

Islamic marketing practices and expertise in Islamic banking: Investigating the moderating role of corporate social responsibility

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Abstract

This study discusses the relationship between Islamic marketing practices and expertise within the Islamic banking sector, focusing on the moderating role of corporate social responsibility (CSR). It aims to understand the potential impact of Islamic marketing practices on perceived expertise and how CSR can extend this relationship. Utilizing a mixed-method approach, the study gathers qualitative data from interviews and quantitative data from questionnaires to provide a comprehensive understanding of various nuances. The results reveal that Islamic banks' expertise is significantly influenced by Islamic marketing practices, indicating a strong direct relationship. Moreover, CSR emerges as a crucial factor that strengthens the relationship between Islamic marketing practices and expertise, highlighting its practical implications for enhancing marketing strategies in Islamic banking.

Introduction

Islamic banking and finance have grown significantly since then due to the desire for financial practices in line with the ethical principles of Islam. Therefore, Islamic banks have been successful in their business through implementing effective marketing strategies according to Shariah principles both for Muslims and others. These strategies include a variety of practices that relate to customers from different backgrounds and cultures. When it comes to conservative Muslim consumer segments, Islamic taboos and cultural norms must be taken into account during marketing (Cader, 2015). On the other hand, non-Muslim consumer targeting approaches need to take into consideration such factors as religious identity, consumer cosmopolitanism, and ethnocentrism (Wilkins et al., 2019). Thus, religious symbols and themes are integrated into marketing activities during Ramadan.

For this reason, segmentation, targeting, and positioning (STP) is an essential concept in Islamic marketing. Thus, STP strategies assist marketers create messages that suit various customer needs as well as wants thus avoiding direct competition among them (Kotler & Armstrong 2012; Islam 2021). Furthermore, the marketing mix of Islam known as the 7Ps (product, price, promotion, place, people, process, and physical evidence) encompasses Islamic values such as realism, humanism, and transparency (Aravik et al., 2022). These factors are particularly important in product promotion which should be based on honest information reflecting the prophet's ethical teaching of Mohammad peace be upon him (Alserhan, 2017; Riaz, 2016).

Islamic banks need corporate credibility that is the perceived expertise and trustworthiness of a company for their survival (Souiden et al., 2022). Newell et al. (2016) noted that trust and expertise shape consumers' perceptions of organizations as well as determine their choices. CSR's integration can even add more value to Corporate Credibility as; The expanded CSR activities can prove the practicality and consciousness of the company regarding ethical and social issues (Philip, 2023). Hence, in the domain of Islamic banking, the concept of CSR goes beyond the Islamic ethical standards compliment it with the strategic function of reiterating brand image and combating doubts from the consumer front (Di Bella & Al-

Fayoumi, 2016; Elasmag, 2022). In other words, the study seeks to determine how much Islamic marketing practices correlate with expertise in terms of their stance on whether or not CSR can temper them. Therefore, understanding this correlation offers the research an opportunity to establish how marketing and CSR together enhance corporate image formation, specifically in Islamic banks, in the eyes of consumers.

Islamic Marketing Strategies/Practices literature review

From different perspectives, several scholars have discussed marketing strategies and practices in IM that include IM practices for Muslim and non-Muslim customers, international IM, and CSR practices within IM (Aydin & Hasiloglu, 2019; Wilkins et al., 2019).

With the assistance of strong linkages between various stakeholders and highly efficient information that is high quality, businesses can implement their marketing strategy (Mamun et al. (2021). Despite this, however, the nature of the customer may influence how an organization employs strategic measures. For example, when making communication plans for traditional consumer segments it is important to consider Islamic taboos as well as women's dress code (Cader, 2015).

Moreover, when developing marketing strategies for non-Muslim consumers it becomes necessary to assess religious identity, consumer cosmopolitanism, consumer ethnocentrism, and national identity impact on their behaviors (Wilkins et al., 2019). During Ramadan, religious cues are more likely to be noticed by Muslim consumers while including religious artifacts in TV commercials has been found to be a good market approach.

Islamic Segmentation, Targeting, Positioning

According to Kotler and Armstrong (2012), Marketing is the creation of superior value for customers. The basic building blocks of it are three: Segmentation, Targeting, and Positioning (STP). They tell you who your market is and how to serve them. Also, the STP strategy according to Islam (2021) is a unified framework that generates specific messages for different customer groups. Idea development is steered appropriately by STP as it helps marketers sidestep head-on competition.

