T.C.
SAKARYA UNIVERSITY
SOCIAL SCIENCES INSTITUTE
DEPARTMENT OF ISLAMIC ECONOMICS AND FINANCE

THE IMPACT OF ELECTRONIC MARKETING SERVICES ON THE CLIENT'S SATISFACTION OF ISLAMIC BANKS: EMPIRICAL EVIDENCE FROM TURKEY, PAKISTAN AND MALAYSIA

Ehab ALJADOUA

MASTER DEGREE THESIS

Thesis Supervisor: Assoc. Prof. Erhan AKKAŞ

APRIL - 2024

T.C.
SAKARYA UNIVERSITY
SOCIAL SCIENCES INSTITUTE

THE IMPACT OF ELECTRONIC MARKETING SERVICES ON THE CLIENT'S SATISFACTION OF ISLAMIC BANKS: EMPIRICAL EVIDENCE FROM TURKEY, PAKISTAN AND MALAYSIA

MASTER DEGREE THESIS

Ehab ALJADOUA

Department: Islamic Economics and Finance

"This thesis was defended hybrid on 18/04/2024 and was unanimously accepted by the jury members whose names are listed below."

JURY MEMBER	APPROVAL
Assoc. Prof. Erhan AKKAŞ	Successful
Assoc. Prof. Hakan ASLAN	Successful
Assoc. Prof. İsa YILMAZ	Successful

ETHICS STATEMENT

According to the Similarity Report received by your institute within the framework of the Implementation Principles, the similarity rate of the thesis work, whose information is given above, does not contain any plagiarism; I declare that I accept all kinds of legal responsibility that may arise in a possible situation where the opposite is determined and that I have received the approval document if Ethics Committee Approval is required.

Is an ethics committee approval document needed?

Yes ☒

No ☐

(The studies that require the approval of the Ethics Committee are as follows:

- All kinds of research conducted with qualitative or quantitative approaches that require data collection from the participants by using survey, interview, focus group work, observation, experiment, interview techniques,
- The use of humans and animals (including material/data) for experimental or other scientific purposes,
- Clinical studies on humans,
- Research on animals,
- Retrospective studies in accordance with the personal data protection law.)

Ehab ALJADOUA

18/04/2024

ACKNOWLEDGEMENT

I would like to express my gratitude to Dr. Erhan Akkaş my supervisor, who greatly influenced my research without his constant guidance, and support, paper would not have come into existence. His invaluable of information and insights been essential to this research. Our success in producing research paper is owed his unwavering encouragement support. I would like also to extend my gratitude to Dr. Shabeer Khan, who was my previous supervisor and had to leave the university unfortunately, yet he had a significant influence on me to start this research.

I would like to express my gratitude to the academic staff at ISEFAM who have provided me with assistance throughout my journey. I am especially thankful to Dr. Hakan Aslan, Dr. Hamdi Çilingir, Dr. Salih Ülev, as well as the teachers and friends who have offered valuable support.

Finally, I would like to express my gratitude and affection to my late father and endlessly loving mother and brothers for their unwavering support and inspiring words, which played a crucial role in enabling me to successfully complete my studies and achieve academic and personal accomplishments.

Ehab ALJADOUA

18/04/2024

TABLE OF CONTENTS

ABBREVIATION

SMS **:** Short Message Services

PLS **:** Profit and Loss Sharing

CRM **:** Customer Relationship Management

CMB **:** Capital Markets Board of Turkey

ATM **:** Automated Teller Machines

LIST OF TABLE

LIST OF FIGURE

ABSTRACT

Title of Thesis: The Impact of Digital Marketing Services on The Client's Satisfaction of Islamic Banks Empirical Evidence from Turkey, Pakistan, and Malaysia

Author of Thesis: Ehab ALJADOUA

Supervisor: Assoc. Prof. Erhan AKKAŞ

Accepted Date: 18/04/2024 **Number of Pages:** viii (pre text) + 102 (main body) + 8 (add)

In the contemporary era characterized by pervasive digital connectivity, this research delves into the profound implications of digitalization within the banking sector. Specifically, the study investigates the influence of digital advertising tools on client satisfaction with electronic services in Islamic banks situated in Turkey, Pakistan, and Malaysia. The research encompasses a sample size of 260 respondents, and a comprehensive methodology, comprising both descriptive and analytical approaches, was employed to address the study's objectives and fulfill its overarching purpose. Data collection was facilitated through a survey instrument, and the study hypotheses were rigorously examined using both simple and multiple regression analyses.

