logo is recognised because "it is a familiar geometric shape […] and it simplifies the containment" (Bank Identity Applications 2017). This provides a different rationale for the logo being recognisable, namely the geometric shape of the logo and not the presence of the actual bank, as was the case with NCB bank. However, none of respondents described the logo as a geometric shape or offered any similar description, indicating that the provider's reading of the logo can be very different from that of receivers in terms of recognisability. In addition, as mentioned in Chapter Two, a geometric unit might be difficult for receivers to recognise within a logo, as it might be difficult to read it as a standalone unit. However, the UK sample results indicate that there is a very small percentage of respondents who remembered seeing the Bank Albilad logo, as this bank does not operate outside of Saudi Arabia. As a result, none of the respondents in this group

recognised the NCB bank logo. This indicates that the UK respondents were actually experiencing false recognition of the Bank Albilad logo.

This shows that a logo can be recognised based on its actual presence and its design. Consequently, a logo must be designed to reflect the target receivers' understanding and experiences. As indicated by Case Study One, none of the respondents described logo D as a geometric shape. In addition, as Bank Albilad's operates in Saudi Arabia, it was recognised by the SA respondents; however, it was less widely recognised than logo C.

This indicates that low visual complexity within a complex meaning can generate more recognition, especially if the identity targets domestic receivers. Furthermore, high visual complexity can generate more recognition among international receivers, but not to a significant extent.

Familiar meaning

In terms of meaning, the NCB Bank interviewee stated that the logo is as familiar as "Any elements of the NCB branding, whether it is the logo or the selling line[25] *Realise Tomorrow* it is well known" (Market Insight-Market Research 2017). However, most of the responses from both case studies referred to the arch as the most visual stimulus that represented Islam and did not refer to the whole logo to justify their familiarity with the logo, which again implies that the receivers' readings differ from those of the interviewee.

The NCB Bank interviewee's explanation of the logo suggests that the whole is greater than the sum of its parts, yet respondents indicated that the NCB Bank logo was more about the parts of the image rather than the whole (Gestalt), as most of the respondents from the case studies referred to the arch as the visual stimulus that represented Islam. This implies that receivers are actually reading the visual stimulus that is most familiar to them, which means that the chance of recognising all the

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[25] The selling line means the 'slogan', usually a short phrase that explains the brand or the product for receivers. It is sometimes part of the logo and sometimes not. In the case of the NCB Bank logo (logo C), the slogan is not an integral part of the logo.

elements within the logo is questionable. The results of these case studies indicate that the arch is a high codable visual stimulus, which means that this stimulus is recognisable to receivers. This might mean that receivers make quick, instinctive and perhaps superficial judgements. However, logos with high meaning are highly codable to evoke consensually held interpretations within a culture (Kohli and Suri 2002). However, the NCB Bank interviewee stated, "The arch is the focal point" (Market Insight-Market Research 2017); he emphasised this visual stimulus more than the other visual stimuli. In addition, this statement further confirms how one key visual stimulus can generate the entire perception of complex meaning in the context of a logo. However, receivers do not know how complex the idea of Islam is, and the results indicate how the readings of the providers and the receivers as regards the NBC Bank logo are matching to a degree, which reinforces how low visual and conceptual complexity is optimal when representing an idea as complex as Islam. This suggests that complex meaning must be compressed into the minimal amount of visual information that might symbolise or represent a complex meaning in order to make it readable by different receivers.

However, in the case of the Bank Albilad logo, the interviewee stated that 'It's not necessary for the logo to represent the corporate activity whether it is a traditional bank or an Islamic bank' (Bank Identity Applications 2017). The interviewee further stated, "The real challenge is within the receiver of the logo […] we want receivers to accept the logo and not [necessarily] to understand the meaning of the logo" (Bank Identity Applications 2017). Yet some academic research indicates that meaning and familiarity is important in terms of logos. "companies often prefer to adopt meaningful symbols because they require less investment to achieve perceptual and memory benefits" (Henderson et al. 2003: 299). Henderson et al. (2003), citing Scott (1994), argued that no picture is void of meaning. An effective logo design shape, colour or design must be linked to the corporate (Hynes 2009). Meaningful visual stimuli can be perceived as familiar (Kimchi and Hadad 2002).

Although most UK respondents described the Bank Albilad logo as ambiguous, they still liked the logo more than they liked the NCB Bank logo. This means that they actually accepted the logo without inferring a familiar meaning.

We can conclude from this that the creation of acceptable logos is based on properly targeting receivers. For example, in the case of the SA respondents, they liked what they recognised and related directly to Islam as they liked logo C more than they liked logo D. In contrast, the UK respondents actually liked what they described as ambiguous. Thus, high visual and conceptual complexity can be a tool for designers to use to create acceptance of logos by receivers. However, this underscores the difficulty of design, as an idea of a logo must be based on something, which means that meaning with logos can be considered inevitable. In other words, if a designer or provider is aiming at creating acceptance of a logo among receivers without delivering meaning, what kind of idea should the logo be based on.

Affect

When the Head of Market Insight at NCB Bank was asked about whether he believed the NCB Bank logo to be good or not, he answered, "Yes, we believe so. Why? Because it's a gate passage, it is communicate Islam and the values of the bank that come from the heritage. Also it communicates the future. We believe that our design is not a good design, it is a strong design" (Market Insight-Market Research 2017). This description of the logo as strong by the interviewee matches the findings from the case studies; we know from the case studies that logo C was rated as strong in terms of Islamic representation.

The Bank Albilad interviewee did not believe the Bank Albilad logo to be a good design, answering, "No, and that is because the elements that were used to design the logo are not balanced, and that includes the typography and shapes" (Bank Identity Applications 2017). "Curves, lines and typography are not balanced. For, example, the typography that is named *Thuluth* is considered a separate logo. I suggested removing the icon in the logo and just keeping the Arabic typography as it can be considered a logo by itself" (Bank Identity Applications 2017). This suggests how traditional Arabic calligraphy in Bank Albilad logo was preferred to the icon which further emphasises the result of the respondents that, high visual and conceptual complexity can block the meaning being delivered, as the result of the respondents who justified the calligraphy in logo D as a representation of Islam was not enough to make the logo Islamic.

Both interviewees were asked whether they thought their banks' logos to be attractive or not. Concerning the NCB Bank logo, the Head of Market Insight stated, "Yes, we do, however, you have to experience the logo […] for the international market to react to our logo or our branding, they have at least to know what the brand is about" (Market Insight-Market Research 2017). The SA respondents liked the NCB Bank logo more than the Bank Albilad logo. It was mentioned to the interviewee that the UK respondents showed less liking for the NCB bank logo, which is in line with the interviewee's expectations. However, participants had no experience of the Bank Albilad logo either, and they still liked it. When the Bank Albilad supervisor was asked whether he considered the logo to be attractive, he responded that "The colour of the logo is the most attractive element in the logo as it near to some restraints colours that is warm […] it is an attractive colours that delivers the feeling of activity, vitality and appetite". "Let's assume that we make the logo black and white […] it will not be that attractive" (Bank Identity Applications 2017).

The NCB bank interviewee stated that the NCB logo could attract international and domestic clients if they could see the logo at work. However, if they did not experience the logo, does that make the logo unattractive? The UK respondents did not experience either logo, yet most of them were attracted to the Bank Albilad logo. The SA respondents, however, had experienced both logos and were more attracted to NCB bank logo than the Bank Albilad logo.

This result reinforces the conclusions from the case studies. Seeing the logo at work can be a factor in generating positive affect, especially if the logo were to be directed at domestic receivers within the context of low visual and conceptual complexity. However, not experiencing the logo can also generate positive affect, but it can do so partially within the context of high visual and conceptual complexity. All this confirms the ability that graphic design has in terms of using logos.

Ekphrasis theory
Whenever providers describe one or more of the visual stimuli within the logos, ekphrasis comes into play. For example, describing one of the logos as modern by referring to specific visual stimuli actually describes the logo itself as modern in the context of ekphrasis theory.

The NCB bank interviewee described the logo as evocative of heritage by referring to the gate, which was cited as the focal point that delivers the meaning of Islam. In addition, the interviewee stated that "NCB has a past and that past stands for heritage […] the gate […] also stands for the future […] it's a future for my kids, future for my needs" (Market Insight-Market Research 2017).

This indicates that the NCB Bank logo represents both the past and the future through the use of the arch. However, most of the UK and SA respondents described the NCB bank logo as evoking a sense of heritage, which is confined to the past. This means that none of the respondents read the gate as an arch granting access to the future. This indicates that the logo is high in conceptual complexity but that receivers were not necessarily understanding the conceptual meaning of the logo as explained by the interviewee, as it is considered a deep meaning in terms of the actual design. However, because the logo is low in visual complexity, it was still considered meaningful and represents the meaning of heritage in graphical terms for the receivers. Moreover, the interviewee explained how heritage is linked to Islam by stating, "when we say heritage, Islam is embedded within the heritage aspect of NCB" (Market Insight-Market Research 2017).

This indicates and confirms that Islam can be represented graphically by emphasising the characteristic of heritage. However, the NCB Bank interviewee also referred to the logo as modern, as they enhanced the logo when it was necessary to modify it on the basis of their brand positioning. "We are enhancing the arch by [making] it more modern to the time and we enhanced it based on the brand positioning". As indicated, the interviewee referred to the arch within the logo as the visual stimulus that represents heritage. So, heritage and modern in one single logo design. In other words, this may be an attempt at modernising heritage. Interestingly, the SA respondents give the same percentage in their perceptions of the logo as representing modernity and heritage. In this regard, what is considered a representation of heritage, such as Islam, can be also be seen as modern within the logos of Islamic banks, which can mean that the heritage of Islam might be represented in modern visual design within the context of logos.

In addition, the NCB Bank interviewee also explained the Arabic calligraphy within the logo as a bridge by stating that "it is also considering a bridge to the past and to the future, modern verses Islamic it is submitting the Islamic image of NCB" (Market Insight-Market Research 2017). One thing is certain: Arabic calligraphy delivers a familiar meaning of Islam; however, the previous case studies indicated that not every type of Arabic calligraphy represents Islam. Traditional styles of Arabic calligraphy were seen as more representative of Islam, and non-traditional styles of Arabic calligraphy might reinforce visual stimuli that are suggestive of Islam but cannot themselves function as the main stimuli representing Islam.

As for the Bank Albilad logo, the interviewee referred to it as a familiar geometric shape. In addition, the interviewee stated that a logo should be abstracted, simple, implied but obvious in order to be memorised fast. By applying ekphrasis, the Bank Albilad logo can be described as a geometric abstracted shape that is simple and implied but obvious. The UK and SA respondents did respond to the logo as simple and barely direct, but saw it as more implied than obvious. In addition, none of the respondents referred to the logo as geometric, and only the SA respondents were familiar with the logo. The interviewee stated that "We want receivers to accept the logo and not necessarily to understand the meaning of the logo" (Bank Identity Applications 2017). This indicates that the provider of the logo is more concerned about the affect generated by the logo and less with the meaning of the logo. In a sense, affect *becomes* the meaning of the logo, which indicates why this logo was described by receivers as ambiguous, reflecting its disingenuous attempt to generate positive affect at the expense of informing.

However, these results do indicate that providers might avoid representing complex meanings graphically by designing logos that can be read as simple and implied in order to generate positive affect. This means that there is a good degree of concordance between the readings of providers and receivers in the context of this logo, indicating how a disingenuous identity such as the Bank Albilad's identity can be an example of the ability of a graphic to create acceptance in the receiver by avoiding complexity. Yet, it was concluded in Case Study Three that dealing with affect can be a more complex matter than representing and delivering complex

meanings, as affect may vary among receivers, while conveying complex meaning can be more stable.

Image contribution

These findings clearly indicate that the NCB Bank identity reflects Islam by delivering the meaning of heritage through the arch. In addition, the NCB Bank interviewee stated that the logo represents Islamic finance effectively because "the arch has an Islamic calligraphy, values, green colour that represent the flag of our country and also represent Mecca and Medina the cities birth of Islam" (Market Insight-Market Research 2017). In the interest of clarity, the religion of Islam had its origins in Mecca and spread to other cities in the Arabian Peninsula[26]. The spread of Islamic finance mirrored this movement. However, a very small number of UK and SA respondents referred to the colours within the logo as a visual stimulus representing Islam. The interviewee stated that the green colour of the logo represents the nationalism of Saudi Arabia, as the colour of the Saudi flag is green. He referred to this stimulus as a strong visual stimulus within the logo. In addition, the interviewee mentioned that the calligraphy style of the logo represents heritage and the Islamic national values. "When I see the calligraphy the first thing that comes to my mind that it is an Islamic bank" (Market Insight-Market Research 2017). This statement indicates how different the readings of logos can be among providers and receivers, as only a small number of respondents referred to the Arabic calligraphy within that logo as a stimulus that represents Islam, which means that the design style of the Arabic calligraphy was considered not to evoke a sense of heritage or to be as Islamic as the arch.

This indicates that providers might have understandings and expectations in relation to what logo stimuli should reflect that differ from what receivers are actually reading within a logo. This suggests that we should not generalise about what might be a single understanding of the ideas represented within a logo to different receivers, as they might have different explanations of what they are reading, recalling reader-response theory.

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[26] The Gulf countries were known as the Arabian Peninsula both before and after the birth of Islam within the lifetime of the Prophet Muhammad (PBUH).

However, as has been noted, most respondents referred to the Arabic calligraphy within the Bank Albilad logo as a visual stimulus representing Islam. In addition, the Bank Albilad interviewee mentioned that "The only element that reflects Islam visually in the logo is the Arabic typography and in a non-direct way. Because this particular style of the Arabic typography in this period represents luxury and tradition, however, in Saudi Arabia it is more representative of Islam" (Bank Identity Applications 2017). Furthermore, the interviewee stated that the design style of Arabic calligraphy reflects "the Arabic Islamic culture". However, even though the Arabic calligraphy within the Bank Albilad logo was read as Islamic by respondents, this did not suffice to create a perception of the Bank Albilad logo as an Islamic logo. However, respondents indicated that this logo contributed less to the image of an Islamic bank than the NCB logo, which indicates a match between the readings of providers and receivers to a degree. This further suggests that we cannot generalise single understandings in terms of logo representation to different receivers.

The interviewees were asked to respond to their banks' logos using the same set of characteristics provided in question B1 of the surveys. Table 9 indicates the readings in relation to the NCB Bank logo, matched between the interviewee and the SA and UK respondents. The green row highlights corresponding readings between the three groups. This indicates that complex meanings such Islam can be represented graphically and can be read in the same way by different receivers and providers, at least to an extent.

NCB الأهلي			
Characteristics	Interviewee	SA respondents	UK respondents
Representative	☑	☑	☑
Not representative			
Meaningful	☑	☑	☑
Not meaningful			
Modern	☑	☑	☑
Old fashioned			

Heritage	☑	☑	☑
Contemporary			
Religious	☑	☑	☑
Not religious			
Direct	☑	☑	☑
Obscure			
Timeless	☑	☑	☑
Finite			
International	☑	☑	
Domestic			☑
Complex			☑
Simple	☑	☑	
Unconventional		☑	☑
Normal	☑		
Strange			☑
Ordinary	☑	☑	☑
Positive	☑	☑	☑
Negative			
Skilful	☑	☑	☑
Unskilful			
Implied			☑
Obvious	☑	☑	

Table 9. Responses for NBC bank logo

As discussed in Study Three, simplifying complex meanings within an icon can form a clear meaning that will generate broadly similar readings in relation to a logo. The results set out in Table 9 emphasise this idea. There are more similar readings in relation to the NCB Bank logo than the Bank Albilad logo. This result indicates that the authenticity of the Islamic identity could provide a comprehensive graphical solution to the representation of Islam, narrowing the gap between provider and receivers.

As for Bank Albilad, Table 10 indicates the corresponding readings between the interviewee and the SA and UK respondents; the yellow row refers to corresponding readings of the characteristics. As the table shows, there is less correspondence between the readings in relation to this logo than for the NCB Bank logo, indicating that it is difficult to graphically represent Islam using an ethical identity because of the various interpretations that might result, causing ambiguity. However, as was discussed above, the logo was not meant to be readable – rather, it was designed to create positive affect. As the table indicates, the Bank Albilad logo was read as modern, contemporary, not religious, simple and positive. Despite the lower degree of correspondence between the readings, the shared readings the logo did generate were sufficient for it to be accepted, as it slightly reflected the image of Islamic bank and did generate positive affect. Still, only 5 characteristics were matched between the provider and the receivers. In most cases, the UK respondents inferred different meanings from the logo.

Characteristics	Interviewee	SA respondents	UK respondents
Representative	☑		
Not representative		☑	☑
Meaningful	☑		
Not meaningful		☑	☑
Modern	☑	☑	☑
Old fashioned			
Heritage			
Contemporary	☑	☑	☑
Religious			
Not religious	☑	☑	☑
Direct			☑
Obscure	☑	☑	
Timeless		☑	
Finite	☑		☑

International		☑	☑
Domestic	☑		
Complex			
Simple	☑	☑	☑
Unconventional	☑	☑	
Normal			☑
Strange		☑	
Ordinary	☑		☑
Positive	☑	☑	☑
Negative			
Skilful		☑	
Unskilful	☑		☑
Implied		☑	☑
Obvious	☑		

Table 10. Responses for Bank Albilad logos

Interestingly, the interviewee stressed that it was not necessary for a logo to represent what it stands for, yet the interviewee responded to the logo as representative, meaningful and not religious. This surely relates to reader-response theory, as this identity has a bigger gap between the provider and the receivers, as the provider and receivers were not in close alignment in relation to the characteristics' in comparison to the NCB bank identity. This indicates that the ethical identity can be ambiguous even to the providers of the identity, as the Bank Albilad interviewee contradicted himself in terms of his statements and his answers regarding the logo characteristics.

However, ambiguity in an identity reinforces the idea that a logo is just a simple form of identification that has to be simple and obvious if it is to differentiate the corporate from its competitors (Bank Identity Applications 2017). This actually reinforces how the perception of the identity can be the product. Thus, corporate entities are actually designing perceptions by using their logos, as indicated by the results for logo D in the previous case studies.

5.17 Conclusion of Case Study Four

From the providers' perspective, a logo is readable if it simply represents what it stands for by a focal visual stimulus. On the other hand, a readable logo should be readable because it simply stands for the corporate as identified. However, this idea conflicts with some academic research in terms of what a logo should stand for. As indicated by Henderson and Cote (1998), Hagtvedt (2011) and Schechter (1993), a logo must reflect the products and the identity of the corporate entity, whether it is isolated from the brand identity or not. This indicates that perceptions of what constitutes a readable logo can be very different between each other; this makes receivers the real judges of what is a readable logo.

In terms of recognition, logos can be recognised as a consequence of their actual presence or by their familiar design. This means that, if the logo has a strong presence within the minds of receivers because they have been exposed to it or because it is simply similar to other logos, that should create recognition of the logo. In addition, a logo's design can give the advantage of recognition if the designer considered the understanding of the targeted receivers, in which case the logo reflects the receivers' understandings of what the logo represents.

In terms of familiar meaning and image contribution, as was concluded from the previous case studies, one key visual stimulus can create the whole perception of a complex meaning within the frame of Gestalt, reinforced by reader-response and ekphrasis theory, which this study reinforces. This can make logos deliver a familiar meaning of Islam; thus, Islam can be read by different receivers, even if they had not experienced the logo.

Positive affect can occur when the logo is experienced even if the logo is not delivering a familiar meaning. Yet, this is not to say that, if the logo is not experienced, it will not generate positive affect. The case studies indicated how the actual design of the logo as a whole is very important in terms of positive affect, which means that, even if the logo does not represent a familiar meaning or reflect the image of an Islamic bank, it might still generate positive affect.