Islamic Marketing Mix:

The concept of the seven Ps in marketing should be infused with Islamic principles as scholars have contended that Islamic marketing holds sway in contemporary commercial enterprise. The reason for choosing the 7Ps concept is because it is widely recognized as one of the cardinal rules of marketing:

Product/ Production

According to Aravik et al. (2022), Sharia marketing emphasizes product attributes that are grounded in realism, humanism, and transparency. The inherent halal nature of these products confers a notable competitive edge. Islamic banking products, which are categorized as services, are required to adhere to Sharia principles and utilize differentiation or diversification techniques to attract customers to Sharia-compliant banking services.

Product Pricing

Islamic banks do not adjust margins or ratios; instead, they may offer discounts based on a customer's payment history. Costs in Islamic banking may include collection fees for financing debtors, penalties to enforce customer discipline, and the utilization of funds for charitable purposes rather than solely for the bank's profit. Unlike conventional banks, Islamic banks do not charge early repayment penalties, aligning with the principles of fairness and justice in Islamic finance [Aravik et al. \(2022\)](#).

Product Promotion

[\(Alserhan 2017\)](#) declared in their research, the Prophet Mohammad (PBUH) condemned any dishonest marketing techniques and declared, "One who cheats is not one of us." Islamic ethics dictate that the seller conduct all his marketing initiatives in a sincere manner and with honesty.

Moreover, [Riaz \(2016\)](#) stated that Islam does not provide any justification for concealing or endorsing deceptive conduct. From the perspective of Islamic marketing, it is considered unethical to ascribe features to items that they do not possess.

Place/ Distribution

One should note that it is indeed important for placing service units that help in penetrating the Islamic banking market in rural areas which requires massive capital investment and the right combination of both. Lastly, it is critical to conclude that the location strategy is one of the significant components in achieving the desired goals of the bank and providing the clients with a satisfactory experience Aravik et al. (2022).

People

Customers are those to whom services are rendered while individuals in the service environment include people working for other organizations, clients, and patrons. Consumers often evaluate the received services with references to impressions made by the service provider. According to the marketing concept, the seller has the responsibility and the role of ensuring that all information that the buyers need to know in their decision-making process is provided to them. In fact, to the surprise of many the information being sought by a customer is their right under Islamic law (Chan et al. , 2017).

Process

By “process” what is meant is how the end user of the particular product receives it and this aspect is rather important in terms of determining customer satisfaction. According to the early argument of Aravik et al. (2022), Which approach may be adopted to develop on the developments or advancement of the process or the mechanism in the offering of its products and the handling of clients’ grievances? This method will go a long way in ensuring the growth of Islamic banking and will be put into practice.

Physical Proof (Physical Evidence)

Maintaining this standpoint, following Aravik et al. (2022), It is also important to note that the delivery of services in Islamic banking is tangible, therefore enabling customers to not only witness but also assess the value. This can foster positive testimonies from customers thus fostering public support for improved situation in Sharia banking where its current situation envisaged in the evidence is not very encouraging.

Expertise Literature Review

Newell and Goldsmith, 2001) had originally defined corporate credibility as comprising ‘expertise and trustworthiness’, and thus the following: Organisations need to appreciate the important distinction between corporate credibility and reputation. By understanding the relationship and respective dimensions of each, we are better positioned to elaborate on and enhance capabilities that ultimately determine an organization’s success in the New Economy.

As affirmed by (Souiden et al., 2022), corporate credibility refers to the ability of a firm to create a perception of its professionalism and reliability. It means the extent of confidence that consumers place in a company’s ability to meet its claims as well as the truthfulness of the company. This confidence in a company’s competence and reliability is important in achievement of organisational goals as supported by (Goldsmith et al. , 2000), while (Souiden et al. , 2022) posited that if there is a lack of credibility in a promise made it is difficult for the consumers to believe the promises made by the company.

Indeed, corporate credibility is one of the most valuable intangible assets for a firm (Hur et al, 2014). CSR initiatives enhance corporate credibility (Hur et al, 2014) and are considered important in obtaining favourable perceptions from diverse stakeholders.

Expertise is defined as the competence, knowledge and skill of either an individual or an organisation in a given domain (Belonax et al, 2007). Organisational expertise, as defined by (Newell et al, 2016), is the competence and capability demonstrated by a corporation in the development, manufacturing and delivery of its products and services.

