



Digital Public Relations Strategies and Adoption of Islamic Financial Services in Nigeria

Basiru Saidu

Department of Mass Communication, Usmanu Danfodiyo University, Sokoto, Nigeria

Article Info	Abstract
Article history: Received March 10, 2026 Revised April 13, 2026 Accepted June 27, 2026 Available online August 15, 2026 *Corresponding author email: baasheersaidu@gmail.com Keywords: Adoption, Digital Public Relations, Islamic Financial Services, Relationship Management.	Introduction/Main Objectives: This study examines how digital public relations strategies influence awareness, perceptions, and adoption of Islamic financial services in Nigeria. Research Methods: A qualitative phenomenological design was used, guided by Relationship Management Theory. Twenty participants were purposively selected from customers and staff of Jaiz Bank, TAJBank, and Lotus Bank. Data were collected through semi-structured interviews and analyzed thematically using Braun and Clarke's approach. Finding/Results: Islamic financial institutions use social media, online educational campaigns, and website communication to engage customers. These strategies are perceived positively and strengthen trust, credibility, accessibility of information, awareness, understanding, and confidence in Islamic banking products. Conclusion: Digital public relations plays an important role in encouraging the adoption of Islamic financial services in Nigeria.
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INTRODUCTION

The rapid growth of digital technology has transformed how organizations communicate with their stakeholders, particularly in the financial services sector. Over the last decade, Digital public relations (DPR) has emerged as a strategic communication approach that uses online platforms such as social media, websites, blogs, and mobile applications to create awareness, build trust, and maintain relationships with customers. According to Phillips and Young (2009), digital public relations has shifted organizational communication from one-way information dissemination to interactive and relationship-oriented engagement. Financial institutions in Nigeria increasingly depend on digital communication channels to provide timely information, manage their reputation, and improve customer engagement. The expansion of internet penetration and smartphone usage has further accelerated the adoption of digital communication strategies in the banking industry, making DPR an essential tool for customer relationship management and service promotion (Kent & Taylor, 2002).

Islamic financial services constitute an important segment of the Nigerian financial system and are guided by Sharia principles that prohibit interest (riba), excessive uncertainty (gharar), and unethical investments. The introduction of non-interest banking through the licensing of Jaiz Bank in 2011 and the subsequent establishment of TAJBank and Lotus Bank represented significant efforts to diversify the Nigerian financial sector and promote financial inclusion. Despite these developments, the Islamic finance industry in Nigeria remains relatively small compared with conventional banking. The Islamic Financial Services Board (2023) reported that although Islamic finance has experienced global growth, many emerging economies, including Nigeria, continue to face challenges relating to public awareness and market penetration. Similarly, Muhammad and Gulani (2013) observed that misconceptions about Islamic banking and inadequate knowledge of its products have continued to hinder wider acceptance among potential customers. Hence, it is important to explore the strategies adopted by Islamic financial services in promoting their values through digital public relations.

Many studies have established that awareness, trust, perceived usefulness, and accessibility of information significantly influence the adoption of Islamic financial services in Nigeria. However, these studies primarily focused on determinants of adoption and customer trust, with limited attention given to the role of digital public relations strategies in shaping customers' awareness, perceptions, and adoption decisions. Specifically, there is a paucity of qualitative studies examining how digital public relations strategies, such as social media engagement and digital education campaigns, influence the adoption of Islamic financial services in Nigeria. Therefore, this study is pertinent.

Aim and Objectives of the Study

This study aims to explore the role of digital public relations strategies in shaping awareness, perceptions, and adoption of Islamic financial services in Nigeria.

Objectives of the Study

- i. To identify the digital public relations strategies employed by Islamic financial institutions in Nigeria.
- ii. To explore customers' awareness and perceptions of the digital public relations strategies of Islamic financial institutions.
- iii. To investigate how digital public relations strategies influence the adoption of Islamic financial services in Nigeria.

