

Discourse Strategies of Emerging Islamic Finance Platforms in Western Countries: A Linguistic and Cultural Analysis

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Summary:

This study examines the discourse strategies employed by two Islamic finance platforms in the United Kingdom, focusing on how they linguistically frame Islamic financial principles and attract clients within a Western, secular market. The research analyses *Al Rayan Bank* and *Gatehouse Bank*, two leading Islamic financial institutions in the UK, to explore how they communicate their services, principles, and ethical values in a context that blends Islamic finance with modern Western financial systems. Using a qualitative discourse analysis approach, this research investigates the linguistic and cultural tactics employed by these platforms to present themselves as both Sharia-compliant and financially credible. The data is drawn from their official websites. By applying Critical Discourse Analysis (CDA), the study identifies key themes such as Sharia compliance, financial trust, and cultural adaptation, and explores how these platforms navigate the challenges of promoting Islamic finance to a non-Muslim majority audience. The findings shed light on how these institutions balance religious identity with the demands of the contemporary financial sector, and how language and visual elements are strategically used to build legitimacy and trust. This research contributes to a deeper understanding of how Islamic finance is represented in Western countries and how linguistic and cultural factors shape the global perception of this emerging financial sector.

Keywords: Islamic finance, Sharia, Critical Discourse Analysis, cultural adaptation, financial trust.

Codes Classification Jel: G21, O24, L81

Résumé :

Cette étude examine les stratégies de discours employées par deux plateformes de finance islamique au Royaume-Uni, en se concentrant sur la manière dont elles cadrent linguistiquement les principes financiers islamiques et attirent des clients au sein d'un marché occidental et laïque. La recherche analyse *Al Rayan Bank* et *Gatehouse Bank*, deux principales institutions financières islamiques au Royaume-Uni, afin d'explorer comment elles communiquent leurs services, principes et valeurs éthiques dans un contexte qui mêle la finance islamique aux systèmes financiers occidentaux modernes. En utilisant une approche qualitative d'analyse du discours, cette recherche examine les tactiques linguistiques et culturelles employées par ces plateformes pour se présenter à la fois comme conformes à la charia et financièrement crédibles. Les données proviennent de leurs sites officiels. En appliquant l'analyse critique du discours (CDA), l'étude identifie des thèmes clés tels que la conformité à la charia, la confiance financière et l'adaptation culturelle, et explore comment ces plateformes relèvent les défis de la promotion de la finance islamique auprès d'un public majoritaire non musulman. Les résultats mettent en lumière la manière dont ces institutions équilibrent l'identité religieuse avec les exigences du secteur financier contemporain, et comment le langage et les éléments visuels sont utilisés stratégiquement pour construire légitimité et confiance. Cette recherche contribue à une compréhension plus approfondie de la représentation de la finance islamique dans les pays occidentaux et de la manière dont des facteurs linguistiques et culturels influencent la perception mondiale de ce secteur financier émergent.

Mots-clés : finance islamique, charia, analyse critique du discours, adaptation culturelle, confiance financière.

Codes de classification Jel : G21, O24, L81

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I- Introduction :

The emergence of Islamic finance has gained significant momentum in recent decades, expanding beyond traditional Muslim-majority countries to Western nations. The United Kingdom (UK), with its diverse financial market, serves as an essential centre for Islamic finance in the West. Despite operating in a largely secular environment, Islamic financial institutions in the UK have successfully established themselves by aligning their offerings with both Islamic principles and the expectations of a globalised economic system. These platforms offer a unique set of services, including Sharia-compliant banking products, ethical investments, and Islamic mortgages, which are designed to cater to the financial needs of Muslims and non-Muslims alike.

One of the key challenges faced by Islamic financial institutions in the West is how to present their services and principles in a manner that resonates with both religious clients and those unfamiliar with Islamic finance. This is where discourse strategies—specifically language and communication—play a role. The way these institutions use language to construct their identity, values, and financial products directly impacts their ability to gain trust and legitimacy in the Western market.