Furthermore, he argues that, during the purchase-decision process, the customer evaluates the company skills, and this image of expertise has a decisive influence on the impression formed of the company and the degree of credibility. In addition, he shows that this expertise is a determinant in the relationship of trust with business-to-business clients (Newell et al, 2016).

The findings of (You et al., 2022) have uncovered the key role of trust and connectivity within the context of corporate marketing. The joint formation of trust and commitment will lead to a win-win and

sustainable relationship between buyers and sellers involved in a business transaction, to ensure that the cooperation between the two parties maintains and achieves lasting gains from the exchange. And confidence in the willingness of the counterpart to avoid taking opportunistic actions is also an important factor.

CSR literature review

According to Philip, (2023). Consequently, it would be relevant to define CSR as a moral imperative or corporate practice, which goes beyond legal requirements, in order to minimize adverse social impact, protect the environment, and promote sustainable development. Corporate Social Responsibility (CSR) is a concept entailing the company's responsibility to manage its operations in an economic, social, and environmentally responsible manner.

Corporate social responsibility as a marketing tool

Especially in the last research by referring to Moosa, (2023), It can be realized that there is a certain overlap between the principles of marketing and Social Responsibility (CSR) and hence, there is need for creating communication interface and identification of the common areas to enhance the theory and practice for the Islamic marketing.

Using zakah, which is religious tax, as a marketing tool for Islamic firms can be beneficial for creating a strong CSR profile with stakeholders. This as is the case with those who receive zakat since their essential needs are met by the funds received that help boost their propensities to consume.

Furthermore, the subjects in Pakistan's sample (Sheikh and Beise-Ze, 2015) show a heightened acceptance of religious-based projects related to CSR, projects as upheld by the religious subjects in comparison to other subjects who reported not being religious. There is religious sentiment in the community suggesting that marketing strategies that incorporate CSR but are religion centered may possibly receive more support. As argued by Di Bella and Al-Fayoumi (2016), it is advisable for the Islamic banks to extend efforts in tagging their acknowledgement towards the institution of mutual CSR programs with the cultural character of the relevant populations' banking servitude.

Pillars of Shariah-compliant Islamic Corporate Social Responsibility

Elasrag, (2022) demonstrated in their book how the concept of CSR can entail an Islamic view of society. Records of Prophet Mohammed and the values of Islam can provide a foundation for CSR implementation in Nigeria. Nevertheless, it was found that a substantial part of the current CSR discussion actually ignored this Islamic perspective one which is actually heavily influenced by the Western religious perception.

Based on Elasrag (2022), Islamic civilization with around 14 centuries of history comes with concepts of social responsibility and justice integrated to it. Islamic philosophy offers sources that correspond to CSR notion grounded in the Shariah garnered from the Holy Qur'an and Ahadith. Nevertheless, these principles have not been accorded a proper setting to form a general model of CSR within the framework of an Islamic system.

Conceptual Model

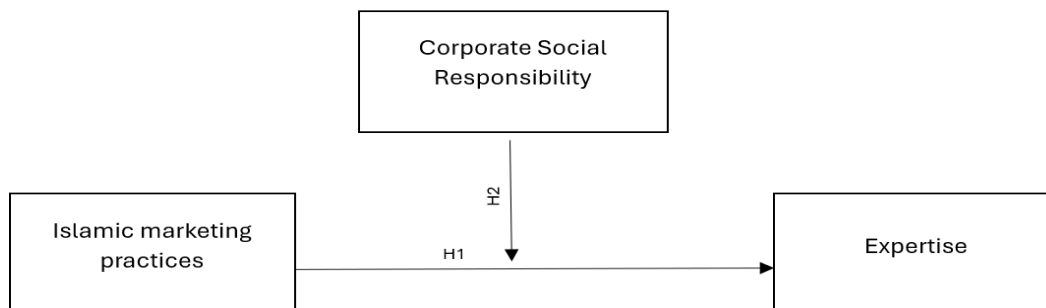


Figure 1: conceptual model

Source: developed by the researcher

Research Hypotheses

Based on the previous literature review and the held interviews the research hypotheses are developed as follows:

H1: Islamic marketing practices have a significant impact on expertise.

H2: CSR moderates the relationship between Islamic marketing practices and expertise.

Research Methodology

This research addresses the gap in the literature regarding Islamic marketing practices in Islamic banks within developing Muslim nations, focusing on Egypt. It also highlights the need to explore Corporate Social Responsibility (CSR) as a moderator affecting corporate expertise. A qualitative approach is employed initially to validate the conceptual framework and guide hypothesis development through thematic analysis and interviews then followed by empirical work by distributing a questionnaire that uses previously validated scales.