Figure 37 summarises the differences between the Islamic and ethical identities in delivering the complex meaning of Islam in terms of familiar meaning, contributing to the image of Islamic bank, and generating positive affect for receivers, and how both identities narrow the gap between receivers and providers.
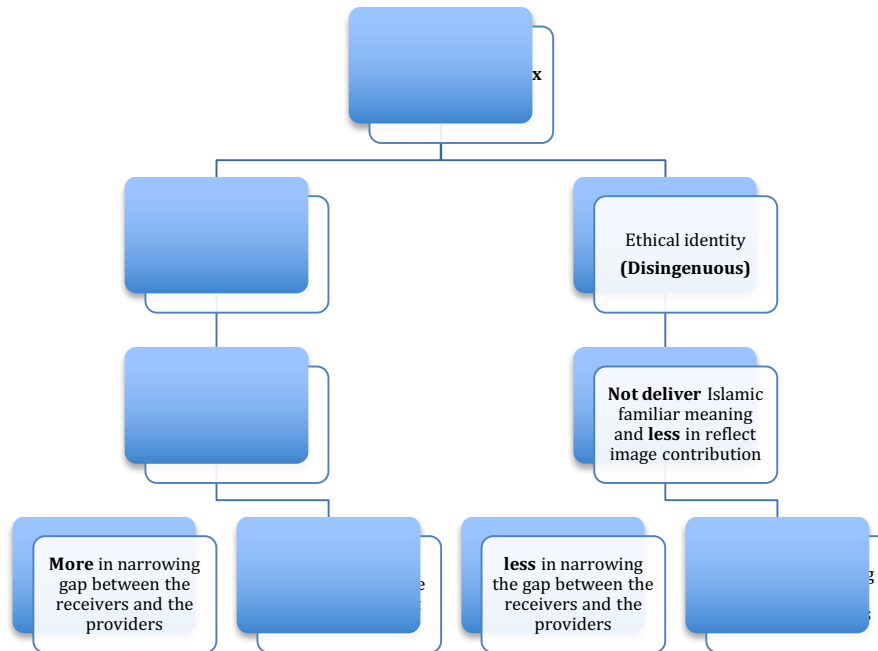
Figure 37. Islamic and ethical identity between the receivers and the providers

The focal representation of Islam as a complex idea can make a logo authentic, which can result in a better graphical solution to represent Islam as it can narrow the gap between providers and receivers. Nevertheless, this approach might be limited in its ability to generate positive affect in different receivers. On the other hand, ethical representation cannot inform Islam and is less capable of narrowing the gap between providers and receivers. However, it can generate positive affect in different receivers.

6 CHAPTER SIX: CONCLUSION

This research has investigated the complexity of Islamic banks' identity in terms of perception, identifying the potential and ability of graphic design to inform and misinform. This chapter seeks to answer the main research question posed by this study through a dissection of the results outlined in the previous chapter. This chapter is organised into four sections. The first section provides an overview of the research. The second section discusses the objectives of this research with reference to the results achieved. A more detailed discussion is presented in the third section, which answers the research questions, starting with the sub-questions and ending with the main question. This is followed by a discussion of the study's contribution to the literature, its implications for practice, the limitations of the research, suggestions for future research, and the conclusion.

6.1 An overview of the research

This investigation of the banks' identity revealed a major shift from an Islamic identity to what is described by many stakeholders within the banking sector as an ethical identity (in this thesis 'ethical identity' refers to logos that represent Islamic banks, where there is less emphasis on Islamic visual stimuli or where there are no Islamic visual stimuli at all). As Islamic banks are based on the system of Islam, this shift may be related to the political situation surrounding Islam, which is not at its best, as Islam religion is often perceived negatively. The perception of Islam consequently affects the identities of Islamic banks in a negative way.

Negative perceptions of a corporation can lead to negative perceptions of the brand (Henderson et al. 2003). Thus, applying the concept of Islam to branding might cause concern (Mandour 2012). This indicates the importance of perception, as a bad image of Islam can cause bad perception of the identities of Islamic banks (Alihodzic 2013). This kind of position was described by Balmer (1998) as complex. It is challenging for stakeholders to establish whether an identity ought to be Islamic or ethical, suggesting the complexity of Islamic identity. This has its roots in issues such as extremism in the name of Islam, the expansion of the Islamic finance industry, and the lack of awareness regarding Islamic finance. Many stakeholders recommended that Islamic banks should be less Islamic in their regulations if they desire a broader global

customer base, and many cited awareness of Islamic banks as a critical determinant of the development of the industry (Leaders in Islamic Finance 2014). Academic research has reinforced these recommendations from the perspective of marketing (Wilson and Grand 2013), and Holland (2001) suggested that the changing corporate environment, including changes in customer base and political situations, may require different solutions from corporate entities.

This recommendation implies that the recently emerged ethical identity may be a better solution than a purely Islamic identity. However, an ethical identity is not necessarily a simple, logical design solution, as it could be considered disingenuous and unethical due to its low representation of Islam. Ethical identity might suggest untrustworthy identity. In the context of the complexity of Islamic banks' identity this may further suggest how much high visual and conceptual complexity and 'the unethical' can be.

In addition, it has been suggested how tempting it might be to handle the issue of Islamic identity perception reductively. As explained in Chapter Two, the complexity of Islamic banks in two crucial respects indicates how challenging it will be to establish visual identity. Firstly, the complexity of Islam *itself* is at issue, as it may be asked how a complex faith can be represented in terms of identity. This is further complicated by the shift to ethical identity. Secondly, the complexity of the *perception* of Islam, as a religion, can be challenging. The religion is often misunderstood due to political challenges, and the varying degrees of perception of Islam complicate the matter. This emphasises the importance of perception in terms of logos within the context of Islamic banks.

Gregory (1998) and Hamlyn (1961) explained that individuals' past experiences can affect their perceptions. These, being stored in the brain, can help individuals process the present and predict the future. Of course, individuals' previous experiences are all different (Hamlyn 1961, Rookes 2000) and, even if comparable or identical, will be processed differently. This highlights the importance of reader-response theory in this research. The issue of variable perception is global. However, within Islam, it is more complex, as political attachment to Islam creates a complex perception. This results in a variety of changes on different levels. These may include countries changing their

policies for Muslims specifically, or companies changing their logos, as is the case with Islamic banks that are shifting from Islamic to ethical identities. Another reason is the complexity of Islam, as discussed above. All this can be added to the issue of different perception within the context of Islamic banks' identity. However, the divergent perceptions of receivers are important within the context of identity, as it can be a reason for shifting from an Islamic identity to an ethical one in order to avoid the complexity of perceptions of Islam. Doing so may unify differences or decrease the complexity of Islam in terms of perception.

The political situation in the Middle East affects perceptions of Islamic brands. An Islamic brand has to be developed to the point where it can be understood by the majority of both Muslims and non-Muslims. This further adds to the complexity of Islamic perception: academic research suggests that religious representation can be a graphical identity factor for Muslim receivers, as they want a brand that reflects their Islamic commitment and delivers an appropriate message of Islam (Alihodzic 2013, Sandıkcı 2011, Yusof and Jusoh 2014). Doing so generates positive affect towards the identity while remaining compatible with Islamic *Shari'ah*.
However emphasis on Islam in terms of logos can be a reason to evoke the negative perception, as receivers might attach their own preconceptions to their interpretation of the logo, equating Islamic entities with receivers' notions (accurate or misguided) of the relationship between Islam and politics. As such, an ethical identity might be the graphical solution to managing the complexity of Islamic identity for the global community. However, while it may generate positive affect in connection with Islam, such identities may be disingenuous.

In terms of informational accuracy, this indicates that graphic design is not fixed within graphical identity perception. The ambiguous can be misleading, especially with the issue of logos, because logos are a visual language that is supposed to be understood by different people and work across international borders and language barriers.

Theoretical framework

The theoretical framework of this research was developed around stakeholders and receivers. The framework comprises two parts. The first of these is a study model based on previous empirical research into logo perception, which was aimed at providing a better understanding of perceptions of the logos of Islamic banks with specific reference to four aspects of logo perception that emerged as consistently important: recognition, familiar meaning, affect and image contribution (Stafford, Trapp and Bienstock 2004). Three theories – reader-response, Gestalt and ekphrasis – made up the second part of the theoretical framework, providing a more comprehensive understanding of receivers' and providers' responses.

Reader-response theory revealed the patterns in respondents' readings of the logos, identifying the differences and similarities in receivers' readings between each group and between receivers and providers. This in turn gave insight into the degree of recognition, key characteristics, degree of positive affect and degree of image contribution of the logos.

Gestalt theory helped illuminate how receivers group the complex visual stimuli of the logos to create meaning. Respondents were given the opportunity to justify their responses by explaining the visual stimuli within the logos that generated their particular perceptions. This in turn gave insight into the key visual stimuli that might deliver or block delivery of the complex meaning of Islam. In addition, the opinions of the respondents in this regard were compared to the providers' own justifications of the logos' visual stimuli, revealing agreements and disagreements which provided deeper insight into the question.

Ekphrasis theory offered added value by detailing participants' readings in terms of the justifications they offered for their perceptions of the logos. It located the providers' key descriptions of their logos in the context of the logos' representations of Islam. Ekphrasis theory helped to unify respondents' justifications where either smaller or different in relation to the other. In other words, while the particulars of participants' explanations sometimes differed, there was a degree of convergence between their meanings. Ekphrasis theory helped unify their descriptions of the logos.

This aided in the establishment of an understanding of how receivers might analyse such logos within the context of complex meanings, and providers' own understandings of the complex meaning of Islam that they sought to deliver through such logos.

Methodology

The degree to which the perceptions of Muslims and non-Muslims as receivers and stakeholders as providers, differ are best measured by the use of a case study, according to Bryman (2001). This research comprises four case studies. The pragmatic worldview was adopted for this research. The pragmatic worldview opens the door to multiple methods of data collection and analysis. It is therefore appropriate for use with explanatory sequential mixed methods where the quantitative primary data are followed by qualitative data. The explanatory sequential mixed methods were divided into two phases.

First phase

The first phase comprised a quantitative study (with a distinctly qualitative characteristic). This was the premiere case study, which adapted a survey to be delivered to a convenience sample of participants as the receivers of the logos. This first phase included three separate case studies: Study One targeted university graphic design students in the United Kingdom. Study Two targeted mostly young graphic designers located in Saudi Arabia. Study Three involved comparing the responses of these two groups, the MA respondents from Study One and the SA respondents from Study Two.

Second phase

The second phase comprised a qualitative study, which adopted the format of semi-structured interviews. These were included as the fourth case study, which targeted a snowball sample of stakeholders as the providers of the logos. A field study took place in Saudi Arabia to interview key personnel at NCB and Bank Albilad – the same banks used in the first phase. The researcher interviewed the Head of NCB Bank's Market Insight and Bank Albilad's Supervisor of Logo Applications. Both interviewees were fully conversant with the issues surrounding the identities of their

respective banks. The results of both phases were filtered through the theoretical framework.

The next part of this chapter discusses the objectives of this research with reference to the results of the investigation.

Research objectives

1. To understand the extent to which graphics can represent a faith as a factor in attracting potential clients:

It was concluded in the previous chapter that Islam has limited potential to attract receivers, as explained below.

a. An Islamic identity can be a factor that attracts different receivers, but it is more of a factor for Muslim Arab receivers than non-Muslims and non-Arab receivers.

b. Ethical identity, which is seen as a disingenuous identity, can generate positive affect for non-Muslims and non-Arab receivers, but may have less potential to do so for Muslim Arab receivers.

c. A logo may be attractive to receivers without receivers understanding and recognising the identity.

If attraction can occur in the context of a disingenuous identity that might be less widely recognised, less attached to what it represents and possibly not understood, this can indicate the significant potential that graphic design has to attract potential clients. While representations of Islam within logos might attract Muslim Arab receivers, the context of Islamic identity indicates the limitations of graphic design in representing a faith as a means of attracting potential clients.

2. To evaluate the impact of factors that shape the design of Islamic banks' brand identity:

a. The results make it clear that icons are a more potent factor in the delivery of familiar meanings of Islam and reflect the image contribution when compared with traditional Arabic calligraphy. The use of icons that employ traditional

Islamic architecture within low visual complexity designs can make complex meanings such as Islam readable by different receivers.

b. A complex idea such as Islam can be simplified into a single visual stimulus (with the meaning of the whole being derived from one of its parts - Gestalt)

However, this not to say that Arabic calligraphy is not a factor; it certainty is, but it is less efficacious than icons, and its effect seems limited to traditional Arabic calligraphy.

3. **To identify the agency and effectiveness of logos as compressed blocks of complex meaning:**

Graphics within the context of logos have considerable potential to represent Islam for different receivers; however, the potential of a graphic to represent Islam and be read in the same way by different receivers is limited:

a. Islam can be represented by focusing on a single visual stimulus, such as the arch, which might provide a key characteristic that can be read in the same way by different receivers, such as 'heritage'. Yet it is still only one characteristic and one visual stimulus within the context of a complex Islamic identity. This indicates that focusing on more than one key visual stimulus may be unable to deliver the complexity of Islam to different receivers in a consistent way, as it might make Islam more complex in terms of representation.

b. The more focused and clear the key visual stimulus can be within the context of Gestalt, the more coherent the readings of different receivers will be.

c. Within the context of a disingenuous identity, one single visual stimulus is not definitive, as the combined elements of such a disingenuous identity might block any one representative visual stimulus from delivering the desired meaning. This will further limit the ability of the graphical solution to represent Islam.

More details are presented in light of the research sub-questions.

6.2 Research questions

Sub-question one

What is the ability of graphic design to inform and misinform in context of Islamic banking brand identity given the delicacy of the context and the strength of the Islamic commitment?

The results of the previous chapter indicated that logos have a profound ability to inform complex meanings such as that of Islam. This also is the case even if the logo were not experienced or not recognised previously by non-Muslims and non-Arabs as receivers from different ethnic backgrounds. Logos can deliver familiar meanings evoking the complexity of Islam and reflecting an Islamic image, even if the logos are not totally recognised. However, the ability of graphic design to present complex ideas while making them readable and deliver familiar meaning is affected by two crucial factors.

Firstly, Islam as a complex graphical idea can be delivered by an authentic design, which is mostly simplifying the idea of Islam. This authentic design should incorporate key characteristics such as heritage, as indicated by the results outlined in the previous chapter, which indicated that the characteristic of 'heritage' can be critical to the creation of a meaningful and direct perception of Islam. This can be achieved by focusing on a single visual stimulus that should inform the entire meaning (Gestalt), which ensures that the logo is characterised by a key factor. This key factor will deliver and make the desired meaning understood by a variety of receivers (ekphrasis). Such an approach can create a unique logo characteristic that suggests religious authenticity while delivering a specific meaning within a certain society, as explained in Chapter Two (in light of Hasted's (2013) explanation of unique identity). In addition, focusing on a single stimulus can simplify the complex meaning of Islam, which can unify the readings of different receivers. So, greatly simplifying the meaning can make what is complex readable in graphical terms. The results of the case studies confirmed this within the framework of reader-response theory.

However, logos show less of an ability to deliver the complex meaning of Islam within the context of disingenuous design. This means that disingenuous design is less capable than authentic design in delivering complex meanings. In other words, disingenuous design can be considered deceptive, which hampers its ability to represent Islam as a complex meaning. It cannot easily represent the spiritual values of Islam, as the inherent purity of Islam is difficult to combine with logos that are disingenuous and have high visual complexity. This conclusion indicates that logos are less able to deliver complex meaning within the context of a disingenuous identity.

This suggests that logos have a profound capacity to inform complex meanings such as that of Islam. Nevertheless, as a complex meaning, Islam is easily blocked if it is not authenticated graphically. This means that, if the logo does not employ what can be considered a strong and clear graphical representation of Islam, such as Islamic architecture, it will be less able to deliver the complexity of Islam. This in turn makes the logo disingenuous and highly likely to fail at being read as Islamic, even if receivers identified the logo as Islamic. In addition, disingenuous logos perhaps deliver inaccurate meanings because their meanings are compressed rather than being simplified. This will not benefit perceptions of Islam.

Thus, logos can convey Islam to a variety of receivers with or without direct identification and even where the logos are not recognised. As the results of the previous chapter suggest, authentic design can deliver a familiar meaning of Islam even if receivers do not know what the logo stands for, as was the case in section A. However, this ability of logos to deliver the complexity of Islam is limited to a focused visual stimulus with an authentic design that is effective and meaningful in terms of representing the complexity of Islam as a graphical meaning. The complex idea of Islam has to be authentically simplified to a low visual complexity as seen from the perspectives of both providers and designers. In other words, Islam, as a complex idea in terms of perception, can be easily misrepresented through logos. Thus, a focused authentic graphical solution is suggested. This reinforces the recommendations of Wilson and Grand (2013), Yousf and Jush (2014), Sandıkcı (2011) and Alihodzic (2013), all of whom suggested that religious representation could be a graphical identity factor. In addition, the results of Study Four indicate how

an authentic design can generate similar readers to those intended by the providers, which further shows how a logo can represent the complex meaning of Islam through an authentic design.

Secondly, two factors can boost the ability of a logo to convey a sense of Islam: icons and Arabic calligraphy are useful here given their place in Islamic art. Before explaining this, it is important to clarify that icons and Arabic calligraphy are in essence text and image. Image within logos can be forceful tools by which to represent the complex meaning of Islam. In addition, making a complex idea such as Islam readable by focusing on a single visual stimulus within an image can imbue the logo with consistent characteristics in terms of readings by different receivers, as revealed by the patterns discerned within the case studies results. This is why it is considered a strong factor, as specifically indicated in Case Study Three. In addition images, in the context of the identities of Islamic banks, must be attached to Islamic art as the results of the case studies indicate that the arch, which forms an integral part of Islamic architecture, was the visual stimulus that informed the meaning of Islam. This result was confirmed in Case Study Four by the provider's statement that "the arch is the focal point" (Market Insight-Market Research 2017). This reinforces the idea that the inclusion of readable stimuli can enhance the evocation of familiar meaning (Henderson and Cote 1998, Orth and Malkewits 2012, Veryzer and Hutchinson 1998). However, while this result indicates the great capacity that logos have to represent complex meanings such as Islam, it also indicates the limitations of graphics within logos. As we have seen, Islamic meanings might only be readable by emphasising a single visual stimulus in the context of logo design. In other words, graphical solutions to representing Islam might be limited by a focus on an image as the key visual stimulus within the context of Islamic art, yet may inform and be effective at generating the consistent delivery of complex meaning. On the other hand, text can also represent Islam, yet its efficacy seems limited to traditional styles of Arabic calligraphy. Moreover, it is less of a factor to make Islamic perception for different receivers, which further add to the limitation of logos as complex blocks for complex meanings.

Sub-question two

How can a design device like a logo, whose main qualities are instant and apparently unambiguous recognition, be applied to such an emerging, changing, frequently misunderstood and potentially volatile identity as Islam without jeopardising its reception?

A very interesting result was generated from the previous chapter in relation to this question. The perception of Islam in logos can be jeopardised if the logo design is disingenuous as being compressed rather than simplified. Yet, if the design is seen as disingenuous, it can be a graphical solution that intentionally blocks the complexity of Islam in order to generate positive affect in different receivers.

From section A in Chapter Five it appears that it might be difficult to design an Islamic bank identity that is readable as Islamic by different receivers without being authentic. This means that representing Islam with different designs might jeopardise its reception. To further illustrate this point as was stated in the previous chapter, from the perspectives of providers a logo is simply an identifier for the bank, and it can be effective even if the logo does not stand for that which it represents. In this context, if an Islamic bank's logo were not designed to be read as authentic, it might not deliver Islamic meanings to different receivers, resulting in an ambiguous identity with high conceptual complexity, so jeopardising the perception of Islam. In other words, the design of an Islamic bank's identity cannot follow the principles of a logo design such as that of Apple—whose logo has no visual relevance to computers—yet is highly recognisable as the logo of a corporate entity that deals in computers, the most valuable kind of brand (Forbes 2018).

While authenticity in terms of design delivers Islamic meanings, it is less reliable in its ability to generate positive affect for different receivers, especially for non-Muslim and non-Arab receivers. This means that jeopardising the perception of an Islamic bank's logo by making it inauthentic can generate significant positive affect in different receivers. This indicates that Islam can be an attractive factor to receivers, but it is more of a factor for Muslim Arab receivers than non-Muslims and non-Arab receivers. Thus, disingenuous design is not an effective identity in terms of logos as

compressed blocks of complex meanings; however, it is very effective at generating positive affect in the context of the whole being greater than the sum of its parts.