This research aims to analyse the discourse strategies employed by two prominent Islamic finance platforms in the UK ‘Al Rayan Bank’ and ‘Gatehouse Bank’. The focus is on understanding how these banks linguistically frame their services and values, particularly in the context of a Western, secular market. By examining their online presence, marketing materials, and customer communication, the study will explore how they position themselves as both Sharia-compliant and financially credible institutions. Thus, the research seeks to address the following key questions:

1. How do Al Rayan Bank and Gatehouse Bank linguistically frame their services and values?
2. What discourse strategies do these banks use to balance religious identity with financial credibility in a Western market?
3. How do these platforms address cultural and legal differences in their messaging?
4. What role does language play in shaping the public perception of Islamic finance in the UK?

II- literature Review

1. Islamic Finance

Islamic finance refers to financial activities that comply with Islamic law (Sharia). The primary tenet of Islamic finance is the prohibition of *Riba* (interest), which is replaced by profit-sharing arrangements such as *Mudarabah* (profit-sharing) and *Murabaha* (cost-plus financing) (Abdullahi & Shahimi, 2016). Other key principles include the avoidance of investments in *Haram* (forbidden) industries such as alcohol, gambling, and pork-related products. The system promotes risk-sharing, asset-backing, and ethical investment to maintain justice and fairness in financial transactions (Mansour et al., 2018).

.2. Discourse Strategies

Discourse strategies refer to the ways in which Islamic finance platforms use language—both written and spoken—to construct meaning, convey values, and persuade potential clients. This includes the selection of specific words, phrases, and metaphors that convey trust, ethics, and Sharia compliance, as well as how these elements are integrated into marketing materials, customer service interactions, and promotional content. According to Bakar and Md. Nor (2018), Islamic financial institutions often use ethical language and religious symbolism to appeal to both Muslim and ethical-conscious non-Muslim consumers.

Moreover, Critical Discourse Analysis (CDA) is an analytical approach that seeks to understand how language constructs social power dynamics, ideologies, and identities (Fairclough, 2013). It is used in this research to analyse how Al Rayan Bank and Gatehouse Bank use language and communication strategies to shape their identity and influence public perceptions of Islamic finance. CDA allows for a deeper understanding of how Sharia-compliant institutions build credibility and legitimacy within secular, Western financial systems (Kessler & Hasan, 2022).

3. Islamic Finance in Western Contexts

Islamic finance has witnessed significant growth in Western countries, with the United Kingdom emerging as a leading hub. Despite this progress, challenges persist, particularly concerning regulatory frameworks that may not fully accommodate the unique principles of Islamic finance. Alkhalifa (2022) argues that the UK's current regulatory approach, which treats Islamic banking similarly to conventional banking, may hinder the industry's growth and development. He suggests that a distinct regulatory framework tailored to Islamic banking's specificities could better support its expansion.

4. Discourse Strategies and Linguistic Framing

The manner in which Islamic finance institutions communicate their principles and services is crucial in appealing to both Muslim and non-Muslim clients in Western markets. Discourse strategies play a pivotal role in framing Islamic financial principles in a way that resonates with a broader audience. While specific studies on Al Rayan Bank and Gatehouse Bank's discourse strategies are limited, the general literature emphasizes the importance of transparent and culturally sensitive communication. For instance, Minhat and Dzolkarnaini (2021) highlight the need for clear disclosure and ethical discourse in Islamic finance to build trust and legitimacy among clients.

5. Cultural Adaptation and Ethical Positioning

Islamic finance institutions in the UK have adopted various strategies to align their services with the cultural and ethical expectations of the Western market. Gatehouse Bank, for example, emphasizes its commitment to socially responsible banking by adhering to Shariah principles that promote transparency and fairness. The bank avoids investments in industries considered non-compliant with Islamic ethics, such as alcohol and gambling, thereby appealing to clients seeking ethical investment options.

Ensuring Shariah compliance while operating within Western regulatory frameworks presents a complex challenge for Islamic finance institutions. Minhat and Dzolkarnaini (2021) discuss the risks associated with improper regulation, including the potential for Islamic finance to become a façade for conventional practices if not adequately supervised. They advocate for standardized rules on Shariah supervision and refined accounting practices to maintain the integrity of Islamic financial products.