Research Philosophy

The research philosophy guiding this study is rooted in a mixed-method approach that blends elements of positivism and pragmatism. Positivism emphasizes empirical observation, quantifiable data, and hypothesis testing through quantitative means, while pragmatism underscores the importance of practical outcomes and effective methodologies in problem-solving (Alharahsheh and Pius, 2020). By incorporating both philosophies, this study aims to develop a comprehensive understanding of the research topics by leveraging the strengths of qualitative and quantitative methods.

Research Approach

The research follows a mixed-methods approach, starting with qualitative methods such as interviews to develop hypotheses. This qualitative and exploratory orientation aligns with a pragmatic philosophy, emphasizing the need for a profound comprehension of the studied phenomenon before delving into the quantitative phase. As the study progresses, quantitative methods including questionnaires and statistical analysis are employed to test hypotheses, blending elements of pragmatism and positivism to examine the research question robustly.

Research Design

This research design encompasses exploratory, and descriptive research types. Exploratory research is utilized to gain novel insights into the phenomenon under study and formulate hypotheses (Akhtar, 2016). This stage aims to improve understanding when there is limited previous research available, while the descriptive research is employed to provide a comprehensive overview of the variables and relationships involved (Dulock, 1993). Thus, the study aims to develop a well-rounded understanding of the research topics.

In conclusion, the research methodology for this study adopts a mixed-method approach that combines positivist and pragmatic viewpoints. By integrating qualitative and quantitative methods, the study aims to provide a comprehensive analysis of the research topics, ensuring the reliability and validity of the findings. This approach allows for a thorough investigation of the research questions and contributes to the advancement of knowledge in the field of Islamic banking and marketing practices.

Data Collection

Primary and secondary resources both are used to gather data. The success of the research in accomplishing its goals and providing answers to the research questions depends on both resources. To evaluate the accuracy of research hypotheses, two kinds of data had to be obtained:

Primary data

According to (Byhaqi , Karyatun, and Digdowiseiso, 2023), primary data refers to a data source that directly supplies data to researchers, such as respondents who supply responses to fill in or answer provided questions. Researchers utilize questionnaire responses collected from informants to gather

primary data on research issues. The primary data for this study can be acquired by analyzing the responses to questionnaires issued to clients of Islamic banks.

Secondary data

(Byhaqi et al. 2023) discussed the secondary data as the data that refers to information that is acquired by comprehending and analyzing other sources such as literature, books, and documents. This study utilized secondary data acquired from books, theses, and journal websites.

Sampling Technique

the research typically uses a probability sampling technique. Probability sampling also referred to as random sampling is a type of sample selection where randomization is used rather than deliberate choice. The probability sampling method makes use of a random selection process. In this method, each eligible person has a chance to choose a sample from the entire sample space. The advantage of probability sampling ensures the sample will be representative of the population. The various forms of probability sampling techniques include simple random, systematic, stratified, and clustered (Adeoye, 2023).

Scales and Measurements

Construct	Source
Islamic marketing practices	(Abdullah Ahmad, 2010)
Corporate Social Responsibility	(S.S Kim et al. ,2014)
Expertise	(Newell, and goldsmith, 2001)

Table 1: Scales and Measurements.

Source: Developed by the Researcher.

Findings and Results

The researcher has designed a questionnaire depending on previously used scales consisting of four sectors, the first one includes the demographic characteristics of the sample, the second one includes the independent variable and its dimensions, the third one includes the dependent variable and its dimensions, and the fourth includes the corporate social responsibility.

Descriptive Analysis

The two sub-variables of the independent variable, and the moderator variable and the two sub-variables of the dependent variable will be analyzed in order to determine measures of central tendency which presented by weighted average mean, maximum and minimum values, then measures of dispersion which presented by standard deviation and coefficient of variation for each variable.

Variable	Minimum	Maximum	W.A. Mean	Standard Deviation	Coefficient of Variation
Islamic marketing practices	1	5	3.50	1.19	0.34
Corporate Social Responsibility	1	5	3.50	1.19	0.34
Expertise	1	5	3.26	0.52	0.16

Table 2: The descriptive analysis of study variables.

Source: prepared by the researcher from SPSS output.

