

Religious Advertisements of Islamic Banks: Aesthetic Satisfaction and Psychology of Colors

Fatima Zahra and Muhammad Usman

Article Information:

To cite this document:

Zahra, F., & Usman, M. (2022). Religious advertisements of Islamic Banks: Aesthetic Satisfaction and Psychology of Colors. Karachi Islamicus, 2(2). <https://doi.org/10.58575/ki.v2i2.27>

For Authors: If you would like to write for this Journal, then please use our Author Guidelines 'service information about how to choose which publication to write for and submission guidelines are available for all. Please visit our website for more information.

About Karachi Islamicus:

Karachi Islamicus is a Quarterly Research and Referred Journal published by MANARS, Karachi. The Journal covers authoritative, topical and original research papers in all fields of Islam and Religious Studies that interests a wide range of authors symbolizing an outstanding development within an explicit field.

Review and Publication Policy of Karachi Islamicus:

Articles sent for publication in 'Karachi Islamicus' go through an initial editorial screening followed by a double-blind peer review. The Editorial Board of the Journal is responsible for the selection of reviewers based on their expertise in the relevant field. All the papers will be reviewed by external reviewers (from outside the organization of journal



© 2022 by the Licensee MANARS, Pakistan. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license <http://creativecommons.org/licenses/by/4.0/>

Religious Advertisements of Islamic Banks: Aesthetic Satisfaction and Psychology of Colors

Fatima Zahra¹, Muhammad Usman¹

¹ Universiti Sains Malaysia*;

Correspondence: fzahra@student.usm.my

Received: 22 November 2022; Accepted: 1 December 2022; Published: 30 December 2022

Abstract: Islamic banking did not develop quickly enough to rival the conventional banking sector, particularly in Pakistan. Due to the industry's explosive growth, there was competition among Islamic banks to advertise their products and services. It was instructed that the advertisement should include Islamic principles and values because it's a banking service founded on Islamic principles. Therefore, the purpose of this article is to define the guidelines for Islamic banking sector marketing. The second goal of this study is to explore, clarify, and impart to the audience the significance of colour in Islamic banking advertisements. As with other forms of art, religion relies heavily on colour to express its ideals. And in order to do this, the advertisement designer makes an effort to avoid using dissimilar and jarring hues that deprive the human soul of comfort and calm. This article discusses the visuals used in Islamic banking advertisements in terms of marketing, calls attention to contradictions and disputes surrounding colour psychology, and looks at how colours affect advertising. According to the research's findings, banking advertisements can utilise colour to influence a variety of behaviours, including mood and perception of attractions.

Keywords: Islamic Banking. Religious Advertisements, Aesthetic satisfaction, color psychology

Introduction: Islamic Banking's Definition and Philosophy: According to the rules of Islamic Shariah, the Islamic banking system is a financial system that adheres to the values and principles of Islam. Banks that do not charge interest are known as offering "interest-free" products. It is not only forbidden under Islamic Shariah to engage in interest-based transactions, but also to engage in immoral and unsocial acts. Economic success may be achieved via the implementation of the Islamic banking paradigm. Islamic Shariah is the driving force behind Islamic banking's ideology (Basheer, KhorramI, and Hassan 2018). Islamic Shariah prohibits Islamic banks from engaging in interest-based transactions. In addition, they are prohibited from engaging in any transaction whose subject matter is illegitimate. Capital gains under Islamic Shariah are linked to its performance. Trading and investing activities involving Islamic financial instruments, such as Islamic contracts, are fundamental to Islamic banking's operations, which are governed by Shariah. However, Islamic Shariah does not restrict all capital gains. The only part that is against the law is

adding to the principal amount of a loan or debt. Simply put, Islamic teachings demand that capital's performance be taken into account when determining its return (Awan and Azhar 2014).