II– Methods and Materials:

This study employs a qualitative research approach to examine the discourse strategies used by 'Al Rayan Bank' and 'Gatehouse Bank' in the UK. The primary objective is to explore how these banks use language on their official websites to present their Islamic finance services, communicate their Sharia-compliant values, and position themselves within the broader UK financial market. A qualitative approach is suitable as it allows for an in-depth analysis of the language and communication strategies used to shape perceptions and engage with a diverse audience.

The research draws on CDA, a theoretical framework that seeks to uncover the ways in which discourse constructs and is influenced by social power dynamics, ideologies, and identities. CDA is an appropriate methodology for this study because it helps analyse how language is used to establish legitimacy, trust, and authority in a context where Islamic finance needs to navigate cultural and religious diversity while appealing to both Muslim and non-Muslim audiences.

II.1. Data Collection

The primary source of data for this research is the official websites of Al Rayan Bank and Gatehouse Bank. These websites serve as key public-facing platforms through which both banks communicate their services, values, and brand identity. Websites are particularly valuable for this type of research because they are accessible to a wide audience and are intentionally designed to represent the institutions' values, products, and target demographics. The data collection process will focus on the following specific areas of the websites:

Table 1: Data Collection Categories and Their Analytical Relevance

Section	Focus	Purpose in Analysis
Homepages	Overview of the bank's offerings, values, and guiding principles.	Reveals how the bank establishes its identity in the UK financial market.
Product Descriptions	Details on Sharia-compliant financial products (e.g., mortgages, savings, investments).	Shows how services are framed as both Sharia-compliant and professionally credible.
About Us Sections	Mission, vision, values, and Sharia compliance commitment.	Offers insight into how the bank positions itself as ethical and religiously grounded.
FAQs and Customer Support	Answers to common questions and customer concerns.	Highlights how the bank addresses doubts and reassures clients about Islamic finance.
Corporate Responsibility and Ethical Finance	Content on ethical investment, sustainability, and community engagement.	Demonstrates how Islamic values are linked to wider social and ethical goals.
News and Updates	Press releases, new initiatives, and public education efforts on Islamic finance.	Provides evidence of how the bank builds credibility and raises awareness through updates and media outreach.

Source: Faizi Faizi, How are Islamic banking products developed? Evidence from emerging country , July 202412(1):1-21, Universitas Pembangunan Nasional Veteran Jakarta.

II.2. Sampling Method

A purposeful sampling technique will be used to select relevant sections of the websites that are representative of the discourse strategies employed by both banks. The content selected must meet the following criteria: (1) It must be publicly available and explicitly designed to communicate the banks' services and values to a broad audience. (2) It should provide insight into how Al Rayan Bank and Gatehouse Bank articulate their Islamic finance offerings and ethical values. (3) The content must be current (within the last 3-5 years) to ensure that the analysis reflects the banks' contemporary strategies in a rapidly evolving financial market. The study will focus on the most prominent and publicly visible content, ensuring that the analysis reflects the messaging the banks are deliberately putting forward to attract and retain customers.

II.3. Data Analysis

The data will be analysed using CDA, focusing on how language constructs meaning, power, and ideology in the context of Islamic finance. The analysis will follow these steps:

II.3.1. Thematic Analysis

The first stage of the analysis will involve identifying and categorizing key themes that emerge from the content of the websites. Likely themes include: 'Sharia Compliance' meaning

how the banks emphasize the alignment of their products with Islamic law, ‘Ethical Finance’ which refers to the use of language to position Islamic finance as ethical, sustainable, and socially responsible, ‘Trust and Legitimacy’, that is to say, how the banks convey reliability and credibility within the wider UK financial system, and finally, ‘Cultural Adaptation’ focusing on the strategies used to make Islamic finance accessible and appealing to both Muslim and non-Muslim customers.