Nevertheless, a logo has limited capacity to represent a faith in order to attract receivers, especially in relation to receivers who are non-Muslims and non-Arabs. This reinforces the recommendations of Islamic Finance (2014), OgilveNoor (2010) and Yusof and Jusoh (2014) that awareness of Islamic identity must be raised. In addition, this also indicates that a disingenuous identity can jeopardise the reception of Islam, yet it can be an attractive factor for non-Muslims and non-Arab receivers. This result indicates that positive attraction can occur even without understanding the logo, even if the logo is clarified for receivers. However, in such cases the whole logo is greater than the sum of its parts, as indicated by the results of Case Studies One and Three. In addition, the results reinforce the recommendations of Islamic Business & Finance (2014) and Mandaro (2008) with regards to the power of logos to shape positive perceptions by avoiding authentic representation.

However, in order for a disingenuous design to generate positive affect, it has to feature specific characteristic within the context of the whole being greater than the sum of its parts. As the results of Study Four indicate, this kind of a logo has to be modern, contemporary, simple, ordinary and positive, as those were the characteristics that generated agreement between the non-Muslims and non-Arab receivers, and the providers.

This might suggest the use of an inauthentic logo as a possible solution to the complexity of Islam, given its ability to generate positive affect without understanding the logo: however, this solution might simply jeopardise the perception of Islam, misleading receivers and adding to the issue of complexity. It thereby constitutes an avoidance of the problem rather than a solution.

However, disingenuous design can be a graphic solution blocking the receiver from seeing the complexity of Islam while generating positive affect. However, the solution will not be Islamic, and most importantly, it will not be an ethical identity. While an authentic Islamic logo is suggested as a possible solution to the problem of complexity, the following findings have emerged from the results:

1. Authentic Islamic logos might have the ability to deliver the complex meaning of Islam to different receivers without jeopardising its perception, making such logos readable.

2. Such logos might be considered the real development of Islamic banks' identities, as they have already simplified the complexity of Islam in order to be readable. Providers and designers must build on this advantage to create better solutions; thus, this might make such logos truly ethical. However, the disadvantage of such logos is that they may not generate positive affect in all receivers. However, one suggested solution to this problem is provided below.

Main question

Should Islam be represented graphically in terms of Islamic banks' identity?

Because of the capabilities of logos confirmed by this research, Islam should be represented graphically, while bearing in mind the following important suggestions.

In order for a design device like a logo to represent Islam without jeopardising receivers' perceptions, it should include the best of both the authentic informative identity and the disingenuous yet positively received identity. In other words, if a positive combination between the authentic and disingenuous identities occurred, a powerful and representative identity might be achieved enabling a complex subject such as Islam to be read by a variety of receivers, without jeopardising its perception, in a positive way.

Providers and designers must consider representative visual stimuli that can be read as Islamic alone and that generate positive affect in different receivers. This not to say that designers will find it easy to design a logo that can be characterised using a representative visual stimulus to convey complex meaning while generating positive affect for different receivers. It is likely to be a more difficult design solution than designing an Islamic or ethical identity.

Yet, such a design solution is necessary, as graphic design is supposed to deliver the desired message while generating positive affect. In addition, failure to attempt to develop such a design—that might incorporate the advantages of both types of identities to some degree—will simply limit the ability of graphic design to represent complex meaning that this research has indicated.

6.3 Contribution and implication practice

No previous research has investigated the issue of Islam as a complex meaning within the context of perceptions of the identities of Islamic banks. The new ground covered in this research shows how graphic solutions can deal with complex ideas such as Islam which are emergent, changing and frequently misunderstood. The research was restricted to Islamic banks' identity, however it uncovered logical and interesting results improving our understanding of the issue of complex visual perception and how meanings should be visually represented in order to achieve the desired perception within the context of logo design. This research enriches the field of graphic design by investigating the potential of logos to inform and misinform in the context of complex meaning such as Islam. In addition this research can provide a springboard for future research within the context of complex meaning within logos. The scope of logos within such a complex subject such as Islam is truly enormous in terms of delivering complex meanings, but it also can be limited in graphical solutions. This will be discussed in detail below, but firstly key contributions are presented relating to the general ability of logos, as well as factors that impact the ability of logos in delivering complex meanings.

6.3.1 Logos' ability

1. Logos have considerable ability in informing of complex meaning such as Islam.
2. Logos can inform complex meaning in two ways. The first is by simplifying the meaning (authentic identity). The second is by compressing the meaning (disingenuous identity) which is less effective.
3. Graphical solutions, in representing complex meanings without jeopardising their perception, might be limited to authentic designs.

4. Graphic design might be limited in its ability to attract various types of receivers when conveying complex meaning within logos without distorting the perception of the complex meaning.

6.3.2 Factors that impact logos' ability to deliver complex meaning

1. Images are more effective than text in delivering the complex meaning.
2. Gestalt theory (within the concept of the sum of the whole meaning) can enhance what is complex in terms of meaning , but it is limited in generating positive affect.
3. Gestalt theory (within the concept of the whole being greater than the sum of its parts) can block the complexity of the meaning while generating positive affect.

Logos' potential in informing complex meninges

A logo has great potential to deliver complex meanings by focusing on a single authentic stimulus within the context of the sum of the whole meaning, which can form a key characteristic within the logo that in turn can simplify the complexity of the meaning, even if the logo had not previously been recognised. This can lead to the following.

Firstly, it is possible to achieve alignment between the readings of the logos made by providers and receivers, which can narrow the gap between providers and receivers and can form a reasonable degree of understanding of logos' complex meanings.

Secondly, it is possible to achieve similar readings of the logos among different receivers, which can unify their perceptions and avoid misleading messages.

Achieving the above might create a strong image of what the logo represents by forming a clear meaning of a complex idea, and this might provide a solution to the problem of awareness for vague, uncertain and misleading picture of something complex such as Islam.

In addition, this research reveals how images can be much more effective than text at simplifying and delivering complex meaning. Images within logos can be a great tool to simplify what is complex, even if the design of the logo was not recognised by receivers and was not clarified for receivers. Yet, the image has to be characterised with an authentic design that reflects the primary idea of the desired message.

On the other hand, text might reinforce representation by an image, but it is best to create designs using specific styles that serve and simplify what the design is trying to deliver in meaning.

Furthermore, this research has uncovered how a disingenuous design can block the complexity of meaning while generating positive affect. This shows that the ability of graphic design to avoid the complexity of meaning by compressing the meaning will highlight a misleading message to generate attraction. This ability of logos in blocking the meaning to generate positive affect can be a great advantage if it is used in the context of complex ideas that do not necessarily conflict with a religion or similarly thorny issues. For example, a new product being offered by a totally new corporate entity could be questioned by potential receivers in the absence of any prior knowledge of the product or the corporate. Here, the exploitation of the capacity of graphic design to block meaning within logos, while generating positive affect, might be very useful in narrowing the gap between the provider and the receiver.

Logos' limitations in informing complex meninges
This research also highlights the limitations faced by graphical solutions in representing complex meanings through logos. While a focus on designing a single authentic visual stimulus within a logo can be an effective visual solution to employing and delivering complex meaning, it also shows the limitations of graphics within logos. In other words, graphical solutions, in representing complex meanings without jeopardising their reception, can be limited to authentic designs which tolerate the use of imagery as a far more effective perception than text in achieving the same desired readings in terms. In the context of graphic design, the limitation of logos are as follows.

Firstly, the effective representation of complex meaning through specific authentic design (the sum of the whole meaning) makes other graphical solutions, such as disingenuous design, less effective, potentially jeopardising the reception of a complex meaning that is intended to mislead. This makes graphic design limited in terms of the graphical representation solution of complex meanings in terms of receivers' readings.

Secondly, authenticity in terms of delivering complex meanings through logos can be limited to the use of imagery. This highlights the limitations of logos in terms of the factors that are effective at delivering complex meanings within the context of the desired perception.

Thirdly, logos show great potential to deliver complex meanings within the context of authentic design, yet this kind of graphical solution can be limited in terms of the attraction it can generate. A complex subject being represented in an authentic graphic design might not be attractive to all receivers to the same degree. Thus, graphic designs are limited in their ability to attract various types of receivers when conveying complex meaning within logos.

However, as mentioned above, disingenuous design is better able to generate positive affect than authentic design. This indicates its greater capacity to attract specific receivers. However, for attraction to be effective, the design of the logo has to be built on the principle of the whole being greater than the sum of its parts. In addition, the logo has to feature a number of specific characteristics, as discussed in Chapter Five and earlier in this chapter.

6.4   Research limitations

Although this investigation uncovered the ability of graphic design to deal with complex meanings such as Islam, it has focused exclusively on the identities of Islamic banks. This is not necessarily representative of all graphical tools, and suggests that further research on other aspects is needed such as packaging, print design and advertisement, or all other manifestations of visual brand identity.

Furthermore, this research focused specifically on Islam as a complex meaning; different complex meanings might suggest different graphic solutions.

This research was also limited to a convenience sample of graphic design students from the United Kingdom and Saudi Arabia. Other sampling methods, such as random sampling, and different samples, such as students or professionals from different backgrounds, might read the presented logos in different ways, resulting in different findings. In addition, different samples located in different countries might also generate different results.

6.5   Future research

There are multiple opportunities for future research. The same methodology as followed by this research could be conducted within businesses other than Islamic banking.

However, this research did uncover an interesting graphical solution for conveying complex meaning within logos by blocking meaning while still generating positive affect. Despite that, this solution can be unethical, and it suggests the need for future research focusing on graphical solutions that block complex meanings within the visual context of identity. Such studies may reveal different solutions to that uncovered in this research. In addition, as this investigation uncovered the superior ability of imagery to deliver the complex meaning of Islam, future research could investigate the respective abilities of imagery and text and their relationship to each other within the context of complex meaning.

6.6   Conclusion

Logos are powerful design devices that have great potential to deliver or block the conveyance of complex meanings such as Islam but are also potentially limited in the number of graphic solutions they can offer without jeopardising receivers' perceptions of the logo's meaning.

This research demonstrates the difficulty of dealing with complex meaning such as Islam. Complex meaning can be delivered by mostly simplifying the meaning, yet it

might be limited in its capacity to generate positive affect. This way of delivering the meaning can be described as trying to filter the meaning in visually in order to enhance the essence of the meaning, a requirement that a designer has to go through to understand the main idea of the complex meaning in order to design the best graphical solution.

Sometimes, the meaning can be blocked, yet can generate positive affect. This indicates that receivers are not necessarily searching for meaning within a design holding a complex meaning, and a degree of positive affect might be generated. This indicates that receivers' readings can be surprisingly different from the expectations of designers and providers. This requires designers and providers to directly address their targeted receivers in terms of the desired message through the design. Certainly, this suggestion is not new but it does emphasise the importance of addressing the target receivers in order to create the design that is most capable of delivering the desired message expected to be read by the receivers, (especially if the design involves complex subject such as Islam).

However, blocking complex meaning in order to evoke positive affect is a smart way to avoid the complexity of meaning, yet it poses significant challenges for designers and may even be considered misleading and unethical. In addition, attempts to block the complex meaning from being received simply makes the logo disingenuous (within the frame of this study), and if a logo is disingenuous and fails to generate positive affect, this will result in a failed logo. So, blocking complex meaning is considered a risky solution for designers.

However, in both cases, this shows the ability that graphic design has to deal with complex meanings such Islam, while suggesting future considerations in our dealings with changing, easily misunderstood and complex meanings such as Islam.

Designers have to consider a focused, representative visual stimulus that can deliver the desired message and can be interpreted in the same way by different receivers and generate positive affect in different receivers. Gestalt theory can be a visually centric way of simplifying complex meanings to deliver the desired message, especially when employing images rather than texts to deliver complex meanings, generating comparable readings among a wide range of receivers.

This indicates the importance of a theory such as this, which might be a focal method of design within the contexts of different receivers and the need to simplify complex meaning.

This can be a far more difficult solution than trying to deliver or blocking the delivery of a complex meaning. Not attempting to create what can be considered a full graphical solution (from the perspective of delivering the complex meaning and generating positive affect) will simply limit the considerable potential that graphics hold to represent complex meanings.

After all, graphic design is only a message delivery tool between the provider and the receiver, and we need to develop this tool to simplify complex ideas and narrow the divide between the provider and the receiver. Here, the role of a designer comes before the ability of the tool.

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Appendices

Appendix A: Participants' information sheet and consent form

PARTICIPANT INFORMATION SHEET

A copy of this sheet must be given to all participants for them to keep

PROJECT TITLE:
Islamic banks identity perception
(Can Islam be presented graphically?)

NAME OF STUDENT(S):
Abdullah Suruji

Thank you for considering helping one of our students with their research work. This form explains what you will be asked to do. If you have any questions about this please ask the student.

By signing this form you agree to take part in the study. However, please note that you are free to stop taking part at any time.

Information about the project/Purpose of the project
Islamic logos are perceived differently in different cultures. In the Islamic banking sector, religion plays an important role in shaping the identity of Islamic banks. Due to the variety of ethnicities and the worldwide Islamic political issues, the perception of Islamic banks' identity may be received with differing attitudes. In the Middle East, the more recent visual identity of Islamic banks seems to be becoming more modern – or less Islamic. This new direction in the identity of Islamic banks could points to the issue of presenting Islam graphically. The core of this research is the capability of graphic design in what design can or cannot tell, and Islamic banks could be right choice to answer this issue. The aim of this project is to identify the potential and agency of graphic design in informing and misinforming in terms of Islamic banks' brand identity through participates concerning their thought and feeling about Islamic banks logos and Islamic banks logo change.
Why have I been chosen?
In order to identify the potential and agency of graphic design in informing and misinforming in terms of Islamic banks' logos, public thoughts and opinions about logos is needed.
Do I have to take part?
You do not have to take part in this research project if you do not want to and you do not need to give any reason if you decide not to take part.
What do I have to do?
In this study you will be asked to participate in a survey concerning your thought and feeling about Islamic banks logos and Islamic banks logo change.
What are the risks associated with this project?
There are no risks associated with this project.
What are the benefits of taking part?

The participant will receive no benefit for taking part in this study.

Withdrawal options

You are free to stop taking part in this study at any time and you do not have to give any reason for this.

Data protection & confidentiality

Your consent to participate in this study will be confidential. Once you have signed the consent form, and give to the researcher, this form will be stored securely and appropriately, in a sealed envelope, that only the researcher and/or supervisor has access to. The consent forms will not be stored with other data that belongs to the study, therefore ensuring no connections. All data collected will be anonymous

Who should you talk to if you have questions or you wish to make a complaint

If you have any questions or queries Abdullah Suruji will be happy to answer them. If they cannot help you you can speak to Dr Simon Bell.

If you have any questions about your rights as a participant or feel you have been placed at risk you can contact Dr Simon Bell.

What will happen with the results of the study?

Any data/ results from your participation in the study will be used by Abdullah Suruji as part of their project work. The data will also be available to Simon Bill. It may also be published in scientific works, but your name or identity will not be revealed.

Who has reviewed this study?

This study has ethical approval from Coventry University

Key contact details

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Consent form

The perception of Islamic banks identity

About this study

This interview is part of a study about Islamic banks identities; we are interested in the aspects of structural foundations in the design of your Bank identity. We are interviewing a number of Islamic banks key persons who either make decision in terms of the Islamic bank identity, or work for the visual design team.

This sheet is for you to keep and tells you more about the study and what it involves.

- We are going to interview three Islamic banks key persons.
- The researchers who will conduct this study are based at the University of Coventry.
- All the interviews will be face-to-face discussions along with questionnaire, of approximately one hour.
- The interview will not start without your permission.
- The written interview and questionnaire will be held on a password protected computer file and this data will be destroyed after the completion of this study.
- When we write up the interviews we shall change organisations and people's names to protect the identities of everyone who has taken part.
- If you agree to take part in this interview, but feel at any stage that you would like to stop, you are free to do so at any time, and your data will be destroyed.
- If after the interview has taken place you decide you do not want your comments used in the study, you are free to do so and your data will be destroyed.
- If you have any questions about this study, feel free to contact us:

Content removed due to data protection considerations

Appendix B: Survey design

English version

Personal information

Are you Muslim?
☐ Yes ☐ No

Please indicate your gender
☐ Male ☐ Female

Please indicate your age group
☐ 20-25 ☐ 26-30 ☐ 31-35 ☐ 36-40 ☐ 40+

Please indicate your ethnic group

A. **White:**
☐ White-British ☐ White-Irish ☐ White-Scottish ☐ Irish Traveller

B. **Mixed / Multiple ethnic group:**
☐ White and black-Caribbean ☐ White and black-African ☐ White and Asian

C. **Asian/ Asian British:**
☐ Bangladeshi ☐ Pakistani ☐ Indian ☐ Chinese

D. **Black / African / Crabbing / Black British:**
☐ Caribbean ☐ African

E. **Other ethnic group:**
☐ Arab ☐ Other (please indicate_____)

Comments

_____

_____

_____

_____

_____

_____

Thank you for your time

Visual identity survey

In this study you will be asked to participate in a survey concerning your thoughts and feelings about logos. The logos used in this research are for academic purposes only. There are two sections in the survey.
Please answer ALL the following questions in the order presented based on the presented logos.

Section A

Logo A   Logo B

1. Have you seen logo A or logo B above before?

logo A ☐ Yes ☐ No   logo B ☐ Yes ☐ No

2. Please rate your familiarity to logo A and logo B above by putting X in **one** of the tick boxes for **each** logo inside the table.

A	Familiar	☐	☐	☐	☐	☐	☐	Unfamiliar
B		☐	☐	☐	☐	☐	☐	

3. Please rate your reactions to logo A and logo B above by putting X in **one** of the tick boxes for **each** logo inside the table.

A	Modern	☐	☐	☐	☐	☐	☐	Old fashioned
B		☐	☐	☐	☐	☐	☐	
A	Heritage	☐	☐	☐	☐	☐	☐	Contemporary
B		☐	☐	☐	☐	☐	☐	
A	Religious	☐	☐	☐	☐	☐	☐	Not religious
B		☐	☐	☐	☐	☐	☐	
A	Direct	☐	☐	☐	☐	☐	☐	Obscure
B		☐	☐	☐	☐	☐	☐	
A	Timeless	☐	☐	☐	☐	☐	☐	Finite
B		☐	☐	☐	☐	☐	☐	
A	International	☐	☐	☐	☐	☐	☐	Domestic
B		☐	☐	☐	☐	☐	☐	
A	Complex	☐	☐	☐	☐	☐	☐	Simple
B		☐	☐	☐	☐	☐	☐	
A	Unconventional	☐	☐	☐	☐	☐	☐	Normal
B		☐	☐	☐	☐	☐	☐	
A	Strange	☐	☐	☐	☐	☐	☐	Ordinary
B		☐	☐	☐	☐	☐	☐	

4. Please rate your responses to logo A and logo B above by putting X in **one** of the tick boxes for **each** logo inside the table.

A	Good	☐	☐	☐	☐	☐	☐	Bad
B		☐	☐	☐	☐	☐	☐	
A	Like	☐	☐	☐	☐	☐	☐	Dislike
B		☐	☐	☐	☐	☐	☐	

---

2. Please rate your responses to logo C and logo D above by putting X in **one** of the tick boxes for **each** logo inside the table.

C	Good	☐	☐	☐	☐	☐	☐	Bad
D		☐	☐	☐	☐	☐	☐	
C	Like	☐	☐	☐	☐	☐	☐	Dislike
D		☐	☐	☐	☐	☐	☐	

3. Is the design style in logo C and logo D appropriate for an Islamic bank? Please give reasons.

NCB bank (logo C)
☐ Yes ☐ No

_____

Bank Albilad (logo D)
☐ Yes ☐ No

_____

4. Please choose your perception of the NCB and Bank Albilad logos above by ticking boxes where appropriate.

NCB bank (logo C) ☐ Islamic ☐ Not Islamic

Bank Albilad (logo D) ☐ Islamic ☐ Not Islamic

If you said **Islamic** for one or both logos please specify the Islamic elements that you noted in the logo/ logos and if you choose **Not Islamic** for both logos please go straight to Q 5.