Banking has become an important part of our daily life. We are all affected personally and collectively by the banking industry. Banks' personal offerings, such as protecting and preserving and enhancing the value of monetary assets, serve us all individually. We all benefit from items that help us make the best use of the money we have, such as those that facilitate the transfer of money from sectors with plenty of money to those that lack it. Banking has been crucial in facilitating local and international commerce transactions undertaken by corporations in order to bring products to market that may efficiently satisfy their customers' demands and wishes. Our expenditure and consumption can be maximized, as a result, as a result. There are a variety of products offered by banks to meet our various demands and desires. It is clear that banking malpractices have had terrible effects on us all, as evidenced by the current financial crisis. In the midst of the crisis, Islamic banks, a subsector of the banking sector, have held strong and seen little influence from the crisis.

The Islamic banking sector has become a major part of the global banking industry. It is often regarded as a viable alternative to traditional banking for consumers who wish to meet their changing financial and investing demands. The Islamic Shariah-compliant system of interest-free financial intermediaries has given modern economic models a fresh perspective (Fazlan & Mohammad, 2007). In the Islamic banking system, the prohibition of *riba* (interest) is a key premise. Islamic banking products are based on the concept of profit and loss sharing between banks and clients.

As a religious phrase in the Quran, "Islam" signifies "submission to Allah's will or rule," yet the Arabic word "Islam" literally means "to yield." An adherent of Islam is known as a Muslim. Muslims believe that the Quran teaches that Islam is the original and supreme religion, and that even the natural world adheres to the rules that Allah has established for it. To win this life and the next, all Muslims must adhere to the whole teachings of Islam. According to their religious beliefs and practises, Muslims must adhere to the teachings of the Holy Quran and follow the Sunnah, which is the practise of the Prophet (PBUH). In addition, Muslims must demonstrate and implement Islamic ethics, principles, and values as outlined in the Quran and Sunnah while engaging with people, whether Muslims or non-Muslims. As stated by Haque et al. (2009), the Islamic ethical system is built on religion and Muslims construct their ethical systems from the Holy Quran and Sunnah.

As the foundation for Islamic law and practise, the Quran and Sunnah provide guidance for Muslims on how to conduct themselves individually and collectively in all aspects of life (Luqmani et al., 1987; Terpstra and Sarathy, 1994). In an Islamic civilization, the laws control what is regarded *halal* (lawful) for a Muslim and prohibit what is considered *haram* (against Allah's will) or forbidden (by him) (Al-Bukhari, 1976; Al-Qardawi, 1999). Exceptional situations, such as a major threat to life, are the only things that are strictly forbidden to all Muslims. Among the most heinous of these sins are those involving bloodshed, such as adultery, gambling, wine, and the consumption of pork, as well as the

accrual of interest on loans. That's why products and services like commercial banking that contain alcohol, pork or the blood of a dead animal should be taken into account as haram (forbidden) for Muslim adherents (Ford et al., 1997). There will be a great deal of debate when items which are regarded haram (forbidden) in Islam are advertised or promoted in a Muslim community. This means you need to know what items are considered contentious. All contentious items were categorised in the following manner by Fam et al., (2002):

- Sexually explicit items such as condoms, contraception, male/female undergarments, and so on.
- Societal and political organisations (e.g. political parties, religious denominations, funeral services, etc.).
- Addictive substance goods (e.g., alcohol, cigarettes, etc.). Medical items (e.g., charity, AIDS and STD prevention).

Kotler and Armstrong (2010) say that organizations must position their products and services in a way that allows customers to see them as valued. There are certain commonalities in product offering that may be traced back to the time of Prophet (PBUH). First and foremost, customers in that era were just as cautious as they are now. Obviously, they'd choose with the most expensive one they could afford. Second, a large number of vendors provide a wide variety of goods for sale. Sellers are encouraged by modern marketing theory to place their items in the minds of their target audiences. The Prophet (PBUH) positioned himself as a truthful and honest businessman rather than positioning the things he sold, according to a review of many academic literatures (Kamaluddin, 2007; Al-Fatih, 2009; Trim, 2009). Sellers appear to be more essential than the products they are selling. To say that Prophet (PBUH) was not concerned about product quality is an understatement. Instead, Prophet (PBUH) positioned his products ethically from start to finish.