From Table (2) it is concluded that:

- The independent variable Islamic marketing practices has a minimum value of 1.00 and maximum value of 5.00 with a weighted average mean of 3.50, and its standard deviation is 1.16 and this value is around than 1 which led to a low coefficient of variation of 34% which means that there is a low level of dispersion of values around the weighted average mean.
- The moderator variable Corporate Social Responsibility has a minimum value of 1.00 and maximum value of 5.00 with a weighted average mean of 3.50, and its standard deviation is 1.16 and this

value is around than 1 which led to a low coefficient of variation of 34% which means that there is a low level of dispersion of values around the weighted average mean.

- The dependent variable Expertise has a minimum value of 1.00 and maximum value of 5.00 with a weighted average mean of 3.26, and its standard deviation is 0.52 and this value is less than 1 which led to a low coefficient of variation of 16% which means that there is a low level of dispersion of values around the weighted average mean.

Test of Normality

The researcher applied Shapiro-Wilk test to determine whether the main variables of study follow the normal distribution or not, Shapiro-Wilk test is a Chi-squared test of normality which its null hypothesis states that variables are not normally distributed if the test p-value is less than or equal 0.05, while its alternative hypothesis states that variables are normally distributed if the test p-value is more than 0.05.

Variable	Statistic	DF	P-value
Islamic marketing practices	0.907	384	0.00
Corporate Social Responsibility	0.909	384	0.00
Expertise	0.957	384	0.00

Table 3: Shapiro-Wilk test of normality.

Source: prepared by the researcher from SPSS output.

From table (3) it is concluded that all the independent sub-variables, moderator and the dependent sub-variables are not normally distributed as their *p-value* of Chi-square statistic is less than 0.05, so the alternative hypothesis will be accepted which means that the variables are not follow the normal distribution.

Test of Responses Reliability

The term reliability generally refers to the consistency of a measure. The statistical approach to estimating reliability varies depending upon the purpose of the measure.

Cronbach's Alpha test to measure the degree of study variables stability and the following table presents that the stability factor for the sample responsiveness is 96.7% which means that the responses were very high and stable in that questionnaire.

Dimension	Number of statements	Cronbach's Alpha	$\sqrt{\text{Alpha}}$
Islamic marketing practices	3	0.9479	0.9736
corporate social Responsibility	6	0.9473	0.9733
Expertise	3	0.9800	0.9810

Table 4 : Cronbach's Alpha Reliability test for variables of study.

Source: prepared by the researcher from SPSS output.

From table (4) it is concluded that there is a high level of reliability for the responses for each variable as the Cronbach's Alpha test show high level of stability as it values for each variable is more than 70% and also for the trust factor which calculated by square root of Alpha factor showed a trust level of more than 90%.

The Correlation Matrix:

After applying test of normality for the sub-variables of the independent variable, moderator and the dependent sub-variables of study and founding that all of them don't follow the normal distribution, So Spearman correlation coefficient will be the most appropriate coefficient for determining the relation strength and direction between each two variables, then the correlation coefficient is tested by a t-test which its null hypothesis states that correlation does not exist if the test *p-value* is greater than 0.05.

Variable	IMP	CSR	EXPERT
IMP	1		
<i>P-value</i>	-		
CSR	0.993**	1	
<i>P-value</i>	0.000	-	
EXPERT	0.881**	0.889**	1
<i>P-value</i>	0.000	0.000	-

Table 5: Spearman correlation coefficient matrix
Source: Prepared by the researcher depending on SPSS output.

From Matrix (5) it is concluded that:

- There is a significant, direct, and strong relation between Expertise and Islamic marketing practices with a correlation coefficient value 0.881 and *P-value* 0.000.
- There is a significant, direct, and strong relation between Expertise and corporate social responsibility with a correlation coefficient value 0.889 and *P-value* 0.000.

Testing the first hypothesis:

The first hypothesis states that: Islamic marketing practices have a significant impact on expertise.

The following table presents the simple linear regression model for testing the impact of Islamic marketing practices on expertise.

Model	Linear simple Regression	Dependent variable		Expertise
Independent variables	Coefficient	<i>t-ratio</i>	<i>p-value</i>	Significance
Constant	1.91703	49.14	<0.0001	Significant
Islamic marketing practices	0.384283	36.43	<0.0001	Significant
F-test	1327.499		<i>p-value</i>	<0.0001
Adjusted R-squared			77.5958%	

Table 6: The linear simple regression model for the first hypothesis
Source: Prepared by the researcher depending on SPSS output.