NCB bank (logo C)

_____

Bank Albilad (logo D)

_____

5. How would you rate the representation of Islam in NCB bank logo (logo C) and Bank Albilad logo (logo D)? Please put X in **one** of the tick boxes for **each** logo inside the table.

C	Strong representation	☐	☐	☐	☐	☐	☐	Weak representation
D		☐	☐	☐	☐	☐	☐	

6. Would you agree/ disagree to use the NCB bank logo (logo C) and Bank Albilad logo (logo D) above in a project aimed at the Islamic market as an example of an Islamic bank? Please put X in **one** of the tick boxes for **each** logo inside the table.

C	Agree	☐	☐	☐	☐	☐	☐	Disagree
D		☐	☐	☐	☐	☐	☐	

Section B

The following logos are the complete logos from **section A**. Logo C represents an Islamic bank called NCB bank and logo D represents an Islamic bank called Bank Albilad.
Please answer the following questions in the order presented based on the complete logos.

Logo C   Logo D

1. Please rate your reactions to logo A and logo B above by putting X in **one** of the tick boxes for **each** logo inside the table.

C	Representative	☐	☐	☐	☐	☐	☐	Not representative
D		☐	☐	☐	☐	☐	☐	
C	Meaningful	☐	☐	☐	☐	☐	☐	Not meaningful
D		☐	☐	☐	☐	☐	☐	
C	Modern	☐	☐	☐	☐	☐	☐	Old fashioned
D		☐	☐	☐	☐	☐	☐	
C	Heritage	☐	☐	☐	☐	☐	☐	Contemporary
D		☐	☐	☐	☐	☐	☐	
C	Religious	☐	☐	☐	☐	☐	☐	Not religious
D		☐	☐	☐	☐	☐	☐	
C	Direct	☐	☐	☐	☐	☐	☐	Obscure
D		☐	☐	☐	☐	☐	☐	
C	Timeless	☐	☐	☐	☐	☐	☐	Finite
D		☐	☐	☐	☐	☐	☐	
C	International	☐	☐	☐	☐	☐	☐	Domestic
D		☐	☐	☐	☐	☐	☐	
C	Complex	☐	☐	☐	☐	☐	☐	Simple
D		☐	☐	☐	☐	☐	☐	
C	Unconventional	☐	☐	☐	☐	☐	☐	Normal
D		☐	☐	☐	☐	☐	☐	
C	Strange	☐	☐	☐	☐	☐	☐	Ordinary
D		☐	☐	☐	☐	☐	☐	
C	Positive	☐	☐	☐	☐	☐	☐	Negative
D		☐	☐	☐	☐	☐	☐	
C	Skillful	☐	☐	☐	☐	☐	☐	Unskillful
D		☐	☐	☐	☐	☐	☐	
C	Implied	☐	☐	☐	☐	☐	☐	Obvious
D		☐	☐	☐	☐	☐	☐	

Arabic version

معلومات شخصية

يرجى الإشارة إلى جنسك

أنثى ☐   ذكر ☐

يرجى الإشارة إلى فئتك العمرية

☐ +٤٠   ☐ ٤٠-٣٦   ☐ ٣٥-٣١   ☐ ٣٠-٢٦   ☐ ٢٥-٢٠

يرجى الإشارة إلى المجموعة العرقية

عربي ☐   غير عربي ☐

تعليقات

_____
_____
_____
_____
_____
_____

شكراً جزيلاً

إستبيان الهوية البصرية

في هذا البحث سوف يطلب منك أن تشارك في دراسة تتعلق بأفكارك ومشاعرك نحو الشعارات البصرية. جميع الشعارات البصرية المستخدمة في هذا البحث هي للأغراض الأكاديمية فقط. هناك قسمين في هذا الإستبيان.

الرجاء الإجابة على جميع الأسئلة التالية حسب الترتيب المقترح .

قسم أ

شعار أ | شعار ب

١. هل سبق أن رأيت شعار أ او شعار ب من قبل؟
شعار أ   نعم ☐   لا ☐   شعار ب   نعم ☐   لا ☐

٢. الرجاء التقييم معرفتك نحو شعار أ وشعار ب بوضع علامة ✓ واحدة في إحدى المربعات الصغيرة الموجودة في كل صف لكل شعار في الجدول.

| | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | مألوف |
| | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | غير مألوف |

٣. الرجاء تقييم ردة فعلك نحو شعار أ وشعار ب في الأعلى بوضع علامة ✓ واحدة في إحدى المربعات الصغيرة الموجودة في كل صف لكل شعار في الجدول.

أ	عصري	☐☐☐☐☐☐	قديم الطراز
ب	تراثي	☐☐☐☐☐☐	حديث
أ	ديني	☐☐☐☐☐☐	غير ديني
ب	مباشر	☐☐☐☐☐☐	غير مباشر
أ	وطني	☐☐☐☐☐☐	محدود
ب	عالمي	☐☐☐☐☐☐	محلي
أ	معقد	☐☐☐☐☐☐	بسيط
ب	غير تقليدي	☐☐☐☐☐☐	مبتذل
أ	غريب	☐☐☐☐☐☐	عادي

٤. الرجاء تقييم استجابتك نحو شعار أ وشعار ب في الأعلى بوضع علامة ✓ واحده في إحدى المربعات الصغيرة الموجودة في كل صف لكل شعار في الجدول.

| أ | جيد | ☐☐☐☐☐☐ | سيء |
| ب | يعجبني | ☐☐☐☐☐☐ | لا يعجبني |

قسم ب

الشعارات التالية هي الشعارات البصرية الكاملة من قسم أ. شعار ه هو شعار بنك إسلامي يدعى البنك الأهلي وشعار ك هو شعار بنك إسلامي يدعى بنك البلاد.

الرجاء الإجابة على الأسئلة التالية حسب الترتيب المقترح بناءاً على الشعارات الكاملة.

شعار ك | شعار ه

١. الرجاء تقييم ردة فعلك نحو شعار ه وشعار ك بوضع علامة ✓ واحدة في إحدى المربعات الصغيرة الموجودة في كل صف لكل شعار في الجدول.

ه	يجسد بنك إسلامي	☐☐☐☐☐☐	لا يجسد بنك إسلامي
ك	ذو معنى	☐☐☐☐☐☐	غير ذي معنى
ه	عصري	☐☐☐☐☐☐	قديم الطراز
ك	تراثي	☐☐☐☐☐☐	حديث
ه	ديني	☐☐☐☐☐☐	غير ديني
ك	مباشر	☐☐☐☐☐☐	غير مباشر
ه	وطني	☐☐☐☐☐☐	محدود
ك	عالمي	☐☐☐☐☐☐	محلي
ه	معقد	☐☐☐☐☐☐	بسيط
ك	غير تقليدي	☐☐☐☐☐☐	مبتذل
ه	غريب	☐☐☐☐☐☐	عادي
ك	إيجابي	☐☐☐☐☐☐	سلبي
ه	بارع	☐☐☐☐☐☐	غير بارع
ك	مبهم	☐☐☐☐☐☐	واضح

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٢. الرجاء تقييم استجابتك نحو شعار ه وشعار ك بوضع علامة ✓ واحدة في إحدى المربعات الصغيرة الموجودة في كل صف لكل شعار في الجدول.

| ه | جيد | ☐☐☐☐☐☐ | سيء |
| ك | يعجبني | ☐☐☐☐☐☐ | لا يعجبني |

٣. هل فقط التصميم للشعار ه و لا مناسب لبنك إسلامي؟ مع ذكر السبب

البنك الأهلي (شعار ه)   نعم ☐   لا ☐

_____

بنك البلاد (شعار ك)   نعم ☐   لا ☐

_____

٤. الرجاء اختيار إدراكك نحو شعار البنك الأهلي وشعار بنك البلاد وذلك بوضع علامة ✓ أينما تراه مناسبا لتصورك مع ذكر السبب

البنك الأهلي (شعار ه)   إسلامي ☐   غير إسلامي ☐

_____

بنك البلاد (شعار ك)   إسلامي ☐   غير إسلامي ☐

في حال كان اختيارك إسلامي لإحدى الشعارات او لكلا الشعارين يرجى ذكر العناصر الإسلامية التي حددتها، في حال كان اختيارك غير إسلامي يرجى الذهاب إلى السؤال الخامس مباشرة.

٥. كيف تقييم التجسيد البصري للإسلام في شعار البنك الأهلي (شعار ه) وشعار بنك البلاد (شعار ك). الرجاء وضع علامة ✓ واحده في إحدى المربعات الصغيرة الموجودة في كل صف لكل شعار في الجدول.

| ه | تجسيد قوي | ☐☐☐☐☐☐ | تجسيد ضعيف |
| ك | | ☐☐☐☐☐☐ | |

٦. هل توافق/ لا توافق على إستخدام شعار البنك الأهلي (شعار ه) وشعار بنك البلاد (شعار ك) كمثال على البنوك الإسلامية في مشروع يهدف الى إستهداف السوق الإسلامية. الرجاء وضع علامة ✓ واحدة في إحدى المربعات الصغيرة الموجودة في كل صف لكل شعار في الجدول.

| ه | أوافق | ☐☐☐☐☐☐ | لا أوافق |
| ك | | ☐☐☐☐☐☐ | |

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Appendix C: Respondents results of case Study One and Two

Case study One

Table 1: UK respondents, A1 – seen / not seen (incomplete logos)

		Year 1 BA		Year 3 BA		MA		Total		Total %	
	Sample group	\-	\-	\-	\-	\-	\-	\-	\-	\-	\-
	Total participants	34		63		14		111			
Logos		A	B	A	B	A	B	A	B	A	B
Not seen	Number of respondents	31	29	61	59	14	12	106	100	99%	93%
	% of total respondents	97	91	100	97	100	86	99	93		
Seen	Number of respondents	1	3	0	2	0	2	1	7	1%	7%
	% of total respondents	3	9	0	3	0	14	1	7		
	Sub-total of respondents	32		61		14		107			

(Question A1)

Table 2: UK respondents, A2 - familiarity (incomplete logos)

(Question A2)

			Year 1 BA		Year 3 BA		MA		Total		Total %	
		Sample group	A	B	A	B	A	B	A	B	A	B
		Total participants	34		63		14		111			
Logos			A	B	A	B	A	B	A	B	A	B
Familiar	Score 1	Number of respondents	1	6	1	6	3	4	5	16		
		% of total respondents	3	19	2	10	21	29	5	15		
		Score	1	6	1	6	3	4	5	16		
	Score 2	Number of respondents	1	4	2	2	0	3	3	9		
		% of total respondents	3	13	3	3	0	21	3	8		
		Score	2	8	4	4	0	6	6	18		
	Score 3	Number of respondents	0	3	0	3	0	0	0	6		
		% of total respondents	0	9	0	5	0	0	0	6		
		Score	0	9	0	9	0	0	0	18		
Sub-totals		Number of respondents	2	13	3	11	3	7	8	31	7%	28%
		% of total respondents	6	41	5	17	21	50	7	28		
		Score	3	23	5	19	3	10	11	52		
Unfamiliar	Score 1	Number of respondents	3	8	2	10	3	4	8	22		
		% of total respondents	9	25	3	16	21	29	7	20		
		Score	3	8	2	10	3	4	8	22		
	Score 2	Number of respondents	10	3	7	9	3	1	20	13		
		% of total respondents	31	9	11	14	21	7	18	12		
		Score	20	6	14	18	6	2	40	26		
	Score 3	Number of respondents	17	8	51	33	5	2	73	43		
		% of total respondents	53	25	81	52	36	14	67	39		
		Score	51	24	153	99	15	6	219	129		
Sub-totals		Number of respondents	30	19	60	52	11	7	101	78	93%	72%
		% of total respondents	94	59	95	83	79	50	93	72		
		Score	74	38	169	127	24	12	267	177		
		Sub-total of respondents	32		63		14		109			

Table 3: UK respondents, A3 – logos characteristics (incomplete logos)

			Question A3									
		Sample group	Year 1 BA		Year 3 BA		MA					
		Total participants	34		63		14		111			
Logos			A	B	A	B	A	B	A	B	A	B
Modern	Score 1	Number of respondents	11	4	6	14	4	5	21	23		
		% of total respondents	33	12	9	22	29	36	19	21		
		Score	11	4	6	14	4	5	21	23		
	Score 2	Number of respondents	10	14	8	28	1	5	19	47		
		% of total respondents	30	42	13	44	7	36	17	42		
		Score	20	28	16	56	2	10	38	94		
	Score 3	Number of respondents	0	4	3	8	1	1	4	13		
		% of total respondents	0	12	5	13	7	7	4	12		
		Score	0	12	9	24	3	3	12	39		
Sub-totals		Number of respondents	21	22	17	50	6	11	44	83	40%	75%
		% of total respondents	63	67	27	80	43	79	40	75		
		Score	31	44	31	94	9	18	71	156		
Old fashioned	Score 1	Number of respondents	8	7	18	9	4	1	30	17		
		% of total respondents	24	21	29	14	29	7	27	15		
		Score	8	7	18	9	4	1	30	17		
	Score 2	Number of respondents	4	4	26	4	3	1	33	9		
		% of total respondents	12	12	41	6	21	7	30	8		
		Score	8	8	52	8	6	2	66	18		
	Score 3	Number of respondents	0	0	2	0	1	1	3	1		
		% of total respondents	0	0	3	0	7	7	3	1		
		Score	0	0	6	0	3	3	9	3		
Sub-totals		Number of respondents	12	11	46	13	8	3	66	27	60%	25%
		% of total respondents	36	33	73	20	57	21	60	25		
		Score	16	15	76	17	13	6	105	38		
		Sub-total of participants	33		63		14		110			
Heritage	Score 1	Number of respondents	12	6	20	6	2	5	34	17		
		% of total respondents	38	19	31	10	7	36	31	16		
		Score	12	6	20	6	2	5	34	17		
	Score 2	Number of respondents	11	0	23	4	6	0	40	4		
		% of total respondents	34	0	37	6	43	0	37	4		
		Score	22	0	46	8	12	0	80	8		
	Score 3	Number of respondents	2	1	5	0	3	0	10	1		
		% of total respondents	6	3	8	0	21	0	9	1		
		Score	6	3	15	0	9	0	30	3		
Sub-totals		Number of respondents	25	7	48	10	11	5	84	22	77%	20%
		% of total respondents	78	22	76	16	79	36	77	20		
		Score	40	9	81	14	23	5	144	28		
Contemporary	Score 1	Number of respondents	5	8	12	21	2	0	19	29		
		% of total respondents	16	25	19	33	14	0	17	27		
		Score	5	8	12	21	2	0	19	29		
	Score 2	Number of respondents	2	14	3	15	1	7	6	36		
		% of total respondents	6	44	5	24	7	50	6	33		
		Score	4	28	6	30	2	14	12	72		
	Score 3	Number of respondents	0	3	0	17	0	2	0	22		
		% of total respondents	0	9	0	27	0	7	0	20		
		Score	0	9	0	51	0	6	0	66		
Sub-totals		Number of respondents	7	25	15	53	3	9	25	87	23%	80%
		% of total respondents	22	78	24	84	21	64	23	80		
		Score	9	45	18	102	3	20	31	167		
		Sub-total of participants	32		63		14		109			
Religious	Score 1	Number of respondents	13	3	19	4	4	0	36	7		
		% of total respondents	34	9	30	6	29	0	32	6		
		Score	13	3	19	4	4	0	36	7		
	Score 2	Number of respondents	8	1	24	0	5	0	37	1		
		% of total respondents	24	3	38	0	36	0	33	1		
		Score	16	2	48	0	10	0	74	2		
	Score 3	Number of respondents	3	0	8	0	3	0	14	0		
		% of total respondents	9	0	13	0	21	0	13	0		
		Score	9	0	24	0	9	0	42	0		
Sub-totals		Number of respondents	24	4	51	4	12	0	87	8	78%	7%
		% of total respondents	71	12	81	6	86	0	78	7		
		Score	38	5	91	4	23	0	152	9		
Not religious	Score 1	Number of respondents	3	3	5	4	1	3	9	10		
		% of total respondents	9	9	8	6	7	21	8	9		
		Score	9	3	5	4	1	3	9	10		
	Score 2	Number of respondents	4	12	3	16	0	4	7	32		
		% of total respondents	12	35	5	25	0	29	6	29		
		Score	8	24	9	32	0	8	14	64		
	Score 3	Number of respondents	3	15	4	39	1	7	8	61		
		% of total respondents	9	44	6	62	7	50	7	55		
		Score	9	5	12	117	3	21	24	143		
Sub-totals		Number of respondents	10	30	12	59	2	14	24	103	22%	93%
		% of total respondents	29	88	19	94	14	100	22	93		

Category	Score	Metric	34		63		14		111			
		Score	20	32	27	153	4	32	47	217		
		Sub-total of participants	34		63		14		111			
Direct	Score 1	Number of respondents	8	4	19	9	3	2	30	15	45%	36%
		% of total respondents	24	12	30	14	21	14	27	14		
		Score	8	4	19	9	3	2	30	15		
	Score 2	Number of respondents	4	4	7	9	4	5	15	18		
		% of total respondents	12	12	11	14	29	36	14	16		
		Score	8	8	14	18	8	10	30	36		
	Score 3	Number of respondents	1	0	3	6	0	1	4	7		
		% of total respondents	3	0	5	10	0	7	4	6		
		Score	3	0	9	18	0	3	12	21		
Sub-totals		Number of respondents	13	8	29	24	7	8	49	40		
		% of total respondents	39	24	46	38	50	57	45	36		
		Score	19	12	42	45	11	15	72	72		
Obscure	Score 1	Number of respondents	10	10	13	15	4	3	27	28	55%	64%
		% of total respondents	30	30	21	24	29	21	25	25		
		Score	10	10	13	15	4	3	27	28		
	Score 2	Number of respondents	9	13	18	13	3	2	30	28		
		% of total respondents	27	39	29	21	21	14	27	25		
		Score	18	26	36	26	6	4	60	56		
	Score 3	Number of respondents	1	2	3	11	0	1	4	14		
		% of total respondents	3	6	5	17	0	7	4	13		
		Score	3	6	9	33	0	3	12	42		
Sub-totals		Number of respondents	20	25	34	39	7	6	61	70		
		% of total respondents	61	76	54	62	50	43	55	64		
		Score	31	42	58	74	10	10	99	126		
		Sub-total of participants	33		63		14		110			
Timeless	Score 1	Number of respondents	9	4	17	16	4	5	30	25	51%	52%
		% of total respondents	26	12	27	25	31	38	27	23		
		Score	9	4	17	16	4	5	30	25		
	Score 2	Number of respondents	6	9	10	11	1	2	17	22		
		% of total respondents	18	26	16	17	8	15	15	20		
		Score	12	18	20	22	2	4	34	44		
	Score 3	Number of respondents	5	2	4	7	0	1	9	10		
		% of total respondents	15	6	6	11	0	8	8	9		
		Score	15	6	12	21	0	3	27	30		
Sub-totals		Number of respondents	20	15	31	34	5	8	56	57		
		% of total respondents	59	44	49	54	38	62	51	52		
		Score	36	28	49	59	6	12	91	99		
Finite	Score 1	Number of respondents	7	10	16	18	6	3	29	31	49%	48%
		% of total respondents	21	29	25	29	46	23	26	28		
		Score	7	10	16	18	6	3	29	31		
	Score 2	Number of respondents	6	6	12	9	2	1	20	16		
		% of total respondents	18	18	19	14	15	8	18	15		
		Score	12	12	24	18	4	2	40	32		
	Score 3	Number of respondents	1	3	4	2	0	1	5	6		
		% of total respondents	3	9	6	3	0	8	5	5		
		Score	3	9	12	6	0	3	15	18		
Sub-totals		Number of respondents	14	19	32	29	8	5	54	53		
		% of total respondents	41	56	51	46	62	38	49	48		
		Score	22	31	52	42	10	8	84	81		
		Sub-total of participants	34		63		13		110			
International	Score 1	Number of respondents	8	6	10	11	6	3	24	20	50%	76%
		% of total respondents	24	18	16	17	43	21	22	18		
		Score	8	6	10	11	6	3	24	20		
	Score 2	Number of respondents	8	8	9	25	2	8	19	41		
		% of total respondents	24	24	14	40	14	57	17	37		
		Score	16	16	18	50	4	16	38	82		
	Score 3	Number of respondents	5	10	7	11	0	2	12	23		
		% of total respondents	15	29	11	17	0	14	11	21		
		Score	15	30	21	33	0	6	36	69		
Sub-totals		Number of respondents	21	24	26	47	8	13	55	84		
		% of total respondents	62	71	41	75	57	93	50	76		
		Score	39	52	49	94	10	25	98	171		
Domestics	Score 1	Number of respondents	7	4	13	6	4	1	24	11	50%	24%
		% of total respondents	21	12	21	10	29	7	22	10		
		Score	7	4	13	6	4	1	24	11		
	Score 2	Number of respondents	6	4	21	8	1	0	28	12		
		% of total respondents	18	12	33	13	7	0	25	11		
		Score	12	8	42	16	2	0	56	24		
	Score 3	Number of respondents	0	2	3	2	1	0	4	4		
		% of total respondents	0	6	5	3	7	0	4	4		
		Score	0	6	9	6	3	0	12	12		
Sub-totals		Number of respondents	13	10	37	16	6	1	56	27		
		% of total respondents	38	29	59	25	43	7	50	24		
		Score	19	18	64	28	9	1	92	47		