The outcomes of this research reveal a statistically significant impact of digital marketing tools within the realm of Islamic banking on clients' satisfaction with electronic services across the three aforementioned countries. The study not only sheds light on the statistical relationships uncovered but also underscores the broader significance of digital marketing in shaping the daily lives of clients.

In light of the findings, this paper puts forth meaningful recommendations that carry important implications for policymakers, Islamic banking professionals, and practitioners alike. By acknowledging the measurable impact of digital marketing instruments, stakeholders in the Islamic banking sector can glean valuable insights to inform strategic decisions and enhance the overall satisfaction of their clientele. This study contributes to the ongoing discourse on the pivotal role of digitalization in the banking industry and offers actionable insights for those shaping policies and practices within this domain.

Keywords: Islamic Banking, Client Satisfaction, Banking Digital Marketing Tools

ÖZET

Başlık: Dijital Pazarlama Hizmetlerinin İslami Bankaların Müşteri Memnuniyetine Etkisi: Türkiye, Pakistan ve Malezya'dan Ampirik Kanıtlar

Yazar: Ehab ALJADOUA

Danışman: Doç. Dr. Erhan AKKAŞ

Kabul Tarihi: 18/04/2024 **Sayfa Sayısı:** viii (ön kısım) + 102 (ana kısım) + 8 (ek)

Çağımız, yaygın dijital bağlantı ile karakterize edilen bir dönemde, bu araştırma bankacılık sektöründeki dijitalleşmenin derin etkilerine odaklanmaktadır. Özellikle, çalışma Türkiye, Pakistan ve Malezya'daki İslami bankalardaki elektronik hizmetlerle ilgili müşteri memnuniyeti üzerinde dijital reklam araçlarının etkisini incelemektedir. Araştırma, 260 katılımcıdan oluşan bir örneklem büyüklüğünü kapsamaktadır ve çalışmanın amaçlarını ele almak ve genel amacını yerine getirmek için hem tanımlayıcı hem de analitik yaklaşımları içeren kapsamlı bir metodoloji kullanılmıştır. Veri toplama süreci bir anket aracılığıyla kolaylaştırılmış ve çalışmanın hipotezleri basit ve çoklu regresyon analizleri kullanılarak titizlikle incelenmiştir.

Bu araştırmanın sonuçları, İslami bankacılık alanında dijital pazarlama araçlarının Türkiye, Pakistan ve Malezya'daki üç ülkede elektronik hizmetlere yönelik müşteri memnuniyeti üzerinde istatistiksel olarak anlamlı bir etkisi olduğunu ortaya koymaktadır. Çalışma sadece ortaya çıkan istatistiksel ilişkilere ışık tutmakla kalmaz, aynı zamanda dijital pazarlamanın müşterilerin günlük yaşamlarını şekillerindeki daha geniş önemini vurgular.

Bulguların ışığında, bu makale, politika yapıcılar, İslami bankacılık profesyonelleri ve uygulayıcılar için önemli sonuçları olan anlamlı öneriler ortaya koymaktadır. İslami bankacılık sektöründeki paydaşlar, dijital pazarlama araçlarının ölçülebilir etkisini kabul ederek, stratejik kararlarını bilgilendirmek ve müşteri memnuniyetini genel olarak artırmak için değerli içgörüler elde edebilirler. Bu çalışma, bankacılık endüstrisinde dijitalleşmenin kilit rolü üzerine devam eden tartışmalara katkıda bulunur ve bu alandaki politika ve uygulamaları şekillendirenler için uygulanabilir içgörüler sunar.