It is clear from the foregoing discussion that Islamic banks must adhere to a strict code of ethics while selling their products and services in order to avoid being associated with problematic items or unethical advertising. When considering the fundamental rule of thumb for a Muslim, it's important to remember to treat others fairly and to avoid doing business with those who have hidden agendas.

Product Advertisement for Islamic Banking: Non-Muslims, as well as Muslims, are showing a strong interest in Islamic banking. Islamic banking solutions come in a variety of shapes and sizes to meet the diverse demands of customers, all while adhering to Islamic principles. The banking industry is known for its upheaval and fierce rivalry. According to Saeed and Baig (2013) Due to the fierceness of the competition, Islamic banks must go beyond fulfilling the 'religious responsibilities of the Muslim community,' and find new methods to meet the requirements of society as a whole. In order to let consumers know that these things exist and can be purchased, they need to be heavily advertised. Although Shariah must be scrupulously respected in advertising as in all other company procedures. In order to avoid confusion among customers, advertisers must use the most relevant messages to explain their products and services without hyperbole.

Furthermore, according to Marimuthu, 2010 perceptions, financial teaching of Islam, reputation, networking, and religiosity are the most significant drivers. As a result, bankers must work hard to profit on these aspects. Serving consumers' requirements and desires will assist them in increasing their market share. There is clearly a broad dearth of knowledge about Islamic finance. In order to reach Islamic banking consumers, informed and effective advertising efforts concerning Islamic banking are required. To attract Islamic banking consumers, advertisements in electronic/print media, the internet, and on the street are more acceptable. The banks must create and conduct a marketing plan that promotes Islamic banks' goods and services, as well as their benefits.

Islamic banks should focus their marketing efforts in order to get a competitive edge. The Pakistani government's engagement and intervention in making essential legislative and legal frameworks can have an impact on the growth and development of Islamic banking in Pakistan.

Research Questions and Objectives: This is qualitative research whose nature is exploratory. This research address two questions that how Islamic bank advertisements different from conventional banks and what is the impact of religious advertisements' aesthetics on customer satisfaction? These two research questions lead two research objectives that are to find out the difference between Islamic bank's advertisements and conventional banks' advertisements and to find out the impact of religious advertisements' aesthetics on customer satisfaction.

Aesthetics and Satisfaction: Numerous definitions of aesthetics have been offered throughout history, whether in the context of being objective or subjective, utility, intrinsic value, etc. These conversations have occasionally been delivered with enthusiasm, and the beauty ratio has occasionally been examined with enjoyment (Linstead and Höpfl 2012). But would enjoyment and beauty also result in satisfaction? On the one hand, various approaches to product design have been established over time; some of these approaches were influenced by objectives like sales and the creative processes of the designer or group of designers (Carritt 2020). Additionally, the market, production, environment, user, and other factors have all received attention during the advertisement design process. Meanwhile, the user has received more attention recently than ever before, with the ultimate goal of delighting the user both at the time of product selection and after use.

The term "aesthetics" has several different definitions, including "beautiful in appearance," "visual appeal," "experience," "attitude," "attribute of objects," "reaction" or "judgement," and "process." The philosophy of beauty has a long history. While later writers argued that beauty is more of a subjective feeling and earlier writers argued that beauty was an objective quality of objects (Lyas 2004). The question of taste in evaluating beauty and whether or not there is such a thing as excellent taste in perceiving beauty in the world are still being discussed today. Aesthetics, which generally refers to beauty and, more particularly, the beauty of art, has its roots in the theory of art. It is a given and a component of "the big three": the beautiful, the admirable, and the true. In addition to representing harmony, freedom, symmetry, and proportion, beauty illuminates, draws, persuades, and deceives (Feagin and Maynard 1997). Usability is typically assessed using

relatively objective methods and places efficiency as its primary criterion. Aesthetics typically relates to non-quantifiable, subjective, and affect-based experiences of system use. At the centre of design has always been the conflict between form and function. While emphasising a design function highlights how important its usability and utility are, emphasising its form serves the designers' and users' aesthetic, and possibly social, needs more.