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			34		63		14		111			
		Sub-total of participants	34		63		14		111			
Complex	Score 1	Number of respondents	7	2	24	0	5	1	36	3		
		% of total respondents	21	6	39	0	36	7	33	3		
		Score	7	2	24	0	5	1	36	3		
	Score 2	Number of respondents	5	0	14	1	3	0	22	1		
		% of total respondents	15	0	23	2	21	0	20	1		
		Score	10	0	28	2	6	0	44	2	64%	4%
	Score 3	Number of respondents	3	0	7	0	2	0	12	0		
		% of total respondents	9	0	11	0	14	0	11	0		
		Score	9	0	21	0	6	0	36	0		
Sub-totals		Number of respondents	15	2	45	1	10	1	70	4		
		% of total respondents	45	6	73	2	71	7	64	4		
		Score	26	2	73	2	17	1	116	5		
Simple	Score 1	Number of respondents	8	3	10	12	1	3	19	18		
		% of total respondents	24	9	16	19	7	21	17	17		
		Score	8	3	10	12	1	3	19	18		
	Score 2	Number of respondents	4	14	3	19	3	4	10	37		
		% of total respondents	12	42	5	31	21	29	9	34		
		Score	8	28	6	38	6	8	20	74	36%	96%
	Score 3	Number of respondents	6	14	4	30	0	6	10	50		
		% of total respondents	18	42	6	48	0	43	9	46		
		Score	18	42	12	90	0	18	30	150		
Sub-totals		Number of respondents	18	31	17	61	4	13	39	105		
		% of total respondents	55	94	27	98	29	93	36	96		
		Score	34	73	28	140	7	29	69	242		
		Sub-total of participants	33		62		14		109			
Unconventional	Score 1	Number of respondents	7	8	30	4	10	1	47	13		
		% of total respondents	21	24	48	6	71	7	43	12		
		Score	7	8	30	4	10	1	47	13		
	Score 2	Number of respondents	7	2	7	1	1	0	15	3		
		% of total respondents	21	6	11	2	7	0	14	3		
		Score	14	4	14	2	2	0	30	6	64%	15%
	Score 3	Number of respondents	1	0	7	0	0	0	8	0		
		% of total respondents	3	0	11	0	0	0	7	0		
		Score	3	0	21	0	0	0	24	0		
Sub-totals		Number of respondents	15	10	44	5	11	1	70	16		
		% of total respondents	45	30	70	8	79	7	64	15		
		Score	24	12	65	6	12	1	101	19		
Normal	Score 1	Number of respondents	7	10	9	19	3	7	19	36		
		% of total respondents	21	30	14	30	21	50	17	33		
		Score	7	10	9	19	3	7	19	36		
	Score 2	Number of respondents	7	9	7	24	0	5	14	38		
		% of total respondents	21	27	11	38	0	36	13	35		
		Score	14	18	14	48	0	10	28	76	36%	85%
	Score 3	Number of respondents	4	4	3	15	0	1	7	20		
		% of total respondents	12	12	5	24	0	7	6	18		
		Score	12	12	9	45	0	3	21	60		
Sub-totals		Number of respondents	18	23	19	58	3	13	40	94		
		% of total respondents	55	70	30	92	21	93	36	85		
		Score	33	40	32	112	3	20	68	172		
		Sub-total of participants	33		63		14		110			
Strange	Score 1	Number of respondents	11	5	27	4	5	0	43	9		
		% of total respondents	32	15	43	6	36	0	39	8		
		Score	11	5	27	4	5	0	43	9		
	Score 2	Number of respondents	4	0	15	3	3	2	22	5		
		% of total respondents	12	0	24	5	21	14	20	5		
		Score	8	0	30	6	6	4	44	10	62%	13%
	Score 3	Number of respondents	1	0	3	0	0	0	4	0		
		% of total respondents	2	0	5	0	0	0	4	0		
		Score	3	0	9	0	0	0	12	0		
Sub-totals		Number of respondents	16	5	45	7	8	2	69	14		
		% of total respondents	47	15	71	11	57	14	62	13		
		Score	22	5	66	10	11	4	99	19		
Ordinary	Score 1	Number of respondents	7	9	10	11	5	5	22	25		
		% of total respondents	21	26	16	17	36	36	20	23		
		Score	7	9	10	11	5	5	22	25		
	Score 2	Number of respondents	7	12	5	26	1	5	13	43		
		% of total respondents	21	35	8	41	7	36	12	39		
		Score	14	24	10	52	2	10	26	86	38%	87%
	Score 3	Number of respondents	4	8	3	19	0	2	7	29		
		% of total respondents	12	24	5	30	0	14	6	26		
		Score	12	24	9	57	0	6	21	87		
Sub-totals		Number of respondents	18	29	18	56	6	12	42	97		
		% of total respondents	53	85	29	89	43	86	38	87		
		Score	33	57	29	120	7	21	69	198		
		Sub-total of participants	34		63		14		111			

Table 4: UK respondents, A4 - logos affect (good / bad) (incomplete logos)

		Question A4	Year 1 BA		Year 3 BA		MA		Total		Total %	
		Sample group	A	B	A	B	A	B	A	B	A	B
		Total participants	34		63		14		111			
		Logos	A	B	A	B	A	B	A	B	A	B
Good	Score 1	Number of respondents	14	11	18	21	5	4	37	36		
		% of total respondents	41	32	29	33	36	29	33	32		
		Score	14	11	18	21	5	4	37	36		
	Score 2	Number of respondents	9	12	10	21	2	6	21	39		
		% of total respondents	26	35	16	33	14	43	19	35		
		Score	18	24	20	42	4	12	42	78		
	Score 3	Number of respondents	1	3	2	6	0	1	3	10		
		% of total respondents	3	9	3	10	0	7	3	9		
		Score	3	9	6	18	0	3	9	30		
Sub-totals		Number of respondents	24	26	30	48	7	11	61	85		
		% of total respondents	71	76	48	76	50	79	55	77	55%	77%
		Score	35	44	44	81	9	19	88	144		
Bad	Score 1	Number of respondents	6	3	18	8	4	1	28	12		
		% of total respondents	18	9	29	13	29	7	25	11		
		Score	6	3	18	8	4	1	28	12		
	Score 2	Number of respondents	4	4	14	7	3	2	21	13		
		% of total respondents	12	12	22	11	21	14	19	12		
		Score	8	8	28	14	6	4	42	26		
	Score 3	Number of respondents	0	1	1	0	0	0	1	1		
		% of total respondents	0	3	2	0	0	0	1	1		
		Score	0	3	3	0	0	0	3	3		
Sub-totals		Number of respondents	10	8	33	15	7	3	50	26		
		% of total respondents	29	24	52	24	50	21	45	23	45%	23%
		Score	14	14	49	22	10	5	73	42		
		Sub-total of respondents	34		63		14		111			

Table 5: UK respondents, A3 - logos characteristics (like / dislike) (incomplete logos)

		Question A4	Year 1 BA		Year 3 BA		MA		Total		Total %	
		Sample group	A	B	A	B	A	B	A	B	A	B
		Total participants	34		63		14		111			
		Logos	A	B	A	B	A	B	A	B	A	B
Like	Score 1	Number of respondents	10	11	12	13	4	4	26	28		
		% of total respondents	29	32	19	21	29	29	23	25		
		Score	10	11	12	13	4	4	26	28		
	Score 2	Number of respondents	7	12	9	14	3	6	19	32		
		% of total respondents	21	35	14	22	21	43	17	29		
		Score	14	24	18	28	6	12	38	64		
	Score 3	Number of respondents	1	3	5	9	0	2	6	14		
		% of total respondents	3	9	8	14	0	14	5	13		
		Score	3	9	15	27	0	6	18	42		
Sub-totals		Number of respondents	18	26	26	36	7	12	51	74		
		% of total respondents	53	76	41	57	50	86	46	67	46%	67%
		Score	27	44	45	68	10	22	82	134		
Dislike	Score 1	Number of respondents	6	3	14	11	4	1	24	15		
		% of total respondents	18	9	22	17	29	7	22	14		
		Score	6	3	14	11	4	1	24	15		
	Score 2	Number of respondents	8	4	19	12	3	0	30	16		
		% of total respondents	24	12	30	19	21	0	27	14		
		Score	16	8	38	24	6	0	60	32		
	Score 3	Number of respondents	2	1	4	4	0	1	6	6		
		% of total respondents	6	3	6	6	0	7	5	5		
		Score	6	3	12	12	0	3	18	18		
Sub-totals		Number of respondents	16	8	37	27	7	2	60	37		
		% of total respondents	47	24	59	43	50	14	54	33	54%	33%
		Score	28	14	64	47	10	4	102	65		
		Sub-total of respondents	34		63		14		111			

Table 6: UK respondents, B1 - logos characteristics (complete logos)											
Question B1											
	Sample group		Year 1 BA		Year 3 BA		MA		Total		Total %	
	Total participants		34		63		14		111			
Logos			C	D	C	D	C	D	C	D	C	D
Representative	Score 1	Number of respondents	15	11	17	15	6	2	38	28		
		% of total respondents	45	33	27	24	43	14	35	26		
		Score	15	11	17	15	6	2	38	28		
	Score 2	Number of respondents	7	4	22	7	4	3	33	14		
		% of total respondents	21	12	35	11	29	21	30	13		
		Score	14	8	44	14	8	6	66	28	73%	49%
	Score 3	Number of respondents	1	4	7	6	1	1	9	11		
		% of total respondents	3	12	12	10	7	7	8	10		
		Score	3	12	21	18	3	3	27	33		
Sub-totals		Number of respondents	23	19	46	28	11	6	80	53		
		% of total respondents	70	58	74	45	79	43	73	49		
		Score	32	31	82	47	17	11	131	89		
Not representative	Score 1	Number of respondents	6	8	6	16	1	2	13	26		
		% of total respondents	18	24	10	26	7	14	12	24		
		Score	6	8	6	16	1	2	13	26		
	Score 2	Number of respondents	3	5	8	13	1	3	12	21		
		% of total respondents	9	15	13	21	7	21	11	19		
		Score	6	10	16	26	2	6	24	42	27%	51%
	Score 3	Number of respondents	1	1	2	5	1	3	4	9		
		% of total respondents	3	3	3	8	7	21	4	8		
		Score	3	3	6	15	3	9	12	27		
Sub-totals		Number of respondents	10	14	16	34	3	8	29	56		
		% of total respondents	30	42	26	55	21	57	27	51		
		Score	15	21	28	57	6	17	49	95		
	Sub-total of participants		33		62		14		109			
Meaningful	Score 1	Number of respondents	9	7	24	14	5	3	38	24		
		% of total respondents	27	21	39	23	36	21	35	22		
		Score	9	7	24	14	5	3	38	24		
	Score 2	Number of respondents	6	6	15	6	6	3	27	15		
		% of total respondents	18	18	24	10	43	21	25	14		
		Score	12	12	30	12	12	6	54	30	68%	39%
	Score 3	Number of respondents	2	1	6	2	1	0	9	3		
		% of total respondents	6	3	10	3	7	0	8	3		
		Score	6	3	18	6	3	0	27	9		
Sub-totals		Number of respondents	17	14	45	22	12	6	74	42		
		% of total respondents	52	42	73	35	86	43	68	39		
		Score	27	22	72	32	20	9	119	63		
Not meaningful	Score 1	Number of respondents	11	11	11	18	0	2	22	31		
		% of total respondents	33	33	18	29	0	14	20	28		
		Score	11	11	11	18	0	2	22	31		
	Score 2	Number of respondents	4	6	4	16	1	3	9	25		
		% of total respondents	12	18	6	26	7	21	8	23		
		Score	8	12	8	32	2	6	18	50	32%	61%
	Score 3	Number of respondents	1	2	2	6	1	3	4	11		
		% of total respondents	3	6	3	10	7	21	4	10		
		Score	3	6	6	18	3	9	12	33		
Sub-totals		Number of participants	16	19	17	40	2	8	35	67		
		% of total participants	48	58	27	65	14	57	32	61		
		Score	22	29	25	68	5	17	52	114		
	Sub-total of participants		33		62		14		109			
Modern	Score 1	Number of respondents	5	8	13	19	5	3	23	30		
		% of total respondents	16	25	21	30	36	21	21	28		
		Score	5	8	13	19	5	3	23	30		
	Score 2	Number of respondents	8	8	9	30	2	6	19	44		
		% of total respondents	25	25	14	48	14	43	17	40		
		Score	16	16	18	60	4	12	38	88	43%	79%
	Score 3	Number of respondents	3	4	2	7	0	1	5	12		
		% of total respondents	9	13	3	11	0	7	5	11		
		Score	9	12	6	21	0	3	15	36		
Sub-totals		Number of respondents	16	20	24	56	7	10	47	86		
		% of total respondents	50	62	38	89	50	71	43	79		
		Score	30	36	37	100	9	18	76	154		
Old fashioned	Score 1	Number of respondents	9	5	24	5	3	2	36	12		
		% of total respondents	28	16	38	8	21	14	33	11		
		Score	9	5	24	5	3	2	36	12		
	Score 2	Number of respondents	6	6	12	2	4	2	22	10		
		% of total respondents	19	19	19	3	29	14	20	9		
		Score	12	12	24	4	8	4	44	20	57%	21%
	Score 3	Number of respondents	1	1	3	0	0	0	4	1		
		% of total respondents	3	3	5	0	0	0	4	1		
		Score	3	3	9	0	0	0	12	3		

Category	Score	Metric										
Sub-totals		Number of respondents	16	12	39	7	7	4	62	23		
		% of total respondents	50	38	62	11	50	29	57	21		
		Score	24	20	57	9	11	6	92	35		
Sub-total of participants			32		63		14		109			
Heritage	Score 1	Number of respondents	12	5	19	6	5	1	36	12	83%	21%
		% of total respondents	38	16	30	10	36	7	33	11		
		Score	12	5	19	6	5	1	36	12		
	Score 2	Number of respondents	11	4	23	4	3	0	37	8		
		% of total respondents	34	13	37	6	21	0	34	7		
		Score	22	8	46	8	6	0	74	16		
	Score 3	Number of respondents	3	0	11	3	4	0	18	3		
		% of total respondents	9	0	17	5	29	0	17	3		
		Score	9	0	33	9	12	0	54	9		
Sub-totals		Number of respondents	26	9	53	13	12	1	91	23		
		% of total respondents	81	28	84	21	86	7	83	21		
		Score	43	13	98	23	23	1	164	37		
Contemporary	Score 1	Number of respondents	4	8	6	20	2	6	12	34	17%	79%
		% of total respondents	13	25	10	32	14	43	11	31		
		Score	4	8	6	20	2	6	12	34		
	Score 2	Number of respondents	0	11	4	22	0	5	4	38		
		% of total respondents	0	34	6	35	0	36	4	35		
		Score	0	22	8	44	0	10	8	76		
	Score 3	Number of respondents	2	4	0	8	0	2	2	14		
		% of total respondents	6	13	0	13	0	14	2	13		
		Score	6	12	0	24	0	6	6	42		
Sub-totals		Number of respondents	6	23	10	50	2	13	18	86		
		% of total respondents	19	72	16	79	14	93	17	79		
		Score	10	42	14	88	2	22	26	152		
Sub-total of participants			32		63		14		109			
Religious	Score 1	Number of respondents	6	5	16	10	2	1	24	16	82%	27%
		% of total respondents	19	16	25	16	14	7	22	15		
		Score	6	5	16	10	2	1	24	16		
	Score 2	Number of respondents	16	4	25	3	6	1	47	8		
		% of total respondents	50	13	40	5	43	7	43	7		
		Score	32	8	50	6	12	2	94	16		
	Score 3	Number of respondents	4	2	11	3	3	0	18	5		
		% of total respondents	13	6	17	5	21	0	17	5		
		Score	12	6	33	9	9	0	54	15		
Sub-totals		Number of respondents	26	11	52	16	11	2	89	29		
		% of total respondents	81	34	83	25	79	14	82	27		
		Score	50	19	99	25	23	3	172	47		
Not religious	Score 1	Number of respondents	2	5	3	6	2	5	7	16	18%	73%
		% of total respondents	6	16	5	10	14	36	6	15		
		Score	2	5	3	6	2	5	7	16		
	Score 2	Number of respondents	2	11	3	23	1	4	6	38		
		% of total respondents	6	34	5	37	7	29	6	35		
		Score	4	22	6	46	2	8	12	76		
	Score 3	Number of respondents	2	5	5	18	0	3	7	26		
		% of total respondents	6	16	8	29	0	21	6	24		
		Score	6	15	15	54	0	9	21	78		
Sub-totals		Number of respondents	6	21	11	47	3	12	20	80		
		% of total respondents	19	66	17	75	21	86	18	73		
		Score	12	42	24	106	4	22	40	170		
Sub-total of participants			32		63		14		109			
Direct	Score 1	Number of respondents	13	6	18	12	5	0	36	18	68%	57%
		% of total respondents	42	19	29	19	38	0	34	17		
		Score	13	6	18	12	5	0	36	18		
	Score 2	Number of respondents	4	7	17	19	4	5	25	31		
		% of total respondents	13	23	27	30	31	38	23	29		
		Score	8	14	34	38	8	10	50	62		
	Score 3	Number of respondents	2	3	9	8	1	1	12	12		
		% of total respondents	6	10	14	13	8	8	11	11		
		Score	6	9	27	24	3	3	36	36		
Sub-totals		Number of respondents	19	16	44	39	10	6	73	61		
		% of total respondents	61	52	70	62	77	46	68	57		
		Score	27	29	79	74	16	13	122	116		
Obscure	Score 1	Number of respondents	8	6	11	10	2	3	21	19	52%	43%
		% of total respondents	26	19	17	16	15	23	20	18		
		Score	8	6	11	10	2	3	21	19		
	Score 2	Number of respondents	4	7	4	10	0	3	8	20		
		% of total respondents	13	23	6	16	0	23	7	19		
		Score	8	14	8	20	0	6	16	40		
	Score 3	Number of respondents	0	2	4	4	1	1	5	7		
		% of total respondents	0	6	6	6	8	8	5	7		
		Score	0	6	12	12	3	3	15	21		