Anahtar Kelimeler: İslami Bankacılık, Müşteri Memnuniyeti, Bankacılık Dijital Pazarlama Araçları

INTRODUCTION

The interesting history of Islamic finance stretches back to the early days of Islam. It is predicated on Islamic law, or Shariah. Islamic banking originated from the principles of fair and moral business practices advocated by the Prophet Muhammad. Originating in Egypt in 1963, Mit Ghamr Savings Bank holds the distinction of being the pioneering institution of modern Islamic banking. The Egyptian economist Ahmad El Najjar, who sought to meet Muslim financial requirements while upholding Islamic financial norms, came up with this ground-breaking concept and the demand for non-traditional financial organizations that serve Muslims. The idea of Islamic banking gained appeal throughout the 1973 oil crisis and grew throughout the 1970s. Islamic countries received higher incomes as a result of the crisis' significant spike in oil prices. Academics and economists who practice Islam saw an opportunity to establish an Islamic financial system in lieu of the present one. They believed that the new system would promote economic advancement and be more equitable and just.

Dubai Islamic Bank founded a branch in 1975--the first outside of Egypt. A group of business people and professionals who dedicated themselves to Islamic banking created this bank. These included Kuwait Finance House, Bahrain Islamic Bank, and Faisal Islamic Bank in Sudan. With the appearance of numerous new Islamic banks in countries like Malaysia, Pakistan, and Iran, the Islamic banking industry grew at a steady pace throughout the 1980s and 1990s. These banks furnished a variety of Islamic financial services and products--as well as Islamic bonds and Islamic insurance, and Islamic mortgages. Islamic finance has become a multilingual and international industry. There are more than 300 Islamic banks and financial institutions operating around the world in over 60 countries, with assets of more than $2 trillion. A new phenomenon in the world financial system, Islamic banking offers several leading-edge financial services and products as an alternative to standard banking. Thus, firm founded on Islamic financial principles offer a very different image by an active, continuously expanding for the progress of society and generation of wealth, this provides a quick substitute for the current banking system and promotes development and expansion of the economy.

History of Islamic Banks in Turkey

Islamic banking in Turkey has a diverse history that can be traced back to the late 19th century. The Ottoman Empire embraced banking methods with various financial institutions offering services like lending money and accepting deposits based on Islamic principles. However, the decline of the empire and the rise of secularism resulted in a decrease in Islamic banking practices. It wasn't until the 1980s that Islamic banking began to resurface in Turkey. Muslims desire for banking services that aligned with their religious beliefs along with the global popularity of Islamic finance were key factors behind this resurgence. During this period several Islamic banks were established, providing a range of services grounded in principles such, as profit sharing and investment partnerships (Mudaraba).

In the 1990s the Turkish government officially. Regulated the Islamic banking industry through various legislative and regulatory measures aimed at fostering its growth. This included creating a regulatory framework exclusively for Islamic banks and establishing the Capital Markets Board of Turkey (CMB) which serves as a specialized regulatory organization overseeing the industry. Since then, Turkeys Islamic banking sector has experienced expansion and transformation.

In Turkey, there are currently many banks that are designed especially for the needs of the Muslim community. And along with the mainstream banks these also provide individual Islamic window operations. Investment banking is the domain of some banks, while others focus on retail markets. Turkey's Islamic banks include Turkiye Finans Katilim Bankasi, Albaraka Turkish Finance House, Bank Asya, Ziraat Katilim, Vakif Katilim, Kuveyt Turk Katilim Bankasi. and Emlak Katilim are all at present active in Turkey. More and more domestic and international investors are coming to like Islamic insurance now. Deputy prime minister Mehmet Şimşek Islamic insurance would take up a larger portion of the market in the coming years. "We aim to add 10 percent of the insurance by 2023 Date of Islamic."

The Islamic banks in the country raise money through, among other things, just a few savings services, including deposit accounts, loans with collateral mortgages, and items that can be put into investment funds. As new business models and financial products that conform with Islamic values are being used, the field has become more diversified.