Literature Review

The literature review examined existing studies on digital public relations and the adoption of Islamic financial services in Nigeria. It reviewed key concepts, including digital public relations, digital public relations strategies, customer awareness, customer perception, and the adoption of Islamic financial services. The review also explored Relationship Management Theory and empirical studies on Islamic banking adoption.

Digital Public Relations Strategies

Digital public relations strategies refer to the planned use of digital communication channels and technologies to establish, maintain, and strengthen relationships between organizations and their stakeholders. Unlike traditional public relations, digital public relations relies on interactive platforms such as social media, websites, blogs, email newsletters, and online communities to facilitate two-way communication and stakeholder engagement. Kent and Taylor (2002) argue that digital communication is most effective when it promotes dialogue and relationship building, while Phillips and Young (2009) note that digital public relations enables organizations to communicate directly with their audiences, monitor public opinion, and respond promptly to emerging issues. Consequently, organizations increasingly adopt digital strategies to enhance visibility, build trust, and maintain meaningful relationships with their publics.

Digital public relations strategies include social media engagement, content marketing, online educational campaigns, website communication, fact-checking and misinformation management, digital crisis communication, and online reputation management. Social media platforms allow organizations to share information and interact with stakeholders in real time, while crisis communication and fact-checking help organizations address misinformation and protect their reputation during periods of uncertainty. Mangold and Faulds (2009) observe that social media has become an important component of organizational communication because it facilitates interaction and influences consumer behavior. Islamic financial institutions in Nigeria, including Jaiz Bank, TAJBank, and Lotus Bank, used these strategies to educate customers about non-interest banking principles, correct misconceptions about Islamic finance, and build public confidence in Islamic financial services (Ledingham & Bruning, 2000).

Customer Awareness and Perception

Customer awareness refers to the extent to which consumers are informed about a product or service's existence, features, and benefits. Awareness is an important prerequisite for adoption in financial services because individuals are unlikely to use products they do not

understand or know about. Rogers (2003) explains that the innovation-decision process begins with the knowledge stage, where an individual becomes aware of an innovation and gains some understanding of how it functions. Studies on Islamic banking in Nigeria have shown that awareness remains a major challenge. Abubakar, Yusuf, and Yau (2022) reported low levels of awareness of Islamic banking products among customers in Northern Nigeria, indicating the need for more effective communication and educational campaigns.

Customer perception, on the other hand, refers to how consumers interpret and evaluate information about a product, service, or organization based on their experiences, beliefs, and available information. Perceptions influence attitudes and behavioral intentions, including the decision to adopt financial services. Kotler and Keller (2016) describe perception as the process through which people select, organize, and interpret information to form a meaningful picture of the world. In Islamic financial services, customers' perceptions are shaped by factors such as trust, credibility, service quality, and the information provided by financial institutions. Ezeh, Eid, Lawal, and Idoko (2025) found that customer trust significantly influences the adoption of Islamic banking services in Nigeria, suggesting that positive perceptions can encourage acceptance and usage. Therefore, improving customer awareness and creating favorable perceptions through effective digital communication are essential for increasing the adoption of Islamic financial services in Nigeria.

Adoption of Islamic Financial Services in Nigeria

The adoption of Islamic financial services in Nigeria refers to the acceptance and use of Shariah-compliant financial products and services by individuals and businesses. Islamic financial services operate on principles that prohibit interest (riba), excessive uncertainty (gharar), and unethical investments, while promoting risk-sharing and asset-backed financing. Nigeria formally entered the Islamic banking industry with the establishment of Jaiz Bank Plc in 2011, followed by the licensing of TAJBank and Lotus Bank. The adoption of Islamic financial services remains relatively low compared with conventional banking. Studies have attributed this slow adoption to limited awareness, inadequate knowledge of Islamic financial products, religious misconceptions, and low levels of public education about non-interest banking (Muhammad & Gulani, 2013).