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Category	Score	Measure									%	%
Sub-totals		Number of respondents	12	15	19	24	3	7	34	46		
		% of total respondents	39	48	30	38	23	54	32	43		
		Score	16	26	31	42	5	12	52	80		
Sub-total of participants			31		63		13		107			
Timeless	Score 1	Number of respondents	10	8	21	11	5	1	36	20	55%	47%
		% of total respondents	30	24	36	19	36	7	34	19		
		Score	10	8	21	11	5	1	36	20		
	Score 2	Number of respondents	4	2	9	16	2	4	15	22		
		% of total respondents	12	6	15	27	14	29	14	21		
		Score	8	4	18	32	4	8	30	44		
	Score 3	Number of respondents	3	2	1	6	3	0	7	8		
		% of total respondents	9	6	2	10	21	0	7	8		
		Score	9	6	3	18	9	0	21	24		
Sub-totals		Number of respondents	17	12	31	33	10	5	58	50		
		% of total respondents	52	36	53	56	71	36	55	47		
		Score	27	18	42	61	18	9	87	88		
Finite	Score 1	Number of respondents	8	9	12	13	3	4	23	26	45%	53%
		% of total respondents	24	27	20	22	21	29	22	25		
		Score	8	9	12	13	3	4	23	26		
	Score 2	Number of respondents	7	11	13	8	1	3	21	22		
		% of total respondents	21	33	22	14	7	21	20	21		
		Score	14	22	26	16	2	6	42	44		
	Score 3	Number of respondents	1	1	3	5	0	2	4	8		
		% of total respondents	30	3	5	8	0	14	4	8		
		Score	3	3	15	15	0	6	12	24		
Sub-totals		Number of respondents	16	21	28	26	4	9	48	56		
		% of total respondents	48	64	47	44	29	64	45	53		
		Score	25	34	47	44	5	16	77	94		
Sub-total of participants			33		59		14		106			
International	Score 1	Number of respondents	7	4	9	10	3	2	19	16	48%	62%
		% of total respondents	22	13	15	16	21	14	18	15		
		Score	7	4	9	10	3	2	19	16		
	Score 2	Number of respondents	8	7	11	19	1	5	20	31		
		% of total respondents	25	22	18	31	7	36	19	29		
		Score	16	14	22	38	2	10	40	62		
	Score 3	Number of respondents	5	6	7	9	0	4	12	19		
		% of total respondents	16	19	11	15	0	29	11	18		
		Score	15	18	21	27	0	12	36	57		
Sub-totals		Number of respondents	20	17	27	38	4	11	51	66		
		% of total respondents	62	53	44	62	29	79	48	62		
		Score	38	36	52	75	5	24	95	135		
Domestic	Score 1	Number of respondents	7	10	11	11	4	2	22	23	52%	38%
		% of total respondents	22	31	18	18	29	14	21	21		
		Score	7	10	11	11	4	2	22	23		
	Score 2	Number of respondents	3	4	16	9	4	1	23	14		
		% of total respondents	9	13	26	15	29	7	21	13		
		Score	6	8	32	18	8	2	46	28		
	Score 3	Number of respondents	2	1	7	3	2	0	11	4		
		% of total respondents	6	3	11	5	14	0	10	4		
		Score	6	3	21	9	6	0	33	12		
Sub-totals		Number of respondents	12	15	34	23	10	3	56	41		
		% of total respondents	38	47	56	38	71	21	52	38		
		Score	19	21	64	38	18	4	101	63		
Sub-total of participants			32		61		14		107			
Complex	Score 1	Number of respondents	12	8	20	9	7	4	39	21	67%	33%
		% of total respondents	36	24	32	14	50	29	35	19		
		Score	12	8	20	9	7	4	39	21		
	Score 2	Number of respondents	6	0	22	10	0	3	28	13		
		% of total respondents	18	0	35	16	0	21	25	12		
		Score	12	0	44	20	0	6	56	26		
	Score 3	Number of respondents	3	1	3	0	1	1	7	2		
		% of total respondents	9	3	5	0	7	7	6	2		
		Score	9	3	9	0	3	3	21	6		
Sub-totals		Number of respondents	21	9	45	19	8	8	74	36		
		% of total respondents	64	27	71	30	57	57	67	33		
		Score	33	11	73	29	10	13	116	53		
Simple	Score 1	Number of respondents	6	5	11	12	3	3	20	20	33%	67%
		% of total respondents	18	15	17	19	21	21	18	18		
		Score	6	5	11	12	3	3	20	20		
	Score 2	Number of respondents	5	12	5	24	3	1	13	37		
		% of total respondents	15	36	8	38	21	7	12	34		
		Score	10	24	10	48	6	2	26	74		
	Score 3	Number of respondents	1	7	2	8	0	2	3	17		
		% of total respondents	3	21	3	13	0	14	3	15		
		Score	3	21	6	24	0	6	9	51		

Category	Score	Metric									%	%
Sub-totals		Number of respondents	12	24	18	44	6	6	36	74		
		% of total respondents	36	73	29	70	43	43	33	67		
		Score	19	50	27	84	9	11	55	145		
Sub-total of participants			33		63		14		110			
Unconventional	Score 1	Number of respondents	11	6	26	9	4	3	41	18	58%	23%
		% of total respondents	34	19	43	15	29	21	38	17		
		Score	11	6	26	9	4	3	41	18		
	Score 2	Number of respondents	6	1	9	3	4	2	19	6		
		% of total respondents	19	3	15	5	29	14	18	6		
		Score	12	2	18	6	8	4	38	12		
	Score 3	Number of respondents	1	0	0	1	1	0	2	1		
		% of total respondents	3	0	0	2	7	0	2	1		
		Score	3	0	0	3	3	0	6	3		
Sub-totals		Number of respondents	18	7	35	13	9	5	62	25		
		% of total respondents	56	22	57	21	64	36	58	23		
		Score	26	8	44	18	15	7	85	33		
Normal	Score 1	Number of respondents	9	9	18	15	2	5	29	29	42%	77%
		% of total respondents	28	28	30	25	14	36	27	27		
		Score	9	9	18	15	2	5	29	29		
	Score 2	Number of respondents	4	11	6	26	2	2	12	39		
		% of total respondents	13	34	10	43	14	14	11	36		
		Score	8	22	12	52	4	4	24	78		
	Score 3	Number of respondents	1	5	2	7	1	2	4	14		
		% of total respondents	3	16	3	11	7	14	4	13		
		Score	3	15	6	21	3	6	12	42		
Sub-totals		N Number of respondents	14	25	26	48	5	9	45	82		
		% of total respondents	44	78	43	79	36	64	42	77		
		Score	20	46	36	88	21	15	65	149		
Sub-total of participants			32		61		14		107			
Strange	Score 1	Number of respondents	8	7	22	7	4	2	34	16	50%	25%
		% of total respondents	25	22	35	11	29	14	31	15		
		Score	8	7	22	7	4	2	34	16		
	Score 2	Number of respondents	4	4	9	5	2	0	15	9		
		% of total respondents	13	13	14	8	14	0	14	8		
		Score	8	8	18	10	4	0	30	18		
	Score 3	Number of respondents	1	0	5	2	0	0	6	2		
		% of total respondents	3	0	8	3	0	0	6	2		
		Score	3	0	15	6	0	0	18	6		
Sub-totals		Number of respondents	13	11	36	14	6	2	55	27		
		% of total respondents	41	34	57	22	43	14	50	25		
		Score	19	15	55	23	8	2	82	40		
Ordinary	Score 1	Number of respondents	8	4	16	15	5	7	29	26	50%	75%
		% of total respondents	25	13	25	24	36	50	27	24		
		Score	8	4	16	15	5	7	29	26		
	Score 2	Number of respondents	11	15	8	22	1	3	20	40		
		% of total respondents	34	47	13	35	7	21	18	37		
		Score	22	30	16	44	2	6	40	80		
	Score 3	Number of respondents	0	2	3	12	2	2	5	16		
		% of total respondents	0	6	5	19	14	14	5	15		
		Score	0	6	9	36	6	6	15	48		
Sub-totals		Number of participants	19	21	27	49	8	12	54	82		
		% of total participants	59	66	43	78	57	86	50	75		
		Score	30	40	41	95	13	19	84	154		
Sub-total of participants			32		63		14		109			
Positive	Score 1	Number of respondents	12	10	27	14	5	4	44	28	79%	71%
		% of total respondents	38	31	44	23	36	29	41	26		
		Score	12	10	27	14	5	4	44	28		
	Score 2	Number of respondents	12	11	15	23	1	4	28	38		
		% of total respondents	38	34	24	37	7	29	26	35		
		Score	24	22	30	46	2	8	56	76		
	Score 3	Number of respondents	3	3	8	7	2	1	13	11		
		% of total respondents	9	9	13	11	14	7	12	10		
		Score	9	9	24	21	6	3	39	33		
Sub-totals		Number of respondents	27	24	50	44	8	9	85	77		
		% of total respondents	84	75	81	71	57	64	79	71		
		Score	45	41	81	81	13	15	139	137		
Negative	Score 1	Number of respondents	2	5	10	14	3	3	15	22	21%	29%
		% of total respondents	6	16	16	23	21	21	14	20		
		Score	2	5	10	14	3	3	15	22		
	Score 2	Number of respondents	3	3	2	4	3	2	8	9		
		% of total respondents	9	9	3	6	21	14	7	8		
		Score	6	6	4	8	6	4	16	18		
	Score 3	Number of respondents	05	0	0	0	0	0	0	0		
		% of total respondents	0	0	0	0	0	0	0	0		
		Score	0	0	0	0	0	0	0	0		
Sub-totals		Number of respondents	5	8	12	18	6	5	23	31		
		% of total respondents	16	25	19	29	43	36	21	29		
		Score	8	11	14	22	9	7	31	40		

			Year 1 BA		Year 3 BA		MA		Total		Total %	
		Sub-total of participants	32		62		14		108			
Skilful	Score 1	Number of respondents	9	11	25	18	5	4	39	33		
		% of total respondents	27	33	40	29	36	29	35	30		
		Score	9	11	25	18	5	4	39	33		
	Score 2	Number of respondents	6	2	10	12	4	4	20	18		
		% of total respondents	18	6	16	19	29	29	18	16		
		Score	12	4	20	24	8	8	40	36		
	Score 3	Number of respondents	4	1	5	3	0	0	9	4		
		% of total respondents	12	3	8	5	0	0	8	4		
		Score	12	3	15	9	0	0	27	12	62%	50%
Sub-totals		Number of respondents	19	14	40	33	9	8	68	55		
		% of total respondents	58	42	63	52	64	57	62	50		
		Score	33	18	60	51	13	12	106	81		
Unskilful	Score 1	Number of respondents	9	9	16	15	2	3	27	27		
		% of total respondents	27	27	25	24	14	21	25	25		
		Score	9	9	16	15	2	3	27	27		
	Score 2	Number of respondents	5	8	7	12	3	3	15	23		
		% of total respondents	15	24	11	19	21	21	14	21		
		Score	10	16	14	24	6	6	30	46		
	Score 3	Number of respondents	0	2	0	3	0	0	0	5		
		% of total respondents	0	6	0	5	0	0	0	5		
		Score	0	6	0	9	0	0	0	15	38%	50%
Sub-totals		Number of respondents	14	19	23	30	5	6	42	55		
		% of total respondents	42	58	37	48	36	43	38	50		
		Score	19	31	30	48	8	9	57	88		
		Sub-total of participants	33		63		14		110			
Implied	Score 1	Number of respondents	7	9	23	23	6	4	36	36		
		% of total respondents	21	27	37	37	43	29	33	33		
		Score	7	9	23	23	6	4	36	36		
	Score 2	Number of respondents	11	6	16	13	4	2	31	21		
		% of total respondents	33	18	26	21	29	14	28	19		
		Score	22	12	32	26	8	4	62	42		
	Score 3	Number of respondents	3	1	3	3	0	0	6	4		
		% of total respondents	9	3	5	5	0	0	6	4		
		Score	9	3	9	9	0	0	18	12	67%	56%
Sub-totals		Number of respondents	21	16	42	39	10	6	73	61		
		% of total respondents	64	48	68	63	71	43	67	56		
		Score	38	24	64	58	14	8	116	90		
Obvious	Score 1	Number of respondents	7	9	10	11	2	4	19	24		
		% of total respondents	21	27	16	18	14	29	17	22		
		Score	7	9	10	11	2	4	19	24		
	Score 2	Number of respondents	3	6	8	9	1	3	12	18		
		% of total respondents	9	18	13	15	7	21	11	17		
		Score	6	12	16	18	2	6	24	36		
	Score 3	Number of respondents	2	2	2	2	1	1	5	6		
		% of total respondents	6	6	3	3	7	7	5	6		
		Score	6	6	6	9	3	3	15	18	33%	44%
Sub-totals		Number of participants	12	17	20	23	4	8	36	48		
		% of total participants	36	52	32	37	29	57	33	44		
		Score	19	27	32	38	7	13	58	78		
		Sub-total of participants	33		62		14		109			

Table 7: UK respondents, B2 - logos affect (good/ bad) (complete logos)												
Question B2												
		Sample group	Year 1 BA		Year 3 BA		MA		Total		Total %	
		Total participants	34		63		14		111			
Logos			C	D	C	D	C	D	C	D	C	D
Good	Score 1	Number of respondents	9	7	15	18	6	5	30	30		
		% of total respondents	28	22	24	29	46	38	28	28		
		Score	9	7	15	18	6	5	30	30		
	Score 2	Number of respondents	10	13	9	16	3	4	22	33		
		% of total respondents	31	41	14	25	23	31	20	31		
		Score	20	26	18	32	6	8	44	66		
	Score 3	Number of respondents	4	4	5	7	1	0	10	11		
		% of total respondents	13	13	8	11	8	0	9	10		
		Score	12	12	15	21	3	0	30	33	57%	69%
Sub-totals		Number of respondents	23	24	29	41	10	9	62	74		
		% of total respondents	72	75	46	65	77	69	57	69		
		Score	41	45	48	71	15	13	104	129		
Bad	Score 1	Number of respondents	5	4	23	17	2	2	30	23		
		% of total respondents	16	13	37	27	15	15	27	21		
		Score	5	4	23	17	2	2	30	23	43%	31%
	Score 2	Number of respondents	4	3	7	4	1	1	12	8		
		% of total respondents	13	9	11	6	8	8	11	7		

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			Year 1 BA		Year 3 BA		MA		Total	
		Score	8	6	14	8	2	2	24	16
	Score 3	Number of respondents	0	1	4	1	0	1	4	3
		% of total respondents	0	3	6	2	0	8	4	3
		Score	0	3	12	3	0	3	12	9
Sub-totals		Number of respondents	9	8	34	22	3	4	46	34
		% of total respondents	28	25	54	35	23	31	43	31
		Score	13	13	49	28	4	7	66	48

Table 8: UK respondents, B2 - logos affect (like / dislike) (complete logos)												
			Question B2									
		Sample group	**Year 1 BA**		**Year 3 BA**		**MA**		**Total**		**Total %**	
		Total participants	34		63		14		111			
	Logos		C	D	C	D	C	D	C	D	C	D
Like	Score 1	Number of respondents	10	9	16	16	2	6	28	31		
		% of total respondents	31	28	25	25	15	46	26	29		
		Score	10	9	16	16	2	6	28	31		
	Score 2	Number of respondents	7	7	10	18	3	3	20	28	56%	68%
		% of total respondents	22	22	16	29	23	23	19	26		
		Score	14	14	20	36	6	6	40	56		
	Score 3	Number of respondents	3	4	8	9	2	1	13	14		
		% of total respondents	9	13	13	14	15	8	12	13		
		Score	9	12	24	27	6	3	39	42		
Sub-totals		Number of respondents	20	20	34	43	7	10	61	73		
		% of total respondents	63	63	54	68	54	77	56	68		
		Score	33	35	60	79	14	15	107	129		
Dislike	Score 1	Number of respondents	8	9	15	6	4	1	27	16		
		% of total respondents	25	28	24	10	31	8	25	15		
		Score	8	9	15	6	4	1	27	16		
	Score 2	Number of respondents	4	2	11	12	2	2	17	16	44%	32%
		% of total respondents	13	6	17	19	15	15	16	15		
		Score	8	4	22	24	4	4	34	32		
	Score 3	Number of respondents	0	1	3	2	0	0	3	3		
		% of total respondents	0	3	5	3	0	0	3	3		
		Score	0	3	9	6	0	0	9	9		
Sub-totals		Number of respondents	12	12	29	20	6	3	47	35		
		% of total respondents	38	38	46	32	46	23	44	32		
		Score	16	16	46	36	8	5	70	57		
		Sub-total of participants	32		63		13		108			

Table 9: UK respondents, B3 - logos design styles												
		Question B3										
		Sample group	**Year 1 BA**		**Year 3 BA**		**MA**		**Total**		**Total %**	
		Total participants	34		63		14		111			
	Logos		C	D	C	D	C	D	C	D	C	D
Appropriate		Number of respondents	22	19	43	36	11	10	76	65	72%	60%
		% of total respondents	67	58	72	58	85	77	72	60		
Not appropriate		Number of respondents	11	14	17	26	2	3	30	43	28%	40%
		% of total respondents	33	42	28	42	15	23	28	40		
		Sub-total of respondents	33		60		13		106			
Why the logos are appropriate												
Islamic arch		Number of respondents	6		7		4		17		22%	
		% of total respondents	27		16		36		22			
Islamic arch and colours		Number of respondents	2		0		2		4		5%	
		% of total respondents	9		0		18		5			
Safe		Number of respondents	0	0	1	0	1	0	2	0	3%	0%
		% of total respondents	0	0	2	0	9	0	3	0		
Colours		Number of respondents	1	1	2	2	1	0	4	3	5%	5%
		% of total respondents	5	5	5	6	9	0	5	5		
International		Number of respondents	0	1	0	0	0	2	0	3	0%	5%
		% of total respondents	0	5	0	0	0	20	0	5		
Effective		Number of respondents	0	3	6	16	0	0	6	12	6%	29%
		% of total respondents	0	16	14	44	0	0	8	29		
Typography		Number of respondents	0	0	5	7	0	0	5	7	5%	11%
		% of total respondents	0	0	12	19	0	0	7	11		
Bank visual representation		Number of respondents	1	0	1	0	1	0	3	0	3%	0%
		% of total respondents	5	0	2	0	9	0	4	0		
Religious		Number of respondents	0	0	6	0	0	0	6	0	8%	0%
		% of total respondents	0	0	14	0	0	0	8	0		
Cultural representation		Number of respondents	0	0	4	0	0	0	4	0	5%	0%
		% of total respondents	0	0	9	0	0	0	5	0		

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										Total %	
Trusting	Number of respondents	0	0	0	1	0	0	0	1	0%	2%
	% of total respondents	0	0	0	3	0	0	0	2		
Why the logos are not appropriate												
Hackneyed	Number of respondents	0	1	0	0	0	0	0	1	0%	2%
	% of total respondents	0	7	0	0	0	0	0	2		
No links to Islam	Number of respondents	4	4	10	10	2	4	16	18	53%	42%
	% of total respondents	36	29	59	38	100	1	53	42		
Ambiguous	Number of respondents	0	1	2	2	0	0	2	3	7%	7%
	% of total respondents	0	7	12	8	0	0	7	7		
Modem	Number of respondents	0	0	0	1	0	0	0	1	0%	2%
	% of total respondents	0	0	0	4	0	0	0	2		
Common	Number of respondents	0	0	0	0	0	6	0	6	0%	14%
	% of total respondents	0	0	0	0	0	2	0	14		

Table 10: UK respondents, B3 - logos perceptions

Question B4

		Year 1 BA		Year 3 BA		MA		Total		Total %	
	Sample group										
	Total participants	34		63		14		111			
Logos		C	D	C	D	C	D	C	D	C	D
Islamic	Number of respondents	25	12	50	14	11	2	86	28	82%	26%
	% of total respondents	81	39	83	23	79	14	82	26		
Not Islamic	Number of respondents	6	19	10	48	3	12	19	79	18%	74%
	% of total respondents	19	61	17	77	21	86	18	74		
	Sub-total of respondents	31		60		14		105			
Why the logos Islamic											
Islamic arch	Number of respondents	8		24		6		38		44%	
	% of total respondents	32		48		55		44			
Islamic arch and colours	Number of respondents	4		2		2		8		9%	
	% of total respondents	16		4		18		9			
Typography and Islamic arch	Number of respondents	1		7		2		12		14%	
	% of total respondents	4		14		18		14			
Typography	Number of respondents	3	6	3	16	0	1	4	23	5%	82%
	% of total respondents	12	50	6	1	0	50	5	82		
Religious	Number of respondents	0	0	4	0	0	0	4	1	5%	4%
	% of total respondents	0	0	8	0	0	0	5	4		
Colours	Number of respondents	2	1	0	0	0	1	2	1	2%	4%
	% of total respondents	8	8	0	0	0	50	2	4		
Typography and colours	Number of respondents	0	0	1	0	0	0	1	0	1%	0%
	% of total respondents	0	0	2	0	0	0	1	0		
Why the logos are not Islamic											
No links to Islam	Number of respondents	1	0	0	0	0	1	1	1	5%	1%
	% of total respondents	17	0	0	0	0	8	5	1		
Ambiguous	Number of respondents	0	0	0	1	0	0	0	1	0%	1%
	% of total respondents	0	0	0	2	0	0	0	1		