The development of industrial design as an explicit marketing tool and the introduction of aesthetic concerns to mass production are credited to two industrial design pioneers, Loewy and Dreyfuss, by Petroski (1993). Evidently, aesthetic factors grew in significance soon. A half-century later, Norman (1988; 1992) bemoans the exploitation of contemporary design by creatives who prioritise beauty over functionality. Similar feelings about the objectives of designers can be found in a variety of design fields. Usability, aesthetics, overall quality, and hedonic, affective, and sensory components of using technology can all be considered as parts of the larger idea of user experience, which also includes aesthetics (Carritt 2020). According to researchers, aesthetics has something to do with the joy and harmony that people can feel. An item or product with form and function as its contents might be considered beautiful. This can combine these two contents or separate them (but not fully separated). They are connected by joints, and depending on the design, the joint component may be wider or narrower. Usability and simplicity are characteristics of function, while the visual Gestalt refers to an object's shape.

Customer satisfaction is the primary goal and a requirement for competitiveness in the modern world economy. According to the Oxford online dictionary, satisfaction is "the act of fulfilling a desire or wish." A declaration or assessment of the user experience is the user's satisfaction (Lindgaard and Dudek 2002). User satisfaction frequently rises considerably when solutions are tailored to their needs. An emotional result of goal-directed product consumption is satisfaction. In conventional office settings, exceptional usability may be a by-product, and that satisfaction can be quantified in terms of effectiveness and efficiency.

The ISO 9241-11 standard states that in addition to effectiveness and efficiency, user satisfaction should also contribute to usability. There, the word "user satisfaction" is used to refer to "attitude" and "degree of comfort," and it is scored on a 7- or 10-point scale. "Satisfaction is an overall customer attitude toward a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfilment of some demands, goals, or desires," Hansemark and Albinson noted (Bjerke, Ind, and de Paoli 2007).

Usability is described by Courage and Baxter as the efficacy, efficiency, and satisfaction with which users can complete tasks when utilising a product, and satisfaction is described by Maguire as user comfort and acceptability. Researchers must begin to consider usability as a component of a satisfactory user experience in order to expand the notion of user satisfaction beyond efficiency and effectiveness of the user experience. User satisfaction, the apex of the interactive user experience, is a complicated construct that combines a

number of quantifiable concepts (Wang, Hernandez, and Minor 2010). In light of the information provided, it appears that there are two types of satisfaction: short-term satisfaction and long-term satisfaction. The first is mortal and themed, whereas the second is more enduring and encompasses other aspects of life (Lindgaard and Dudek 2002). Primary satisfaction and subsequent satisfaction are the two components of short-term contentment in general. When a person uses a given product, their judgement of its usefulness and aesthetic appeal is what they are most satisfied with. However, after using the goods and owning it for a while, the subsequent satisfaction emerges; as a result, it is more accurate and derives from a more rational assessment.

Gestalt Principle of Design: Classification of Advertisement:

Gestalt Proximity Principle: According to the Gestalt principle of proximity, objects that are close to one another are more likely to be related than those that are far apart. Visually, proximity establishes relatedness. In contrast to objects that are far away, those that are near together are perceived as being linked (Han, Humphreys, and Chen 1999). The advertising brochure for Islamic banks serves as an illustration of proximity. The headings and key project information are written on the front to draw attention to them, and on the background, Islamic-colored architectural or other ornamentation are designed. This illustrates the relationship between the context and the backdrops' designs, as well as other Islamic decorations and colours, which highlighted features of the Islamic faith.

Gestalt Closure Principle: The Gestalt concept of closure states that one should search for a single, recognised pattern in a complicated arrangement. Our eyes use reification—the filling in of blanks to provide meaning to what we see—to attempt to bring order and purpose to the meaningless chaos that surrounds us (Read, Vanman, and Miller 1997). An illustration of this is the booklets and online advertisements created by Islamic banks to promote information about a particular project. The intricate ornamentations and motifs of Islamic art are geometrical patterns. It must be balanced by the plain colours that give the brochure or booklet symmetry if the advertisement has an Islamic geometric pattern watermark on which a significant amount of content is written. While colour is an important component of Islamic art and perception.