Empirical Review

Previous empirical studies on Islamic financial services in Nigeria have largely examined factors influencing awareness, trust, and the adoption of Islamic banking, with limited emphasis on the role of digital public relations strategies in shaping customer behavior. Abubakar, Yusuf, and Yau (2022) examined customers' awareness of Islamic banking products among Islamic bank customers in Northern Nigeria. The researchers employed a quantitative survey research design, using structured questionnaires to collect data from customers. The study did not explicitly adopt a theoretical framework but focused on customer awareness as a determinant of banking behavior. The findings indicated that awareness of Islamic banking products was still inadequate

despite the expansion of Islamic banking in Nigeria. The authors concluded that greater customer education and awareness campaigns were required to improve patronage. Nevertheless, the study focused on product awareness. It did not investigate the contribution of digital public relations strategies, such as social media engagement, online educational campaigns, or digital relationship management, to influencing customer perceptions and adoption. This represents an important gap that the present study addresses.

Ezeh, Eid, Lawal, and Idoko (2025) examined the role of customer trust in the adoption of Islamic banking services in Nigeria. The study employed a quantitative research design based on survey data and was underpinned by customer adoption constructs. The findings demonstrated that customer trust significantly influenced the willingness to adopt Islamic banking services. While the study established the importance of trust in adoption decisions, it paid little attention to the communication processes by which trust develops. In particular, the influence of digital public relations strategies, including social media engagement, online education, and digital relationship management, was not investigated. This omission leaves an important gap that the present qualitative study seeks to address by exploring how digital public relations strategies shape customers' awareness, perceptions, and adoption of Islamic financial services in Nigeria.

Gap in the Literature

The reviewed empirical studies have mainly concentrated on awareness, service quality, customer trust, and other determinants of Islamic financial services adoption in Nigeria. However, little empirical attention has been given to the influence of digital public relations strategies on customers' awareness, perceptions, and adoption decisions. Furthermore, most previous studies adopted quantitative research designs, leaving limited qualitative evidence on customers' lived experiences of digital public relations activities. This study addresses these gaps by adopting a qualitative phenomenological approach to explore how digital public relations strategies influence customers' awareness, perceptions, and adoption of Islamic financial services in Nigeria.

Theoretical Framework

The theoretical framework provides the conceptual foundation for this study by explaining the relationship between digital public relations strategies and the adoption of Islamic financial services. It guides the interpretation of findings and offers a lens for understanding customers' awareness, perceptions, and adoption behavior.

Relationship Management Theory: Assumptions of the Theory

Relationship Management Theory, developed by Ledingham (1998) and Bruning (2000), assumes that the primary function of public relations is to establish, nurture, and maintain mutually beneficial relationships between organizations and their stakeholders. The theory further assumes that effective communication, trust, openness, commitment, involvement, and mutual understanding are essential for building long-term relationships. It also posits that organizations that engage in continuous dialogue and responsive communication are more likely

to gain stakeholders' trust, positive perceptions, and behavioral support. Islamic financial institutions can use digital public relations strategies to build awareness, shape positive perceptions, and encourage customers to adopt Islamic financial services.

Graphic Visual of the Relationship



The model shows that digital public relations strategies create customer awareness and positive perceptions, which in turn influence the adoption of Islamic financial services and foster sustainable relationships between Islamic financial institutions and their customers.

Relevance of the Theory to the Study

Relationship Management Theory is highly relevant to this study because digital public relations in Islamic financial services is fundamentally about building trust-based relationships with customers. Islamic financial institutions in Nigeria depend heavily on credibility, transparency, and public confidence due to the religious and ethical nature of their services. Therefore, their success is determined not only by awareness but also by the strength of the relationships they build with their customers through communication.