Table 11: UK respondents, B5 - Islamic representation

Question B5

			Year 1 BA		Year 3 BA		MA		Total		Total %	
		Sample group										
		Total participants	34		63		14		111			
		Logos	C	D	C	D	C	D	C	D	C	D
Strong	Score 1	Number of respondents	10	10	25	10	3	5	38	25		
		% of total respondents	30	30	40	16	21	36	35	23		
		Score	10	10	25	10	3	5	38	25		
	Score 2	Number of respondents	13	13	19	3	6	2	38	18		
		% of total respondents	39	39	31	5	43	14	35	17		
		Score	26	26	38	6	12	4	76	36		
	Score 3	Number of respondents	3	3	9	4	3	0	15	7		
		% of total respondents	9	9	15	6	21	0	14	6		
		Score	9	9	27	12	9	0	45	21		
	Sub-totals	Number of respondents	26	26	53	17	12	7	91	50	83%	46%
		% of total respondents	79	79	85	27	86	50	83	46		
		Score	45	45	90	28	24	9	159	82		
Weak	Score 1	Number of respondents	3	3	5	25	1	4	9	32		
		% of total respondents	9	9	8	40	7	29	8	29		
		Score	3	3	5	25	1	4	9	32		
	Score 2	Number of respondents	2	2	3	9	1	3	6	14		
		% of total respondents	6	6	5	15	7	21	6	13		
		Score	4	4	6	18	2	6	12	28		
	Score 3	Number of respondents	2	2	1	11	0	0	3	13	17%	54%
		% of total respondents	6	6	2	18	0	0	3	12		
		Score	6	6	3	33	0	0	9	39		
Sub-totals		Number of respondents	7	7	9	45	2	7	18	59		

			C	D	C	D	C	D	C	D
		% of total respondents	21	21	15	73	14	50	17	54
		Score	13	13	14	76	3	10	30	99
		Sub-total of respondents	33		62		14		109	

Table 12: UK respondents, B6 - Using the logos as an example of an Islamic bank

		Question B6										
		Sample group	**Year 1 BA**		**Year 3 BA**		**MA**		**Total**		**Total %**	
		Total participants	34		63		14		111			
Logos			C	D	C	D	C	D	C	D	C	D
Agree	Score 1	Number of respondents	12	13	22	16	4	5	38	34		
		% of total respondents	36	39	35	26	29	36	35	31		
		Score	12	13	22	16	4	5	38	34		
	Score 2	Number of respondents	12	6	23	12	3	2	38	20		
		% of total respondents	36	18	37	19	21	14	35	18	86%	54%
		Score	24	12	46	24	6	4	76	40		
	Score 3	Number of respondents	4	2	11	3	3	0	18	5		
		% of total respondents	12	6	18	5	21	0	17	5		
		Score	12	6	33	9	9	0	54	15		
Sub-totals		Number of respondents	28	21	56	31	10	7	94	59		
		% of total respondents	85	64	90	50	71	50	86	54		
		Score	48	31	101	49	19	9	168	89		
Disagree	Score 1	Number of respondents	3	6	6	10	2	3	11	19		
		% of total respondents	9	18	10	16	14	21	10	17		
		Score	3	6	6	10	2	3	11	19		
	Score 2	Number of respondents	1	2	0	13	2	1	3	16		
		% of total respondents	3	6	0	21	14	7	3	15	14%	46%
		Score	2	4	0	26	4	2	6	32		
	Score 3	Number of respondents	1	4	0	8	0	3	1	15		
		% of total respondents	3	12	0	13	0	21	1	14		
		Score	3	12	0	24	0	9	3	45		
Sub-totals		Number of respondents	5	12	6	31	4	7	15	50		
		% of total respondents	15	36	10	50	29	50	14	46		
		Score	8	22	6	60	6	14	20	96		
		Sub-total of respondents	33		62		14		109			

Table 13: UK participant's personal information's						
Personal information's						
	Sample group	**Year 1 BA**	**Year 3 BA**	**MA**	**Total**	**Total %**
	Total participants	34	63	14	111	
Numbers of Muslims						
Muslim	Number of respondents	2	2	1	5	5%
	% of total respondents	6	3	8	5	
Not Muslim	Number of respondents	32	60	12	104	95%
	% of total respondents	94	97	92	95	
	Sub-total of respondents	34	62	13	109	
Male/Female						
Male	Number of respondents	21	30	2	53	49%
	% of total respondents	62	48	15	49	
Female	Number of respondents	13	32	11	56	51%
	% of total respondents	38	52	85	51	
	Sub-total of respondents	34	62	13	109	
Age						
20-25	Number of respondents	31	61	13	105	98%
	% of total respondents	98	98	100	98	
26-30	Number of respondents	0	1	0	1	1%
	% of total respondents	0	2	0	1	
36-40	Number of respondents	0	0	0	0	0%
	% of total respondents	0	0	0	0	
40+	Number of respondents	1	0	0	1	1%
	% of total respondents	3	0	0	1	
	Sub-total of respondents	32	62	13	107	
Ethnicity						
White						
White-British	Number of respondents	23	36	2	61	58%
	% of total respondents	72	60	15	58	
White-Irish	Number of respondents	0	0	0	0	0%
	% of total respondents	0	0	0	0	
White-Scottish	Number of respondents	0	0	0	0	0%
	% of total respondents	0	0	0	0	
Irish-Traveller	Number of respondents	0	0	0	0	0%
	% of total respondents	0	0	0	0	
Mixed/ Multiple ethnic group						
White and black-Caribbean	Number of respondents	1	2	0	3	3%
	% of total respondents	3	3	0	3	
White and black-African	Number of respondents	0	2	0	2	2%
	% of total respondents	0	3	0	2	
White and Asian	Number of respondents	1	0	0	1	1%
	% of total respondents	3	0	0	1	
Asian/ Asian British						
Bangladeshi	Number of respondents	0	1	0	1	1%
	% of total respondents	0	2	0	1	
Pakistani	Number of respondents	2	0	0	2	2%
	% of total respondents	6	0	0	2	
Indian	Number of respondents	0	5	1	6	6%
	% of total respondents	0	8	8	6	
Chinese	Number of respondents	2	9	7	18	17%
	% of total respondents	6	15	54	17	
Black/ African/ Caribbean/ Black British						
Caribbean	Number of respondents	0	2	0	2	2%
	% of total respondents	0	3	0	2	
African	Number of respondents	0	3	1	4	4%
	% of total respondents	0	5	8	4	
Other ethnic group						
Arab	Number of respondents	0	0	0	0	2%
	% of total respondents	0	0	0	0	
Other	Number of respondents	3	0	2	5	4%
	% of total respondents	9	0	15	4	
	Sub-total of respondents	32	60	13	105	

Case Study Two

Table 14: SA respondents, A1- seen / not seen (incomplete logos)

		Question A1				
	Sample group	**Saudi designers**		**Total %**		
	Total participants	14				
Logos		A	B	A	B	
Not seen	Number of respondents	0	1	0%	7%	
	% of total respondents	0	7			
Seen	Number of respondents	14	13	100%	93%	
	% of total respondents	100	93			
	Sub-total of respondents	14				

Table 15: SA respondents, A2 - familiarity (incomplete logos)

			Question A2			
		Sample group	**Saudi designers**		**Total %**	
		Total participants	14			
Logos			A	B	A	B
Familiar	Score 1	Number of respondents	1	2	100%	92%
		% of total respondents	8	15		
		Score	1	2		
	Score 2	Number of respondents	0	3		
		% of total respondents	0	23		
		Score	0	6		
	Score 3	Number of respondents	12	7		
		% of total respondents	92	54		
		Score	36	21		
Sub-totals		Number of respondents	13	12		
		% of total respondents	100	92		
		Score	37	29		
Unfamiliar	Score 1	Number of respondents	0	0	0%	8%
		% of total respondents	0	0		
		Score	0	0		
	Score 2	Number of respondents	0	1		
		% of total respondents	0	8		
		Score	0	2		
	Score 3	Number of respondents	0	0		
		% of total respondents	0	0		
		Score	0	0		
Sub-totals		Number of respondents	0	1		
		% of total respondents	0	8		
		Score	0	2		
		Sub-total of respondents	13			

Table 16: SA respondents, A3 - logos characteristics (incomplete logos)

			Question A3			
		Sample group	**Saudi designers**		**Total %**	
		Total participants	14			
Logos			A	B	A	B
Modern	Score 1	Number of respondents	4	3	64%	71%
		% of total respondents	29	21		
		Score	4	3		
	Score 2	Number of respondents	4	3		
		% of total respondents	29	21		
		Score	8	6		
	Score 3	Number of respondents	1	4		
		% of total respondents	7	29		
		Score	3	12		
Sub-totals		Number of respondents	9	10		
		% of total respondents	64	71		
		Score	15	21		
Old fashioned	Score 1	Number of respondents	2	3	36%	29%
		% of total respondents	14	21		
		Score	2	3		

Category	Score	Metric				
	Score 2	Number of respondents	3	1		
		% of total respondents	21	7		
		Score	6	2		
	Score 3	Number of respondents	0	0		
		% of total respondents	0	0		
		Score	0	0		
Sub-totals		Number of respondents	5	4		
		% of total respondents	36	29		
		Score	8	5		
		Sub-total of participants	14			
Heritage	Score 1	Number of respondents	0	1		
		% of total respondents	0	7		
		Score	0	1		
	Score 2	Number of respondents	5	1	79%	29%
		% of total respondents	36	7		
		Score	10	2		
	Score 3	Number of respondents	6	2		
		% of total respondents	43	14		
		Score	18	6		
Sub-totals		Number of respondents	11	4		
		% of total respondents	79	29		
		Score	28	9		
Contemporary	Score 1	Number of respondents	2	6		
		% of total respondents	14	43		
		Score	2	6		
	Score 2	Number of respondents	1	4	21%	71%
		% of total respondents	7	29		
		Score	2	8		
	Score 3	Number of respondents	0	0		
		% of total respondents	0	0		
		Score	0	0		
Sub-totals		Number of respondents	3	10		
		% of total respondents	21	71		
		Score	4	14		
		Sub-total of participants	14			
Religious	Score 1	Number of respondents	3	0		
		% of total respondents	21	0		
		Score	3	0		
	Score 2	Number of respondents	3	0	93%	7%
		% of total respondents	21	0		
		Score	6	0		
	Score 3	Number of respondents	7	1		
		% of total respondents	50	7		
		Score	21	3		
Sub-totals		Number of respondents	13	1		
		% of total respondents	93	7		
		Score	30	3		
Not religious	Score 1	Number of respondents	0	1		
		% of total respondents	0	7		
		Score	0	1		
	Score 2	Number of respondents	1	4	7%	93%
		% of total respondents	7	29		
		Score	2	8		
	Score 3	Number of respondents	0	8		
		% of total respondents	0	57		
		Score	0	24		
Sub-totals		Number of respondents	1	13		
		% of total respondents	7	93		
		Score	2	33		
		Sub-total of participants	14			
Direct	Score 1	Number of respondents	4	1		
		% of total respondents	29	7		
		Score	4	1		
	Score 2	Number of respondents	2	3	64%	43%
		% of total respondents	14	21		
		Score	4	6		
	Score 3	Number of respondents	3	2		
		% of total respondents	21	14		
		Score	9	6		
Sub-totals		Number of respondents	9	6		
		% of total respondents	64	43		
		Score	17	13		
Obscure	Score 1	Number of respondents	4	3		
		% of total respondents	29	21	36%	57%
		Score	4	3		
	Score 2	Number of respondents	0	0		
		% of total respondents	0	0		

Category	Score	Metric				
		Score	0	0		
	Score 3	Number of respondents	1	5		
		% of total respondents	7	36		
		Score	3	15		
Sub-totals		Number of respondents	5	8		
		% of total respondents	36	57		
		Score	7	18		
		Sub-total of participants	14			
Timeless	Score 1	Number of respondents	2	4		
		% of total respondents	14	29		
		Score	2	4		
	Score 2	Number of respondents	3	2	64%	64%
		% of total respondents	21	14		
		Score	6	4		
	Score 3	Number of respondents	4	3		
		% of total respondents	29	21		
		Score	12	6		
Sub-totals		Number of respondents	9	9		
		% of total respondents	64	64		
		Score	20	14		
Finite	Score 1	Number of respondents	2	3		
		% of total respondents	14	21		
		Score	2	3		
	Score 2	Number of respondents	1	1	36%	36%
		% of total respondents	7	7		
		Score	2	2		
	Score 3	Number of respondents	2	1		
		% of total respondents	14	7		
		Score	6	3		
Sub-totals		Number of respondents	5	5		
		% of total respondents	36	36		
		Score	10	8		
		Sub-total of participants	14			
International	Score 1	Number of respondents	1	1		
		% of total respondents	7	7		
		Score	1	1		
	Score 2	Number of respondents	4	5		
		% of total respondents	29	36		
		Score	8	10	79%	71%
	Score 3	Number of respondents	6	4		
		% of total respondents	43	29		
		Score	18	12		
Sub-totals		Number of respondents	11	10		
		% of total respondents	79	71		
		Score	27	23		
Domestics	Score 1	Number of respondents	1	2		
		% of total respondents	7	14		
		Score	1	2		
	Score 2	Number of respondents	1	1		
		% of total respondents	7	7		
		Score	2	2	21%	29%
	Score 3	Number of respondents	1	1		
		% of total respondents	7	7		
		Score	3	3		
Sub-totals		Number of respondents	3	4		
		% of total respondents	21	29		
		Score	6	7		
		Sub-total of participants	14			
Complex	Score 1	Number of respondents	2	3		
		% of total respondents	14	21		
		Score	2	3		
	Score 2	Number of respondents	0	0		
		% of total respondents	0	0	21%	29%
		Score	0	0		
	Score 3	Number of respondents	1	1		
		% of total respondents	7	7		
		Score	3	3		
Sub-totals		Number of respondents	3	4		
		% of total respondents	21	29		
		Score	5	6		
Simple	Score 1	Number of respondents	2	2		
		% of total respondents	14	14	79%	71%
		Score	2	2		
	Score 2	Number of respondents	1	4		

Category	Score	Metric	A	B	Total % A	Total % B
		% of total respondents	7	29		
		Score	2	8		
	Score 3	Number of respondents	8	4		
		% of total respondents	57	29		
		Score	24	12		
Sub-totals		Number of respondents	11	10		
		% of total respondents	79	71		
		Score	28	22		
		Sub-total of participants	14			
Unconventional	Score 1	Number of respondents	5	3		
		% of total respondents	36	21		
		Score	5	3		
	Score 2	Number of respondents	0	1		
		% of total respondents	0	7	43%	43%
		Score	0	2		
	Score 3	Number of respondents	1	2		
		% of total respondents	7	14		
		Score	3	6		
Sub-totals		Number of respondents	6	6		
		% of total respondents	43	43		
		Score	8	11		
Normal	Score 1	Number of respondents	**1**	5		
		% of total respondents	**7**	36		
		Score	**1**	5		
	Score 2	Number of respondents	2	1		
		% of total respondents	14	7	57%	57%
		Score	4	2		
	Score 3	Number of respondents	5	2		
		% of total respondents	36	14		
		Score	15	6		
Sub-totals		Number of respondents	8	8		
		% of total respondents	57	57		
		Score	20	13		
		Sub-total of participants	14			
Strange	Score 1	Number of respondents	1	2		
		% of total respondents	7	14		
		Score	1	2		
	Score 2	Number of respondents	2	3		
		% of total respondents	14	21	29%	36%
		Score	4	6		
	Score 3	Number of respondents	1	0		
		% of total respondents	7	0		
		Score	3	0		
Sub-totals		Number of respondents	4	5		
		% of total respondents	29	36		
		Score	8	8		
Ordinary	Score 1	Number of respondents	2	4		
		% of total respondents	14	29		
		Score	2	4		
	Score 2	Number of respondents	5	2		
		% of total respondents	36	14	71%	64%
		Score	10	4		
	Score 3	Number of respondents	3	3		
		% of total respondents	21	21		
		Score	9	9		
Sub-totals		Number of respondents	10	9		
		% of total respondents	71	64		
		Score	21	17		
		Sub-total of participants	14			

Table 17: SA respondents, A4 - logos affect (good / bad) (complete logos)						
Question A4						
		Sample group	Saudi designers		Total %	
		Total participants	14			
Logos			A	B	A	B
Good	Score 1	Number of respondents	2	5		
		% of total respondents	14	36		
		Score	2	5	86%	64%
	Score 2	Number of respondents	5	1		
		% of total respondents	36	7		
		Score	10	2		

			A	B	A	B
	Score 3	Number of respondents	5	3		
		% of total respondents	36	21		
		Score	15	9		
Sub-totals		Number of respondents	12	9		
		% of total respondents	86	64		
		Score	27	16		
Bad	Score 1	Number of respondents	2	3		
		% of total respondents	14	21		
		Score	2	3		
	Score 2	Number of respondents	0	1	14%	36%
		% of total respondents	0	7		
		Score	0	2		
	Score 3	Number of respondents	0	1		
		% of total respondents	0	7		
		Score	0	3		
Sub-totals		Number of respondents	2	5		
		% of total respondents	14	36		
		Score	2	8		
Sub-total of respondents			14			

Table 18: SA respondents, A4 - logos affect (like / dislike) (complete logos)						
Question A4						
		Sample group	**Saudi designers**		**Total %**	
		Total participants	14			
			A	B	A	B
Like	Score 1	Number of respondents	0	5		
		% of total respondents	0	36		
		Score	0	5		
	Score 2	Number of respondents	6	1		
		% of total respondents	43	7	71%	57%
		Score	12	2		
	Score 3	Number of respondents	4	2		
		% of total respondents	29	14		
		Score	12	6		
Sub-totals		Number of respondents	10	8		
		% of total respondents	71	57		
		Score	24	13		
Dislike	Score 1	Number of respondents	2	2		
		% of total respondents	14	14		
		Score	2	2		
	Score 2	Number of respondents	1	0		
		% of total respondents	7	0	29%	43%
		Score	2	0		
	Score 3	Number of respondents	1	4		
		% of total respondents	7	29		
		Score	3	12		
Sub-totals		Number of respondents	4	6		
		% of total respondents	29	43		
		Score	7	14		
Sub-total of respondents			14			

Table 19: SA respondents, B1 - logos characteristics (complete logos)						
Question B1						
		Sample group	**Saudi designers**		**Total %**	
		Total participants	14			
Logos			C	D	C	D
Representative	Score 1	Number of respondents	1	2		
		% of total respondents	7	14		
		Score	1	2	93%	29%
	Score 2	Number of respondents	1	1		
		% of total respondents	7	7		
		Score	2	2		