II.3.2. Linguistic Features

A closer examination of the specific linguistic strategies used to convey these themes will be conducted. This includes lexical choices through identifying key terms and phrases that define the bank’s services, such as "Sharia-compliant," "ethical investing," and "halal mortgage.", modality by examining the use of modal verbs to express certainty, obligation, and possibility, such as: "must," "can," "will," and "is.", and repetition, for instance, analysing how certain terms, values, or ideas are repeated across the websites to reinforce the banks' messages.

II.3.3. Comparative Analysis

A comparative analysis will be conducted between the two banks to highlight any similarities and differences in their discourse strategies. This will provide insight into how each bank seeks to position itself within the UK financial sector and cater to both Muslim and non-Muslim customers.

II.4. Limitations of the Study

This study is limited to the official websites of ‘Al Rayan Bank’ and ‘Gatehouse Bank’, excluding other forms of communication, such as customer service interactions, in-branch communication, or third-party reviews. While the official websites are key public-facing platforms, they may not fully capture the entirety of the discourse used by the banks in other contexts.

Additionally, the study focuses on Al Rayan Bank and Gatehouse Bank because they are prominent players in the UK Islamic finance market. Other banks, such as ‘Abu Dhabi Islamic Bank’ or ‘Bank of London and the Middle East’, may have different strategies and linguistic choices that are not covered in this study.

III- Results and discussion

The analysis of the official websites of ‘Al Rayan Bank’ and ‘Gatehouse Bank’ revealed distinct yet overlapping discourse strategies used to communicate their Sharia-compliant financial services, values, and positions within the UK financial market. Both banks employ specific language techniques to create trust, emphasize ethical values, and appeal to diverse customer bases, including Muslims and non-Muslims. The findings are organized around key themes identified in the data.

III.1. Sharia Compliance

A central theme across both websites is the emphasis on Sharia compliance. Both banks use clear and consistent language to highlight that their financial products are fully compliant with Islamic law. Key terms such as "Sharia-compliant," "halal," and "Islamic finance" are frequently used across multiple sections of both websites, indicating the importance of this aspect in their marketing strategy. ‘Al Rayan Bank’ consistently uses phrases like "Sharia-compliant financial products", "Islamic home finance", and "Halal savings accounts" throughout its website. These terms are strategically placed in the product descriptions, FAQs, and the "About Us" section to clearly communicate that the bank operates exclusively in accordance with Islamic principles. Additionally, the website provides detailed explanations of how each financial product adheres to Sharia law, explaining the ethical foundations and the absence of interest (riba), speculation (gharar), and investments in prohibited industries such as alcohol and gambling.

Similarly, ‘Gatehouse Bank’ places a strong emphasis on its Sharia-compliant services. The website prominently features "Sharia-compliant investment opportunities" and "Islamic mortgages",

alongside more detailed sections explaining the bank's commitment to ethical banking. The term "ethical investment" is regularly used as a synonym for Sharia compliance, framing their financial services not only as religiously appropriate but also as socially responsible. Gatehouse Bank also includes an Islamic Board that oversees and ensures the Sharia compliance of all their products, which is mentioned on both the homepage and the "About Us" section (see Table 2 in the Appendices).

Both banks use reassuring language to communicate Sharia compliance. However, 'Al Rayan Bank' places a greater emphasis on its exclusivity in offering only Sharia-compliant services, while 'Gatehouse Bank' positions itself within the wider ethical finance movement, appealing to both Muslims and socially conscious non-Muslims. This difference in positioning reflects their slightly divergent marketing strategies: 'Al Rayan Bank' focuses on its authenticity as an Islamic bank, while 'Gatehouse Bank' positions itself as a more inclusive institution that offers ethical finance to a broader audience. This is clearly shown in Figure 1 (see Appendices). The figure shows the frequency with which each bank uses terms like "Sharia-compliant," "halal," "Islamic finance," and "interest-free" on their websites. This comparison highlights how both banks emphasize Sharia compliance, with a greater or lesser focus depending on their marketing strategies.