Gestalt's Similarity Principle: When elements that share features are apparent, the Gestalt principle of similarity states that they appear more connected than ones that do not (Wallace et al. 1998). Islamic banks begin to assist the public by funding them through alluring hajj and umrah packages. Because of this, the project's advertisement features images and symbols from the Haram and Holy Places. This is an illustration of the similarity principle in action, where both the text and the pictures convey to the viewer the same message. The third thing is that colours from Masjid e Haram and Masjid e Nabwi PBUH were used in all of the brochures with content about Hajj and Umrah. In the first case, the similarity is visible, whereas in the second, it is conceptual.

Gestalt Continuity Principle: When we perceive elements as being more linked than those that are not on a line or curve, this is known as the Gestalt principle of continuity

(Quinlan and Wilton 1998). The overall design of the advertising, which simultaneously appears balanced, symmetrical, and composed, is an example of continuity. Geometrical shapes are used to create this kind of continuity, which visually connects the written language and information on the advertising.

Gestalt Perception Principle: When humans automatically classify items as either figure (the focal point) or ground, this is known as the Gestalt principle of vision (background). Even in the lack of obvious visual signals, when many objects are placed side by side, we automatically infer their spatial relationships. As a result, even extremely basic groupings of things can be used to convey a sense of connection and, consequently, even a suggestion of narrative (Bod 2002). One method for doing this is to compare the sizes of two or more objects and automatically assume that the smaller object represents the figure and the larger one represents the ground. In order to shift attention away from larger features and toward tiny ones, advertisers might use this technique in the design of their websites. That is one of the reasons a copy and button combination placed over a full-bleed image attracts focus to the button. To make the spatial relationships between various parts more clear, visual cues such as drop shadows might be used.

Gestalt Organizational Principles: Uniform connectivity, common regions, common fate (synchrony), parallelism, and focal points are the five concepts that make up organisation. When elements are visually connected, they are perceived as being more related than those that are not connected, it is known as homogeneous connectedness. Note that this impression of link can be established without the connecting element (the tiny rectangle above) physically touching the other things. That explains why text and images are frequently linked together via arrows.

Common regions are describing as when a group of items are contained within a single region, common regions result. The concept of common areas enables us to link a story's title, body copy, and image. Common fate occurs when elements that are immobile or move in opposite ways are less connected than those that move in the same direction. Moreover, when parallel and non-parallel elements are more closely connected, parallelism results. Our attention is drawn to and held by focal points, which are areas of special interest, emphasis, or contrast. It almost feels strange to mention focal elements as the cornerstone to so many commercial designs. But because of its centrality, it is all the more crucial to use emphasis and differentiation in a thoughtful and deliberate manner because, as the phrase goes, "if everything is highlighted, nothing is." There are, of course, a variety of techniques to emphasise a design, such as the following:

1. Dramatic colour changes by using a highly contrasting colour,
2. Bolding, italicising, using all caps, and other typographic emphasis are examples of dramatic size increases,
3. dramatic whitespace, such as when a main point is placed completely apart from other aspects (Wong 2010).

Gestalt's Symmetry Principle: When symmetrical elements are perceived by individuals as a single, cohesive group, this is known as the Gestalt principle of symmetry. It

shouldn't be surprising that individuals often seek order in their surroundings, and symmetry is one way to do it (Todorovic 2008). Because it is a straightforward, harmonic law that evinces a sense of order and justice in things, symmetry appeals to us on a deep level.

Psychology of colors and Islamic Banking Advertisements: In design, colour is the primary tool for conveying meaning. Colors play a key role in maintaining the theme's significance and best expressing it. One of the defining characteristics of abstract Islamic art is the inventive use of colour. Since it is well recognised that the use of colour has a psychological impact on individuals, religion relies heavily on colour to express its ideals through art (Schindler 1986).