METHOD

This study adopted a phenomenological research design, considered appropriate because it sought to explore and understand customers' lived experiences, perceptions, and views regarding the role of digital public relations in the adoption of Islamic financial services in Nigeria. Phenomenology is widely used in qualitative research to examine how individuals make sense of a phenomenon through their experiences (Creswell & Poth, 2018). The study was conducted in Nigeria, focusing on customers and communication personnel of Islamic financial institutions operating within the country. The population comprised 58 (Fifty-eight) selected customers and staff of Islamic financial institutions, particularly Jaiz Bank, TAJBank, and Lotus Bank. A purposive

sampling technique was employed to select participants with relevant knowledge and experience in digital communication and Islamic financial services.

A sample size of 20 participants was considered adequate because qualitative studies emphasize depth of information rather than numerical representation. The participants consisted of customers who actively used Islamic financial services and staff members involved in communication and customer engagement activities. Data were collected through semi-structured interviews, which served as the primary instrument. The interview guide contained open-ended questions designed to elicit detailed responses on digital public relations strategies, customer perceptions, and adoption experiences. Interviews were conducted face-to-face and through virtual platforms, depending on participants' availability and location. Each interview lasted for 15 minutes. The interview guide consisted of 10 open-ended questions developed from the study objectives to encourage participants to share their experiences and perceptions of digital public relations strategies and Islamic financial services. The collected data were transcribed and analyzed using thematic analysis, following the procedures outlined by Braun and Clarke (2006), which involved coding, categorizing, and identifying recurring themes relevant to the study objectives. Data collection continued until data saturation was reached, that is, when no new themes or meaningful insights emerged from subsequent interviews. This indicated that sufficient information had been obtained to address the research objectives. To ensure the trustworthiness of the study, the researcher applied the criteria of credibility, transferability, dependability, and confirmability proposed by Lincoln and Guba (1985).

RESULT AND DISCUSSION

RESULT

Objective One: To identify the digital public relations strategies employed by Islamic financial institutions in Nigeria

Theme One: Social Media Engagement as a Major Communication Strategy

Most participants indicated that Islamic financial institutions extensively use social media platforms such as Facebook, LinkedIn, and X (Twitter) to disseminate information and interact with customers.

Respondent Three: "Most of the updates I receive from my bank come through Facebook broadcasts and social media pages."

Respondent Twelve: "The bank uses Facebook and X (Twitter) to explain new products and answer customers' questions."

Theme Two: Digital Education and Awareness Campaigns

Participants also emphasized the use of online educational campaigns to explain the principles and operations of Islamic banking.

Respondent Six: "The bank regularly posts videos and articles explaining non-interest banking."

Respondent Fifteen: "Their online campaigns have helped me understand how Islamic banking differs from conventional banking."

Objective Two: To explore customers' awareness and perceptions of the digital public relations strategies of Islamic financial institutions

Theme One: Trust and Credibility of Digital Information

Most participants expressed confidence in information disseminated through official digital platforms of Islamic financial institutions.

Respondent Two: "I trust information that comes from the bank's official social media pages because it is usually accurate."

Respondent Nine: "Anything posted on the official page is more reliable than what people say outside."

Theme Two: Communication, Responsiveness, and Consistency

Despite their positive perceptions, some participants expressed concerns regarding delays and inconsistencies in digital communication.

Respondent Fourteen: "Sometimes they respond immediately, but there are occasions when replies take several days."

Respondent Eighteen: "The information they provide is useful, but the responses are not always timely."

Objective Three: To investigate how digital public relations strategies influence the adoption of Islamic financial services in Nigeria

Theme One: Increased Awareness and Understanding of Islamic Financial Services

Most respondents agreed that digital communication improved their understanding of Islamic financial products and services.

Respondent Seven: "I learned how Islamic banking works through their online explanations before opening an account."

Respondent Four: "Without their online posts and videos, I would not have understood Islamic banking properly."

Theme Two: Influence on Customers' Adoption Decisions

Several participants acknowledged that digital public relations strategies directly influenced their decision to patronize Islamic financial institutions.

Respondent Ten: "I decided to open an account with Jaiz Bank after following their online activities for some time."