III.2. Ethical Finance: Themes in Communication

The theme of ethical finance is another significant aspect of both banks' communication strategies. Both banks emphasize their commitment to sustainability, community development, and social responsibility in alignment with Islamic principles of fairness and justice. 'Al Rayan Bank' highlights its involvement in community initiatives, including supporting social housing projects and funding ethical businesses as shown in the following example:

"We have pioneered Islamic banking in the United Kingdom since 2004. By solely focusing on banking activities which are compliant with Islamic values, and therefore free from interest, we have been able to make a significant and lasting difference to customers throughout the UK."¹

The bank's commitment to ethical investment is reflected in its language, which focuses on the idea of "making a positive impact" through finance. It also emphasizes the importance of transparency and accountability in its dealings, suggesting a deeper connection between Islamic finance principles and ethical banking. This is shown in Figure 2 (see Appendices).

'Gatehouse Bank' similarly stresses its ethical approach to banking, especially in terms of environmentally sustainable investments. The bank uses language such as "socially responsible investments" and "environmentally responsible property" to demonstrate that its services go beyond Sharia compliance to include broader ethical concerns. This allows 'Gatehouse Bank' to target not only Muslims but also those interested in sustainable finance, reflecting the bank's positioning as both a religiously compliant and socially responsible financial institution.

As reflected in Figure 3 (see Appendices), while both banks emphasise ethical finance, 'Al Rayan Bank' places a stronger emphasis on its alignment with Islamic social justice principles, whereas 'Gatehouse Bank' appeals to a wider, more global audience by focusing on sustainability and ethical investment in a broader sense. This suggests that 'Gatehouse Bank' may be aiming for a more diverse customer base, including non-Muslims who prioritize ethical investing, whereas 'Al Rayan Bank' is focused on engaging Muslim customers with a strong message of Islamic ethics.

III.3. Trust and Legitimacy

Both banks focus heavily on establishing trust and legitimacy through their language. In an industry that is still evolving in the West, establishing credibility is essential for attracting

¹ <https://www.alrayanbank.co.uk/ethical-banking>

customers to Islamic financial products. ‘Al Rayan Bank’ establishes trust by consistently highlighting its long-standing history and reputation in the UK. The website frequently mentions the bank's commitment to transparency and its regulated status by the Financial Conduct Authority (FCA). This is essential for reassuring customers about the security and professionalism of Islamic finance in the UK market. ‘Gatehouse Bank’ also emphasizes its regulated status and its Sharia Supervisory Board. However, it also focuses on its partnerships with other reputable institutions and its involvement in the broader UK financial market. By showcasing its collaboration with established entities, ‘Gatehouse Bank’ builds credibility not only as an Islamic bank but also as a mainstream financial institution in the UK.

Moreover, both banks establish trust and legitimacy through references to regulatory bodies and Sharia Supervisory Boards. However, Gatehouse Bank’s additional emphasis on partnerships and its integration into the wider UK financial ecosystem positions it as more aligned with mainstream banking, while Al Rayan Bank’s more exclusive focus on Islamic principles underscores its commitment to authenticity within the niche of Islamic finance as shown in the following example:

“We take our responsibility to society and the environment seriously. Our business and operations are conducted in a manner that calls for fair dealing and our products are transparent, fair and socially responsible. This approach dovetails with the principles of Shariah-compliant banking, which underpin our operations and form the basis of our product offering.”²

III.4. Cultural Adaptation

Both banks engage in strategies to adapt their messaging to the cultural context of the UK. This includes the use of clear and accessible language that demystifies Islamic finance for a broader audience. ‘Al Rayan Bank’ uses simple, straightforward language to explain Islamic finance principles, making it easier for non-Muslims to understand. The website also includes resources on Sharia law and Islamic finance, positioning the bank as an educator on Islamic banking concepts. This effort to educate and engage customers suggests a strategy of cultural inclusivity, inviting Muslim and non-Muslim customers to explore Islamic finance without prior knowledge.

‘Gatehouse Bank’ also employs educational content but adds a layer of comparative language, often using phrases like "traditional banking" versus "Islamic banking". This juxtaposition helps clarify the differences between conventional and Islamic finance for customers who may be unfamiliar with the concept. It further adapts to the UK market by highlighting its social responsibility and ethical finance values, making it relatable to customers who prioritize sustainability.