The field of colour psychology investigates how various hues affect how people behave. In order to elicit emotional responses, colour psychology is employed in marketing and advertising. There is a lot to digest in that remark, despite the fact that it initially seems straightforward. Sir Isaac Newton studied how light was reflected into different hues when it passed through a glass prism in the 17th century. Red, orange, yellow, green, blue, and violet were the first six wavelength colours he identified. According to Wikipedia, he later added indigo. However, colour psychology extends back thousands of years to the Egyptians, well before Newton's time (Singh and Srivastava 2011). They investigated how colour affected mood and employed colour to achieve holistic advantages. For instance, Earth tones were prominent in the 1970s but were replaced by turquoise and mauve in the 1980s. Pinks and blue-grays later appeared on the scene. Kandinsky asserts that although a hue can initially be sensed physically, this sensation is fleeting and shallow. The second stage of color's influence is the physical effect's opening up of the human spirit.

Islamic art is characterised by the sky's golden hue, the trees' purple, yellow, and red stems and branches, the water's silver hue, the mountains' characteristic shape, and the colours white, yellow, red, and purple. One should look for its justification in Islamic doctrine. Because the central tenet of Islam is that only God has the authority to describe the colours of the real world. In order to communicate the Tohid notion of Islamic art—that is, to portray the beauty of God—Muslim artists use colours and perspectives that are appropriate for both religious and secular themes.

Scientists who have been examining colours have also discovered that they are reflections of white, or light. The colour white is a representation of cleanliness and purity in human psychology (Rider 2013). However, the black colour "absorbs" all other colours, making them all vanish. Black is actually the absence of colour. Due to this, Sufi scholars used the colour black to represent the first stage of God's creation of beings.

Another symbol of secrecy is the colour black. According to S.Omar, a philosopher, "Colors can occasionally serve as a means of escape from the real world and serve as spies by divulging information about events and activities taking place elsewhere. However, in order to maintain secrets, black colour conceals and renders invisible all other hues, providing additional details about reality. White and black are symbols of opposition and

contrast. In general, black and white are regarded as contrasts or contradictions rather than colours in the majority of perspectives and ideas on colour (Bytyçi 2020). In this view, the white cannot be realised without the black, and vice versa for the black, which cannot be determined in the absence of the white. In other words, the notion that contrast is necessary finds its true embodiment here.

The hue is seen as a means of unification in Islamic philosophy. Thus, the portrayal of the light, which is the only hue that is pure and constant, is the focus of Muslim artists. In Islamic art and Islamic philosophical philosophy, the word "light" also bears the meaning "the divine light" or "the God's light." The holy light is said to be the origin of all colours in Islamic thought. Iranian philosopher M. Radi stated in this regard "The holy light, which is the only basic hue, is a representation of God's might. The artwork that is based on the harmony of colours encourages the concept of Tohid, or the unity of God. The one hue or light we are referring to can alternatively be thought of as being colourless. because the light itself lacks a concrete colour and is abstract. The Islamic doctrine holds that God does not have a shape or colour, as is well known. As a result, as stated in the Quran, God's colour is also light or colorlessness, and all hues have developed from it.

According to the research, buying a thing just based on colour is not uncommon. 93% of consumers prioritise aesthetic appeal, according to research by the Seoul International Color Expo secretariat. And nearly 85% say colour is the main motivator for their purchases! As in "calm seas," blue has a relaxing influence. Blue can, however, also conjure up other emotions, such as sadness, as in "getting the blues" or "feeling blue." Everything is based on the usage situation. When making a purchase or responding to a call to action, colour can favour one preference over another. Simply because they prefer a certain colour, customers can believe that one option is better or more appropriate.

Conclusion: By offering consumers such a vivid perspective, advertising is the finest approach to influence a customer's desirability. Additionally, it occasionally causes customers to follow directions without giving the information's factual substance any additional thought. If advertising is not planned, delivered, and based on Islamic principles, it will have a destructive and detrimental effect. It is thought to convey such a damaging message, particularly since unsupervised children are its target audience. Numerous advertising that are not founded on Islamic principles, especially those that are printed in countries with a majority Muslim population, can be detrimental to the generational creed of the nation's future. Sharia banks are required to post these adverts since Islamic banking operations are founded on Islamic financial principles. Men and women who participate in Islamic advertising should make sure that it upholds Islamic principles. The key factor in Islamic advertising is the respondents' perceptions of the advertising information/content, followed by responsibility and the sound and language criteria. The message of Islam commercial is clear and promotes a sense of faith in sharia law. It also incorporates aspects that call to goodness. It is suggested that the Islamic Banking Instrument be utilised to execute advertisements based on Islamic values. Advertising should adhere to Islamic concepts such as creed (tauhid), morals, creating advantages, and justice, according to the recommendations provided for this paper in the majority-Muslim nation. It is envisaged