From table (6) it is concluded that:

- The overall simple linear regression model is significant as the overall F-test for significance has a value of 1327.499 and *P-value* <0.0001 which is less than 0.05, with adjusted R-squared value of 77.5958% which means that Islamic marketing practices explain the change in the Expertise by 77.5958%.
- Constant and Islamic marketing practices have a direct and insignificant impact on Expertise.
- The overall equation for forecasting Expertise is:

$$\widehat{Expertise} = 1.91703 + 0.384283 \text{ Islamic marketing practices}$$

Testing the second hypothesis

The second hypothesis states that: CSR moderates the relationship between Islamic marketing practices and expertise.

The following table presents the simple linear regression model for testing the impact of Islamic marketing practices on expertise in the presence of CSR as a moderator.

Model	Linear Multiple Regression	Dependent variable		Expertise
Independent variables	Coefficient	<i>t-ratio</i>	<i>p-value</i>	Significance
Constant	1.91030	50.59	<0.0001	Significant
Islamic marketing practices	0.689097	7.883	<0.0001	Significant
Corporate social Responsibility	0.455565	5.220	<0.0001	Significant
F-test	722.9806		<i>p-value</i>	<0.0001
Adjusted R-squared			99.0362%	

Table 7: The Linear multiple regression model for the second hypothesis
Source: Prepared by the researcher depending on SPSS output.

From table (7) it is concluded that:

- The overall multiple linear regression model is significant as the overall F-test for significance has a value of 722.9806 and *P-value* <0.0001 which is less than 0.05, with adjusted R-squared value of 99.0362% which means that Islamic marketing practices and corporate social responsibility explain the change in the Expertise by 99.0362%.
- Constant, Islamic marketing, and corporate social responsibility practices have a direct and insignificant impact on Expertise.
- The overall equation for forecasting Expertise is:

$$\widehat{\text{Expertise}} = 1.91030 + 0.689097 \text{ IMP} + 0.455565 \text{ CSR}$$

Conclusion of the Scale Findings

The statistical analysis of 384 survey questionnaires dispersed in a random sample size utilizing a Correlation Matrix and Multiple Linear Regression was considered valid and reliable for this study. First, The Findings of the Measures used in the Research Study: According to the Likert fifth scale, all the dimensions had positive means, indicating that the scale's reliability and validity were acceptable, which implies that the study's overall variables were also accepted. This is a solid indicator that the variables investigated will have a relationship as well.

Second, The Hypotheses Testing Findings: All the results showed that there was a direct, strong, and significant relation between the variables of the study. It was then followed by Multiple Linear Regression to test the study's hypotheses, which showed the following results:

Hypotheses	Results
H1: Islamic marketing practices have a significant impact on expertise.	Accepted
H2: CSR moderates the relationship between Islamic marketing practices and expertise	Accepted

Table 8: Results

Source: Prepared by the researcher depending on SPSS output.

Research Limitation

Future Research Directions: up to the best knowledge of the researcher this is because the field of study has not been researched before and it may be necessary to support the findings of this research with longitudinal studies or comparison-based analysis in order to make results more robust and reliable.

Limited Precedents: The lack of established models, or previous studies on Islamic marketing practices and CSR in Islamic Banking specifically within the context under discussion might impede an exhaustive analysis as well as comparison.

Bias in Interpretation: The researcher bias associated with qualitative data interpreted through interviews and theme analysis could likewise influence the formation of assumptions as well as conclusions.

Geographic Scope: Limiting the study only to Egypt means that its findings cannot be generally applied to Islamic banking contexts in other countries or regions.

Discussion and Conclusion

According to the scale results and the statistical analysis performed, this study highlights that Islamic marketing practices significantly enhance the perceived expertise of Islamic banks, with CSR acting as a key moderating factor. Islamic marketing, which incorporates Shariah principles into the marketing mix (7Ps), fosters consumer trust and loyalty through ethical standards, transparency, and humanism. The effective use of segmentation, targeting, and positioning (STP) strategies ensures relevant and impactful marketing messages, catering to niche markets and avoiding direct competition.

Moreover, CSR activities aligned with Islamic ethical values, such as charitable contributions and social welfare initiatives, significantly enhance the credibility and trustworthiness of Islamic banks. This synergy between Islamic marketing practices and CSR initiatives not only differentiates Islamic banks from conventional ones but also strengthens consumer relationships. Future research could explore specific CSR activities and technological innovations to further optimize these strategies.

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