IV- Conclusion:

The analysis of the official websites of ‘Al Rayan Bank’ and ‘Gatehouse Bank’ reveals that both institutions strategically leverage discourse to promote their Sharia-compliant financial services within the competitive UK financial market. While their communication approaches overlap in certain key areas, notable distinctions emerge in how each bank positions itself and addresses its target audience.

Both banks strongly emphasize Sharia compliance, consistently using clear and affirming language to assure customers of their adherence to Islamic principles. However, ‘Al Rayan Bank’ demonstrates a greater focus on exclusivity, presenting itself as an authentically Islamic financial institution. In contrast, ‘Gatehouse Bank’ complements its Sharia-compliant messaging with a

² <https://gatehousebank.com/responsible-banking>

broader appeal to ethical finance, positioning itself as a socially responsible choice for both Muslim and non-Muslim customers.

The theme of ethical finance further differentiates the banks' strategies. 'Al Rayan Bank' centres its narrative around Islamic social justice values, highlighting community initiatives and transparency. 'Gatehouse Bank', while rooted in Islamic principles, extends its communication to emphasize environmental sustainability and socially responsible investment, thereby engaging a wider, more globally conscious audience.

Both banks prioritize trust and legitimacy, but they employ slightly different tactics. 'Al Rayan Bank' builds trust through its long-standing reputation and strict adherence to Islamic principles, whereas 'Gatehouse Bank' enhances its credibility by highlighting regulatory compliance and partnerships with mainstream UK financial institutions, portraying itself as both a Sharia-compliant and an integrated part of the wider financial landscape.

Finally, both institutions engage in cultural adaptation to make Islamic finance accessible and relatable to the UK audience. 'Al Rayan Bank' focuses on education through clear and straightforward explanations of Islamic finance concepts, while 'Gatehouse Bank' uses comparative language to bridge the gap between traditional and Islamic banking models, making Islamic finance less daunting for non-Muslim customers.

Overall, the findings demonstrate that while both banks are committed to promoting Sharia-compliant banking, they adopt distinct discursive strategies tailored to their branding goals and target audiences. 'Al Rayan Bank' emphasizes religious authenticity and exclusivity, whereas 'Gatehouse Bank' aims for broader inclusivity by combining Islamic finance with global ethical banking trends. These strategies reflect a nuanced understanding of the UK's diverse financial consumer base and illustrate the dynamic ways in which Islamic banks can position themselves in non-Muslim majority markets.

- Appendices:

Table 2:

Comparison of the Sharia Compliance Terms on both Banks' Websites

Term	Al Rayan Bank	Gatehouse Bank
Sharia-compliant	25	18
Halal	20	12
Islamic finance	30	22
Interest-free	15	10