Respondent Sixteen: "The explanations on social media made me trust Islamic banking and eventually become a customer."

DISCUSSION

The findings of this study reveal that digital public relations strategies play a significant role in shaping customers' awareness, perceptions, and adoption of Islamic financial services in

Nigeria. The dominance of social media engagement and digital education campaigns supports the view that contemporary public relations has shifted from one-way information dissemination to interactive and relationship-based communication. The findings are consistent with those of Abubakar et al. (2022), who reported that inadequate awareness of Islamic banking products remained a major challenge among customers in Northern Nigeria. While their study identified awareness as a key determinant of adoption, the present study extends this understanding by demonstrating that structured digital public relations strategies, particularly social media engagement and online educational campaigns, serve as practical mechanisms to improve awareness and correct misconceptions about non-interest banking. The findings also align with the assumptions of Relationship Management Theory, which emphasizes that continuous communication and stakeholder engagement strengthen organizational relationships and customer confidence.

The study further found that customers generally considered information shared on official digital platforms credible and trustworthy, although delayed responses and inconsistent communication sometimes undermined customer confidence. These findings support those of Ezeh et al. (2025), who found that customer trust is a significant factor influencing the adoption of Islamic banking services in Nigeria. However, this study goes beyond identifying trust as an adoption factor by showing that trust is actively developed through effective digital public relations strategies, including timely communication, online engagement, and educational content. The implication is that Islamic financial institutions such as Jaiz Bank, TAJBank, and Lotus Bank should view digital public relations not merely as a promotional function but as a strategic relationship management tool that strengthens customer trust, enhances awareness, improves perceptions, and ultimately encourages the adoption of Islamic financial services.

Limitations of the Study

This study has some limitations that should be acknowledged. First, the study was conducted only in Nigeria and focused on customers and communication personnel from three Islamic financial institutions: Jaiz Bank, TAJBank, and Lotus Bank. As a result, the findings reflect the Nigerian context and may not be directly applicable to Islamic financial institutions in other countries with different regulatory, cultural, or technological environments. Second, the study adopted a qualitative phenomenological design with a purposive sample of 20 participants. While this approach provided rich and in-depth insights into participants' experiences and perceptions, the relatively small sample size limits the generalizability of the findings. Future studies could employ larger samples, include more Islamic financial institutions, and adopt mixed-methods or quantitative approaches to validate and extend the findings across different contexts.

CONCLUSION

This study explored the role of digital public relations in the adoption of Islamic financial services in Nigeria, focusing on selected institutions, including Jaiz Bank, TAJBank, and Lotus

Bank. The findings revealed that digital public relations plays a central role in creating awareness and improving public understanding of Islamic financial services. Through social media, websites, and online campaigns, these institutions can communicate directly with customers and simplify complex financial concepts. This has helped reduce misconceptions and improve general awareness of Islamic banking products.

The study also concluded that customers generally perceive digital public relations activities positively, particularly regarding credibility and information accessibility. However, challenges such as inconsistent responses and delayed communication were identified as factors that sometimes weaken customer trust. Despite these limitations, digital communication remains a strong tool for building relationships between Islamic financial institutions and their customers. The findings further showed that digital public relations significantly influences customers' decisions to adopt Islamic financial services by enhancing trust and providing relevant financial information.

The study established that digital public relations is not just a promotional tool but a strategic instrument for relationship building and service adoption in the Islamic financial sector. It contributes to improving customer awareness, shaping perception, and encouraging the use of non-interest financial services in Nigeria. Strengthening these communication strategies can therefore enhance the growth and acceptance of Islamic finance in the country.

Recommendations

- i. Islamic financial institutions should strengthen their digital public relations strategies by consistently providing clear, accurate, and engaging content across all online platforms.
- ii. Institutions should improve response time and customer interaction on social media platforms to enhance trust and customer satisfaction.
- iii. More educational content, such as videos, webinars, and infographics, should be developed to increase public understanding of Islamic financial services.

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