History of Islamic Banks in Pakistan

In late 70s, as Pakistan began searching for alternatives to regular banking, Islamic banking started to make inroads in that country. The primary goal was to bring the financial sector into line with Islamic teachings and help create a more equitable, open Islamically minded banking system for the country's large majority of Muslims. Islamic banking growth in Pakistan was at a relatively early stage. But what opportunities there had been small-scale initiatives in this direction. However, the founding of the First Habib Bank in 1977 signaled a turning point for the sector and contributed to laying the groundwork for the expansion of Islamic banking in Pakistan.

In Pakistan the industry of Islamic banking grew tremendously since 1980s and 90s, when such banks as Meezan Bank, Al-Baraka Bank and Dubai Islamic Bank were founded. The State Bank of Pakistan took effect as a specific regulatory body, and the government formulated laws and regulations to support Islamic finance's development. Since then, Islamic banks in Pakistan offer a wide range of financial services and products, including savings and deposit accounts, mortgages, and investment products, and are increasingly being recognized for their Stimulation of the national economy. the Islamic banking industry of Pakistan has matured and increasingly integrated into the national financial system. Numerous banks in Pakistan run their operations by Islamic law. Typically, these modules contain the following: Mudarabah (profit sharing and loss), Wadiah (custody), Ijara (lease), and Murabaha (extra expense). There are now several financial institutions operating in Pakistan according to state bank of Pakistan the central bank of the country, The Islamic banks that are currently operating in Pakistan are Allied Aitebar Islamic Banking, Meezan Bank Limited, Soneri Mustaqeem Islamic Bank, Dubai Islamic Bank, Al Baraka Bank, Bank Alfalah Islamic, Bank Islami Pakistan Limited, Askari Bank Ltd, MCB Islamic Banking, UBL Islamic Banking, HBL Islamic Banking, National Bank of Pakistan, Bank Al Habib Islamic Banking, Bank of Punjab Islamic Banking, and Faysal Bank (Islamic). The Islamic banking industry in Pakistan has recently experienced a number of difficulties, including heightened competition from traditional banks and the requirement to modernize and innovate in order to remain relevant in a constantly shifting financial landscape.

Nevertheless, despite these difficulties, the industry has continued to expand and thrive, and it is largely considered as a major force behind Pakistan's economic success.

History of Islamic Banks in Malaysia

The government started looking for alternatives to the traditional banking system in the early 1960s, when Malaysia's history of Islamic banking began. Malaysia set out to establish an Islamic banking system to connect the financial industry with Islamic principles and values and provide a more egalitarian and transparent banking system for the nation's predominately Muslim population.

Another milestone in Malaysia’s Islamic banking was the establishment in 1983 of Bank Islam Malaysia Berhad, In Malaysia, the formation of Bank Islam laid the initial foundations for Islamic banking. The existing three foreign capital banks launched Islamic banking branches to attract deposits from the Arab. Among the key additional initiatives in the 1980s was the introduction of a variety of business models that took ostensible conformity with Islamic law. In a 1993 speech, Dr. Mahathir Mohamad announced that his government would introduce Islamic banking in Malaysia for the first time as a special regulatory agency to monitor the sector's operations. Configuration of Governance or Islamic Financial institutions; their effect on management and government officials is demonstrated. Islamic banking is becoming a significant component of Malaysia's financial industry. Including Bank Islam, Alliance Islamic Bank, Alkhair International Islamic Bank, Dubai Islamic Bank, Affin Islamic Bank Berhad, Al Rajhi Banking & Investment Corporation, Kuwait Finance House, CIMB Islamic Bank, Public Islamic Bank, RHB Islamic Bank, and Bank Muamalat, according to Bank Negara Malaysia the central bank of the country there are 16 banks in Malaysia offered Islamic products as of 2015. In addition to these banks, Shariah-based products are provided by Malaysia Building Society Berhad and institutions authorized by the Cooperative Commission of Malaysia. Islamic banks have taken the lead over their traditional counterparts in expanding the use of sustainable financing and already account for more of it in Malaysia.

Malaysia’s Islamic banking industry is a vibrant and dynamic feature of the country’s financial landscape where lots of diversified financial services and products based on Islamic principles are on offer. In Malaysia, Islamic banks provide a variety of activities from savings and deposit accounts to mortgages and investment goods. They are increasingly also recognized for their economic advancement of the nation’s overall economic growth. Lots of financial products and services to suit other Islamic principles populate Malaysia's economy with the banking industry. In Malaysia, Islamic banks offer many services as well, as mortgages, investment products, and savings and bank accounts. They are also being recognized more and more for their role in the country's economic expansion.