	Score 3	Number of respondents	11	1		
		% of total respondents	79	7		
		Score	33	3		
Sub-totals		Number of respondents	13	4		
		% of total respondents	93	29		
		Score	36	7		
Not representative	Score 1	Number of respondents	0	3	7%	71%
		% of total respondents	0	21		
		Score	0	3		
	Score 2	Number of respondents	0	5		
		% of total respondents	0	36		
		Score	0	10		
	Score 3	Number of respondents	1	2		
		% of total respondents	7	14		
		Score	3	6		
Sub-totals		Number of respondents	1	10		
		% of total respondents	7	71		
		Score	3	19		
		Sub-total of participants	14			
Meaningful	Score 1	Number of respondents	4	2	100%	43%
		% of total respondents	29	14		
		Score	4	2		
	Score 2	Number of respondents	4	4		
		% of total respondents	29	29		
		Score	8	8		
	Score 3	Number of respondents	6	0		
		% of total respondents	43	0		
		Score	18	0		
Sub-totals		Number of respondents	14	6		
		% of total respondents	100	43		
		Score	30	10		
Not meaningful	Score 1	Number of respondents	0	3	0%	57%
		% of total respondents	0	21		
		Score	0	3		
	Score 2	Number of respondents	0	4		
		% of total respondents	0	29		
		Score	0	8		
	Score 3	Number of respondents	0	1		
		% of total respondents	0	7		
		Score	0	3		
Sub-totals		Number of respondents	0	8		
		% of total respondents	0	57		
		Score	0	14		
		Sub-total of participants	14			
Modern	Score 1	Number of respondents	6	3	86%	86%
		% of total respondents	43	21		
		Score	6	3		
	Score 2	Number of respondents	4	3		
		% of total respondents	29	21		
		Score	8	6		
	Score 3	Number of respondents	2	6		
		% of total respondents	14	43		
		Score	6	18		
Sub-totals		Number of respondents	12	12		
		% of total respondents	86	86		
		Score	20	27		
Old fashioned	Score 1	Number of respondents	1	2	14%	14%
		% of total respondents	7	14		
		Score	1	2		
	Score 2	Number of respondents	1	0		
		% of total respondents	7	0		
		Score	2	0		
	Score 3	Number of respondents	0	0		
		% of total respondents	0	0		
		Score	0	0		
Sub-totals		Number of respondents	2	2		
		% of total respondents	14	14		
		Score	3	2		
		Sub-total of participants	14			
Heritage	Score 1	Number of respondents	2	0	86%	21%
		% of total respondents	14	0		
		Score	2	0		
	Score 2	Number of respondents	3	2		
		% of total respondents	21	14		
		Score	6	4		
	Score 3	Number of respondents	7	1		
		% of total respondents	50	7		
		Score	21	3		

Category	Score	Metric				
Sub-totals		Number of respondents	12	3		
		% of total respondents	86	21		
		Score	29	7		
Contemporary	Score 1	Number of respondents	1	7		
		% of total respondents	7	50		
		Score	1	7		
	Score 2	Number of respondents	1	3		
		% of total respondents	7	21		
		Score	2	6		
	Score 3	Number of respondents	0	1		
		% of total respondents	0	7		
		Score	0	3		
Sub-totals		Number of respondents	2	11	14%	79%
		% of total respondents	14	79		
		Score	3	16		
		Sub-total of participants	14			
Religious	Score 1	Number of respondents	4	0		
		% of total respondents	29	0		
		Score	4	0		
	Score 2	Number of respondents	1	1		
		% of total respondents	7	7		
		Score	2	2		
	Score 3	Number of respondents	8	1	93%	14%
		% of total respondents	57	7		
		Score	24	3		
Sub-totals		Number of respondents	13	2		
		% of total respondents	93	14		
		Score	30	5		
Not religious	Score 1	Number of respondents	0	3		
		% of total respondents	0	21		
		Score	0	3		
	Score 2	Number of respondents	0	4		
		% of total respondents	0	29		
		Score	0	8		
	Score 3	Number of respondents	1	5	7%	86%
		% of total respondents	7	36		
		Score	3	15		
Sub-totals		Number of respondents	1	12		
		% of total respondents	7	86		
		Score	3	26		
		Sub-total of participants	14			
Direct	Score 1	Number of respondents	2	2		
		% of total respondents	14	14		
		Score	2	2		
	Score 2	Number of respondents	8	1		
		% of total respondents	57	7		
		Score	16	2		
	Score 3	Number of respondents	3	2	93%	36%
		% of total respondents	21	14		
		Score	9	6		
Sub-totals		Number of respondents	13	5		
		% of total respondents	93	36		
		Score	27	10		
Obscure	Score 1	Number of respondents	1	3		
		% of total respondents	7	21		
		Score	1	3		
	Score 2	Number of respondents	0	3		
		% of total respondents	0	21		
		Score	0	6		
	Score 3	Number of respondents	0	3	7%	64%
		% of total respondents	0	21		
		Score	0	9		
Sub-totals		Number of respondents	1	9		
		% of total respondents	7	64		
		Score	1	18		
		Sub-total of participants	14			
Timeless	Score 1	Number of respondents	3	2		
		% of total respondents	23	15		
		Score	3	2		
	Score 2	Number of respondents	4	3		
		% of total respondents	31	23		
		Score	8	6		
	Score 3	Number of respondents	3	3	77%	62%
		% of total respondents	23	23		
		Score	9	9		
Sub-totals		Number of respondents	10	8		
		% of total respondents	77	62		
		Score	20	17		

Category	Score	Metric	Col A	Col B	% A	% B
Finite	Score 1	Number of respondents	0	3	23%	38%
		% of total respondents	0	23		
		Score	0	3		
	Score 2	Number of respondents	0	2		
		% of total respondents	0	15		
		Score	0	4		
	Score 3	Number of respondents	3	0		
		% of total respondents	23	0		
		Score	9	0		
Sub-totals		Number of respondents	3	5		
		% of total respondents	23	38		
		Score	9	7		
		Sub-total of participants	13			
International	Score 1	Number of respondents	3	1	86%	50%
		% of total respondents	21	7		
		Score	3	1		
	Score 2	Number of respondents	2	2		
		% of total respondents	14	14		
		Score	4	4		
	Score 3	Number of respondents	7	4		
		% of total respondents	50	29		
		Score	21	12		
Sub-totals		Number of respondents	12	7		
		% of total respondents	86	50		
		Score	28	17		
Domestic	Score 1	Number of respondents	0	4	14%	50%
		% of total respondents	0	29		
		Score	0	4		
	Score 2	Number of respondents	1	0		
		% of total respondents	7	0		
		Score	2	0		
	Score 3	Number of respondents	1	3		
		% of total respondents	7	21		
		Score	3	9		
Sub-totals		Number of respondents	2	7		
		% of total respondents	14	50		
		Score	5	13		
		Sub-total of participants	14			
Complex	Score 1	Number of respondents	1	1	43%	21%
		% of total respondents	7	7		
		Score	1	1		
	Score 2	Number of respondents	5	2		
		% of total respondents	36	14		
		Score	10	4		
	Score 3	Number of respondents	0	0		
		% of total respondents	0	0		
		Score	0	0		
Sub-totals		Number of respondents	6	3		
		% of total respondents	43	21		
		Score	11	5		
Simple	Score 1	Number of respondents	3	3	57%	79%
		% of total respondents	21	21		
		Score	3	3		
	Score 2	Number of respondents	2	3		
		% of total respondents	14	21		
		Score	4	6		
	Score 3	Number of respondents	3	5		
		% of total respondents	21	36		
		Score	9	15		
Sub-totals		Number of respondents	8	11		
		% of total respondents	57	79		
		Score	16	24		
		Sub-total of participants	14			
Unconventional	Score 1	Number of respondents	5	4	79%	57%
		% of total respondents	36	29		
		Score	5	4		
	Score 2	Number of respondents	2	2		
		% of total respondents	14	14		
		Score	4	4		
	Score 3	Number of respondents	4	2		
		% of total respondents	29	14		
		Score	12	6		
Sub-totals		Number of respondents	11	8		
		% of total respondents	79	57		
		Score	21	14		
Normal	Score 1	Number of respondents	1	4	21%	43%
		% of total respondents	7	29		
		Score	1	4		

Category	Score	Metric	Value 1	Value 2	% A	% B
	Score 2	Number of respondents	1	1		
		% of total respondents	7	7		
		Score	2	2		
	Score 3	Number of respondents	1	1		
		% of total respondents	7	7		
		Score	3	3		
Sub-totals		Number of respondents	3	6		
		% of total respondents	21	43		
		Score	6	9		
		Sub-total of participants	14			
Strange	Score 1	Number of respondents	1	3		
		% of total respondents	7	21		
		Score	1	3		
	Score 2	Number of respondents	0	4	7%	57%
		% of total respondents	0	29		
		Score	0	8		
	Score 3	Number of respondents	0	1		
		% of total respondents	0	7		
		Score	0	3		
Sub-totals		Number of respondents	1	8		
		% of total respondents	7	57		
		Score	1	14		
Ordinary	Score 1	Number of respondents	5	3		
		% of total respondents	36	21		
		Score	5	3		
	Score 2	Number of respondents	2	0	93%	43%
		% of total respondents	14	0		
		Score	4	0		
	Score 3	Number of respondents	6	3		
		% of total respondents	43	21		
		Score	18	9		
Sub-totals		Number of respondents	13	6		
		% of total respondents	93	43		
		Score	27	12		
		Sub-total of participants	14			
Positive	Score 1	Number of respondents	4	5		
		% of total respondents	29	36		
		Score	4	5		
	Score 2	Number of respondents	2	5	79%	86%
		% of total respondents	14	36		
		Score	4	10		
	Score 3	Number of respondents	5	2		
		% of total respondents	36	14		
		Score	15	6		
Sub-totals		Number of respondents	11	12		
		% of total respondents	79	86		
		Score	23	21		
Negative	Score 1	Number of respondents	2	1		
		% of total respondents	14	7		
		Score	2	1		
	Score 2	Number of respondents	1	1	21%	14%
		% of total respondents	7	7		
		Score	2	2		
	Score 3	Number of respondents	0	0		
		% of total respondents	0	0		
		Score	0	0		
Sub-totals		Number of respondents	3	2		
		% of total respondents	21	14		
		Score	4	3		
		Sub-total of participants	14			
Skilful	Score 1	Number of respondents	2	5		
		% of total respondents	14	36		
		Score	2	5		
	Score 2	Number of respondents	2	0	64%	50%
		% of total respondents	14	0		
		Score	4	0		
	Score 3	Number of respondents	5	2		
		% of total respondents	36	14		
		Score	15	6		
Sub-totals		Number of respondents	9	7		
		% of total respondents	64	50		
		Score	21	11		
Unskilful	Score 1	Number of respondents	3	5		
		% of total respondents	21	36	36%	50%
		Score	3	5		
	Score 2	Number of respondents	2	2		
		% of total respondents	14	14		
		Score	4	4		

				C	D	C	D
	Score 3	Number of respondents	0	0		
		% of total respondents	0	0		
		Score	0	0		
Sub-totals		Number of respondents	5	7		
		% of total respondents	36	50		
		Score	7	9		
		Sub-total of participants	14			
Implied	Score 1	Number of respondents	2	1		
		% of total respondents	14	7		
		Score	2	1		
	Score 2	Number of respondents	3	3	36%	57%
		% of total respondents	21	21		
		Score	6	6		
	Score 3	Number of respondents	0	4		
		% of total respondents	0	29		
		Score	0	12		
Sub-totals		Number of participants	5	8		
		% of total participants	36	57		
		Score	8	19		
Obvious	Score 1	Number of respondents	2	1		
		% of total respondents	14	7		
		Score	2	1		
	Score 2	Number of respondents	2	5	64%	43%
		% of total respondents	14	36		
		Score	4	10		
	Score 3	Number of respondents	5	0		
		% of total respondents	36	0		
		Score	15	0		
Sub-totals		Number of respondents	9	6		
		% of total respondents	64	43		
		Score	21	11		
		Sub-total of participants	14			

Table 20: SA respondents, B2 - logos affect (good / bad) (complete logos)

Question B2							
		Sample group	Saudi designers		Total %		
		Total participants	14				
Logos			C	D	C	D	
Good	Score 1	Number of respondents	3	4			
		% of total respondents	21	29			
		Score	3	4			
	Score 2	Number of respondents	4	1			
		% of total respondents	29	7	93%	64%	
		Score	8	2			
	Score 3	Number of respondents	6	4			
		% of total respondents	43	29			
		Score	18	12			
Sub-totals		Number of respondents	13	9			
		% of total respondents	93	64			
		Score	29	18			
Bad	Score 1	Number of respondents	0	3			
		% of total respondents	0	21			
		Score	0	3			
	Score 2	Number of respondents	0	1			
		% of total respondents	0	7	7%	36%	
		Score	0	2			
	Score 3	Number of respondents	1	1			
		% of total respondents	7	7			
		Score	3	3			
Sub-totals		Number of respondents	1	5			
		% of total respondents	7	36			
		Score	3	8			

Table 21: SA respondents, B2 - logos affect (like / dislike) (complete logos)

		Question B2				
		Sample group	Saudi designers		Total %	
		Total participants	14			
		Logos	C	D	C	D
Like	Score 1	Number of respondents	2	4		
		% of total respondents	14	29		
		Score	2	4		
	Score 2	Number of respondents	3	3		
		% of total respondents	21	21	86%	64%
		Score	6	6		
	Score 3	Number of respondents	7	2		
		% of total respondents	50	14		
		Score	21	6		
Sub-totals		Number of respondents	12	9		
		% of total respondents	86	64		
		Score	29	16		
Dislike	Score 1	Number of respondents	2	4		
		% of total respondents	14	29		
		Score	2	4		
	Score 2	Number of respondents	0	0		
		% of total respondents	0	0	14%	36%
		Score	0	0		
	Score 3	Number of respondents	0	1		
		% of total respondents	0	7		
		Score	0	3		
Sub-totals		Number of respondents	2	5		
		% of total respondents	14	36		
		Score	2	7		
		Sub-total of participants	14			

Table 22: SA respondents, B3 - logos design styles

		Question B3				
		Sample group	Saudi designers		Total %	
		Total participants	14			
		Logos	C	D	C	D
Appropriate		Number of respondents	13	2	93%	14%
		% of total respondents	93	14		
Not appropriate		Number of respondents	1	12	7%	86%
		% of total respondents	7	86		
		Sub-total of respondents	14			
Why the logos are appropriate						
Islamic arch		Number of respondents	10		77%	
		% of total respondents	77			
Islamic arch and colours		Number of respondents	1		8%	
		% of total respondents	8			
Safe		Number of respondents	0	0	0%	0%
		% of total respondents	0	0		
Colours		Number of respondents	0	0	0%	0%
		% of total respondents	0	0		
International		Number of respondents	0	0	0%	0%
		% of total respondents	0	0		
Effective		Number of respondents	0	0	0%	0%
		% of total respondents	0	0		
Typography		Number of respondents	0	2	0%	100%
		% of total respondents	0	100		
Bank visual representation		Number of respondents	0	0	0%	0%
		% of total respondents	0	0		
Religious		Number of respondents	0	0	0%	0%
		% of total respondents	0	0		
Cultural representation		Number of respondents	0	0	0%	0%
		% of total respondents	0	0		
Trusting		Number of respondents	0	0	0%	0%
		% of total respondents	0	0		
Why the logos are not appropriate						
Hackneyed		Number of respondents	0	1	0%	8%
		% of total respondents	0	8		
No links to Islam		Number of respondents	0	5	0%	42%
		% of total respondents	0	42		
Ambiguous		Number of respondents	0	1	0%	8%
		% of total respondents	0	8		
Modem		Number of respondents	0	0	0%	0%
		% of total respondents	0	0		

Common	Number of respondents	0	0	0%	0%	
	% of total respondents	0	0			
Hot Colours	Number of respondents	0	1	0%	8%	
	% of total respondents	0	8			

Table 23: SA respondents, B4 - logos perceptions

Question B4						
	Sample group	Saudi designers		Total %		
	Total participants	14				
Logos		C	D	C	D	
Islamic	Number of respondents	13	3	93%	21%	
	% of total respondents	93	21			
Not Islamic	Number of respondents	1	11	7%	79%	
	% of total respondents	7	79			
	Sub-total of respondents	14				
Why the logos are Islamic						
Islamic arch	Number of respondents	4		31%		
	% of total respondents	31				
Islamic arch and colours	Number of respondents	2		15%		
	% of total respondents	15				
Typography and Islamic arch	Number of respondents	0		0%		
	% of total respondents	0				
Typography	Number of respondents	0	2	0%	67%	
	% of total respondents	0	67			
Religious	Number of respondents	1	0	8%	0%	
	% of total respondents	8	0			
Colours	Number of respondents	0	0	0%	0%	
	% of total respondents	0	0			
Typography and colours	Number of respondents	0	0	0%	0%	
	% of total respondents	0	0			
Why the logos are not Islamic						
No links to Islam	Number of respondents	0	2	0%	18%	
	% of total respondents	0	18			
Ambiguous	Number of respondents	0	1	0%	9%	
	% of total respondents	0	9			

Table 24: SA respondents, B5 - Islamic representation

Question B6						
		Sample group	Saudi designers		Total %	
		Total participants	14			
Logos			C	D	C	D
Strong	Score 1	Number of respondents	2	0		
		% of total respondents	14	0		
		Score	2	0		
	Score 2	Number of respondents	5	0		
		% of total respondents	36	0		
		Score	10	0	100%	31%
	Score 3	Number of respondents	7	4		
		% of total respondents	50	31		
		Score	21	12		
Sub-totals		Number of respondents	14	4		
		% of total respondents	100	31		
		Score	33	4		
Weak	Score 1	Number of respondents	0	3		
		% of total respondents	0	23		
		Score	0	3		
	Score 2	Number of respondents	0	2		
		% of total respondents	0	15		
		Score	0	4	0%	69%
	Score 3	Number of respondents	0	4		
		% of total respondents	0	31		
		Score	0	12		
Sub-totals		Number of respondents	0	9		
		% of total respondents	0	69		
		Score	0	19		
		Sub-total of participants	14	13		

Table 25: SA respondents, B6 - Using the logos as an example of an Islamic bank						
Question B6						
		Sample group	**Saudi designers**		**Total %**	
		Total participants	14			
Logos			C	D	C	D
Agree	Score 1	Number of respondents	1	3		
		% of total respondents	8	23		
		Score	1	3		
	Score 2	Number of respondents	2	1		
		% of total respondents	15	8	85%	31%
		Score	4	2		
	Score 3	Number of respondents	8	0		
		% of total respondents	62	0		
		Score	24	0		
Sub-totals		Number of respondents	11	4		
		% of total respondents	85	31		
		Score	29	5		
Disagree	Score 1	Number of respondents	1	1		
		% of total respondents	8	8		
		Score	1	1		
	Score 2	Number of respondents	1	5		
		% of total respondents	8	38	15%	69%
		Score	2	10		
	Score 3	Number of respondents	0	3		
		% of total respondents	0	23		
		Score	0	9		
Sub-totals		Number of respondents	2	9		
		% of total respondents	15	69		
		Score	3	20		
		Sub-total of participants	13			

Table 26: SA participant's personal information's			
Participants personal information's			
	Sample group	**Saudi designers**	**Total %**
	Total participants	14	
Muslim	Number of respondents	14	100%
	% of total respondents	100	
Not Muslim	Number of respondents	0	0%
	% of total respondents	0	
	Sub-total of respondents	14	
Male/Female			
Male	Number of respondents	12	86%
	% of total respondents	86	
Female	Number of respondents	2	14%
	% of total respondents	14	
	Sub-total of respondents	14	
Age			
20-25	Number of respondents	3	21%
	% of total respondents	21	
26-30	Number of respondents	2	14%
	% of total respondents	14	
30-35	Number of respondents	4	29%
	% of total respondents	29	
36-40	Number of respondents	3	21%
	% of total respondents	21	
40+	Number of respondents	2	14%
	% of total respondents	14	
	Sub-total of respondents	14	
Ethnicity			
White			
White-British	Number of respondents	0	0%
	% of total respondents	0	
White-Irish	Number of respondents	0	0%
	% of total respondents	0	
White-Scottish	Number of respondents	0	0%
	% of total respondents	0	
Irish-Traveller	Number of respondents	0	0%
	% of total respondents	0	
Mixed/ Multiple ethnic group			
White and black-Caribbean	Number of respondents	0	0%
	% of total respondents	0	
White and black-African	Number of respondents	0	0%
	% of total respondents	0	
White and Asian	Number of respondents	0	0%
	% of total respondents	0	
Mixed/ Multiple ethnic group			
Bangladeshi	Number of respondents	0	0%
	% of total respondents	0	
Pakistani	Number of respondents	0	0%
	% of total respondents	0	
Indian	Number of respondents	0	0%
	% of total respondents	0	
Chinese	Number of respondents	0	0%
	% of total respondents	0	
Mixed/ Multiple ethnic group			
Caribbean	Number of respondents	0	0%
	% of total respondents	0	
African	Number of respondents	0	0%
	% of total respondents	0	
Mixed/ Multiple ethnic group			
Arab	Number of respondents	13	93%
	% of total respondents	93	
Other	Number of respondents	1	7%
	% of total respondents	7	
	Sub-total of respondents	14	

Appendix D: Interviews

Interview with NCB Bank

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