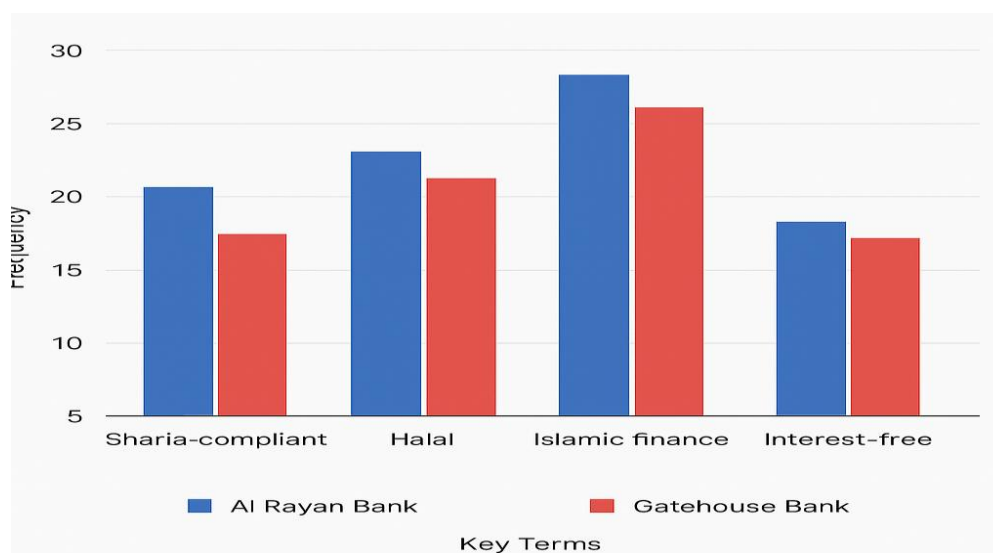


Figure 1: Comparison of the Frequency of Sharia Compliance Terms across Al Rayan Bank and Gatehouse Bank websites.

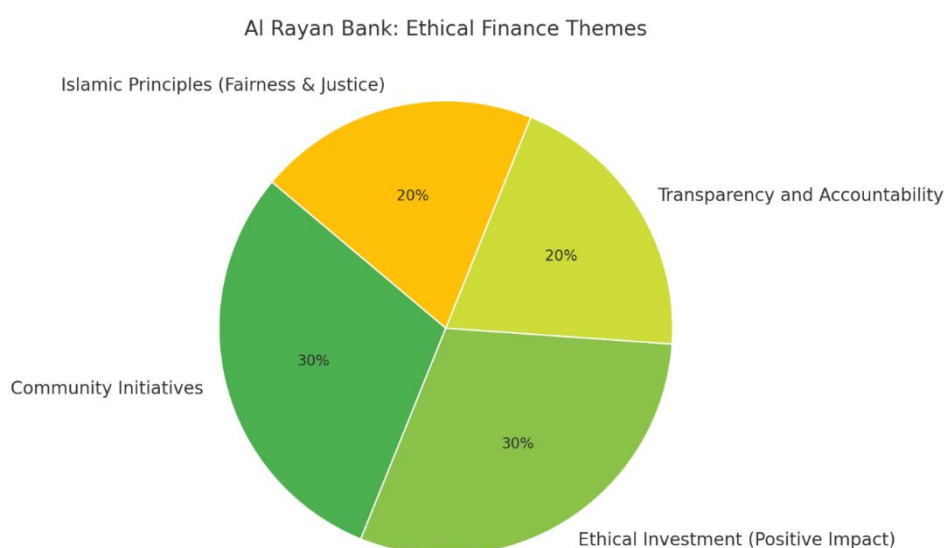


Figure 2: Al Rayan Bank's Ethical Finance Themes

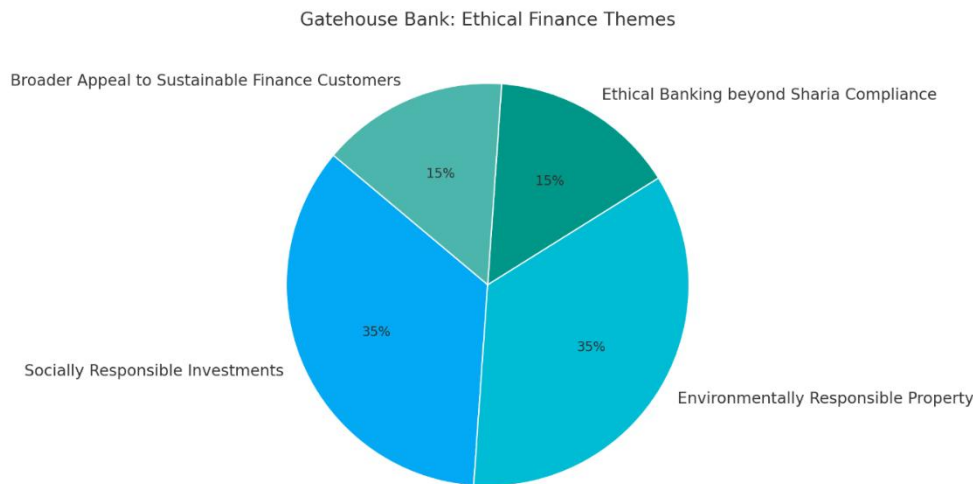


Figure 3: Gatehouse Bank's Ethical Finance Themes

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