that by abiding by Islamic teachings and principles, businesses will have much greater blessing when doing marketing, and consumers will benefit more from intentionally Islamic-based advertising.

References:

1. Awan, Abdul Ghafoor, and Maliha Azhar. 2014. "Consumer behaviour towards Islamic banking in Pakistan." *European Journal of Accounting Auditing and Finance Research* 2 (9):42-65.
2. Basheer, Muhammad Farhan, Aref Abdullah Ahmad KhorramI, and Saira Ghulam Hassan. 2018. "Patronage factors of Islamic banking system in Pakistan." *Academy of Accounting and Financial Studies Journal* 22:1-9.
3. Bjerke, Rune, Nicholas Ind, and Donatella de Paoli. 2007. "The Impact of Aesthetics on Employee Satisfaction and Motivation." *EuroMed Journal of Business* 2 (1): 57-73. <https://doi.org/10.1108/14502190710749956>.
4. Bod, Rens. 2002. "Memory-Based Models of Melodic Analysis: Challenging the Gestalt Principles." *International Journal of Phytoremediation* 21 (1): 27-36. <https://doi.org/10.1076/jnmr.31.1.27.8106>.
5. Bukhari, Ahmad L., and Susan Froshauer. "Insertion of a transposon for chloramphenicol resistance into bacteriophage Mu." *Gene* 3, no. 4 (1978): 303-314.
6. Bytyçi, Shaip. 2020. "Influence of Colors as a Key Element in Consumer Marketing." *Expert Journal of Marketing* 8 (1): 41-47. http://www.zbw.eu/econis-archiv/bitstream/11159/6212/1/1769499822_0.pdf.
7. Carritt, E. F. 2020. An Introduction to Aesthetics. An Introduction to Aesthetics. <https://doi.org/10.4324/9781003073352>.
8. Fam, Kim-Shyan, David S. Waller, Fon-Sim Ong, and Zhilin Yang. "Controversial product advertising in China: perceptions of three generational cohorts." *Journal of Consumer Behaviour: An International Research Review* 7, no. 6 (2008): 461-469.
9. Feagin, SL, and P Maynard. 1997. "Aesthetics." <https://philpapers.org/rec/FEAA>.
10. Ford, J. Kevin, and Daniel A. Weissbein. "Transfer of training: An updated review and analysis." *Performance improvement quarterly* 10, no. 2 (1997): 22-41.
11. Han, Shihui, Glyn W. Humphreys, and Lin Chen. 1999. "Uniform Connectedness and Classical Gestalt Principles of Perceptual Grouping." *Perception and Psychophysics* 61 (4): 661-74. <https://doi.org/10.3758/BF03205537>.
12. Haque, Ahasanul, Ahmed Khaliq, and Syeada Irfath Jahan. "Shariah observation: advertising practices of Bank Muamalat in Malaysia." *Journal of Islamic Marketing* 1, no. 1 (2010): 70.
13. Hunjet, Anica, and Silvija Vuk. 2017. "The Psychological Impact Of Colors In Marketing." *International Journal Vallis Aurea* 3 (2): 42-54. <https://doi.org/10.2507/ijva.3.2.4.37>.
14. Kotler, Philip, and Gary Armstrong. *Principles of marketing*. Pearson education, 2010.
15. Kamaluddin, Amrizah, and Rashidah Abdul Rahman. "Enhancing organisation effectiveness through human, relational and structural capital: an empirical analysis." *Management & Accounting Review (MAR)* 8, no. 1 (2009): 1-17.
16. Lindgaard, Gitte, and Cathy Dudek. 2002. "User Satisfaction, Aesthetics and Usability." In , 231-46. https://doi.org/10.1007/978-0-387-35610-5_16.
17. Linstead, Stephen, and Heather Höpfl. 2012. *The Aesthetics of Organization*. <https://doi.org/10.4135/9781446217351>.
18. Luqmani, Mushtaq, Ugur Yavas, and Zahir Quraeshi. "Advertising in Saudi Arabia: content and regulation." *International Marketing Review* (1989).
19. Lyas, C. 2004. "Aesthetics." Taylorfrancis.Com. <https://www.taylorfrancis.com/chapters/edit/10.4324/9780203634233-18/aesthetics-colin-lyas>.

20. Marimuthu, Maran, Wai Jing Chan, Phei Gie Lim, Pey Mun Low, and Yew Ping Tan. "Islamic banking: selection criteria and implications." (2010).
21. Quinlan, Philip T., and Richard N. Wilton. 1998. "Grouping by Proximity or Similarity? Competition between the Gestalt Principles in Vision." *Perception* 27 (4): 417–30. <https://doi.org/10.1068/p270417>.
22. Read, Stephen J, Eric J Vanman, and Lynn C Miller. 1997. "Connectionism, Parallel Constraint Satisfaction Processes, and Gestalt Principles: (Re)Introducing Cognitive Dynamics to Social Psychology." *Personality and Social Psychology Review* 1 (1): 26–53. https://doi.org/10.1207/s15327957pspr0101_3.
23. Rider, Rose. 2013. "Color Psychology and Graphic Design Applications." *Journal of Chemical Information and Modeling* 53 (9): 1689–99. <https://digitalcommons.liberty.edu/honors/111/>.
24. Saeed, Munazza, and Aysha Karamat Baig. 2013. "Islamic Shari'ah-compliant marketing." *International Journal of Social Entrepreneurship and Innovation* 2 2 (2):166-178.
25. Schindler, Pamela S. 1986. "Color and Contrast in Magazine Advertising." *Psychology & Marketing* 3 (2): 69–78. <https://doi.org/10.1002/mar.4220030203>.
26. Singh, Nayanika, and S. K. Srivastava. 2011. "Impact of Colors on the Psychology of Marketing — A Comprehensive over View." *Management and Labour Studies*. Sage Publications India Pvt. Ltd. <https://doi.org/10.1177/0258042X1103600206>.
27. Terpstra, Vern, and Ravi Sarathy. "International Marketing (8. Baskı)." (1994).
28. Trim, Peter RJ, and Yang-Im Lee. "How B2B marketers interact with customers and develop knowledge to produce a co-owned marketing strategy." *Journal of Business & Industrial Marketing* (2021).
29. Thambiah, S., Eze, U. C., Santhapparaj, A. J., & Arumugam, K. (2011). Customers' perception on Islamic retail baking: A comparative analysis between the urban and rural regions of Malaysia. *International Journal of Business and Management*, vol. 6, No.1, 187-198.
30. Todorovic, Dejan. 2008. "Gestalt Principles." *Scholarpedia* 3 (12): 5345. <https://doi.org/10.4249/scholarpedia.5345>.
31. Wallace, David S, Sylvia Wandell Conner West, Anne Ware, and Donald F Dansereau. 1998. "The Effect of Knowledge Maps That Incorporate Gestalt Principles on Learning." *Journal of Experimental Education* 67 (1): 5–16. <https://doi.org/10.1080/00220979809598341>.
32. Wang, Yong Jian, Monica D. Hernandez, and Michael S. Minor. 2010. "Web Aesthetics Effects on Perceived Online Service Quality and Satisfaction in an E-Tail Environment: The Moderating Role of Purchase Task." *Journal of Business Research* 63 (9–10): 935–42. <https://doi.org/10.1016/j.jbusres.2009.01.016>.
33. Wong, Bang. 2010. "Points of View: Gestalt Principles (Part 2)." *Nature Methods*. <https://doi.org/10.1038/nmeth1210-941>.