Subject of the Study

Client satisfaction is a crucial factor affecting the success of any bank. Banks that prioritize the needs of customers and satisfaction are more likely to gain customer loyalty, maintain long-term relationships, and attract new business through positive word-of-mouth. In today's competitive market, banks must differentiate themselves by providing excellent customer service and tailored banking solutions to meet the needs of their clients. Banks that fail to prioritize client satisfaction risk losing customers to competitors who are more responsive and attentive to their customers' needs. Therefore, positive client experiences, fostered through the prioritization of satisfaction, represent a significant contributor to organizational development and profitability for banks, and it should be a top priority for any bank that wants to succeed in the long run.

Customer satisfaction is essential to any bank's success. Customer loyalty, long-term partnerships, and new business growth are more likely for banks that put the needs and satisfaction of their customers first. Banks must set themselves apart in today’s cutthroat market by giving their customers great customer care and customized financial products. Banks that don't put customer satisfaction first risk of losing clients to rivals that are more sensitive to and responsive to their customers' requirements. So, if a bank wants to succeed in the long run, maintaining high levels of customer pleasure should be a top concern. High levels of client satisfaction are a crucial driver of growth and profitability for banks.

Islamic banking is built on the principles of Shariah law, which emphasize fairness, justice, and social responsibility. These principles are incorporated into the business practices of Islamic banks, with the objective of promoting social justice and financial inclusion.

To achieve these objectives, Islamic banks aim to establish long-term engagement with their clients based on mutual trust and respect. Client satisfaction is crucial to the success of this objective, as it fosters trust and loyalty among clients, leading to repeat business and referrals. Moreover, Islamic banks work on a profit and loss sharing (PLS) model, where the bank splits both the risks and the rewards of an investment with its clients. This requires a high level of transparency and communication between the bank and its clients to ensure that all parties are satisfied with the terms of the investment.

Client satisfaction is also important in maintaining the reputation of Islamic banks, which is based on ethical and social principles. Satisfied clients with the provided services by Islamic banks are more likely to promote the bank's services to others, which can lead to the expansion of the bank's customer base.

The robust and effective banking infrastructure of the Islamic banks in Turkey, Pakistan, and Malaysia is essential to Islamic economies of these nations. The growth of the Islamic banking system and the pursuit of client happiness are contingent upon the employment of digital marketing technologies by Islamic banks. The Islamic banking sector needs to adapt to the new obstacles presented by contemporary technologies. Due to standards that must be met globally, electronic Islamic banking services are now essential in their mission to bring banks into people's homes and workplaces via ATMs, 365 days a year, Islamic mobile banking services, and Islamic banking services for personal computers.

Digital marketing tools contribute meaningfully to the overall customer satisfaction experience. These tools can be used to communicate with customers, gather feedback, and tailor the experience of customers to meet their individual preferences and needs. For example, digital marketing tools such as email marketing and social media can be used to communicate with customers and keep them informed about products and services. By providing customers with relevant and timely information, businesses can increase their level of engagement and satisfaction.

Additionally, digital marketing tools such as customer relationship management (CRM) software can be utilized to gather customer feedback and monitor customer satisfaction. This information can then be used to identify areas where the customer experience can be improved, and to make changes that better meet the needs and expectations of customers.

Overall, by the use of digital marketing tools businesses can cultivate more robust client relationships, engender enhanced customer loyalty, and ultimately achieve a demonstrably higher level of customer satisfaction. Digital marketing tools play an increasingly important role in improving the efficacy and efficiency of participation banks. The primary goal of digital marketing tools used by participating banks is to complete the online network known as e-commerce—the selling, purchasing, and exchanging of Islamic electronic banking services. Therefore, the researchers' objective is to maximize the efficiency of digital marketing tools for banks by monitoring related developments and soliciting user feedback.

The coronavirus (Covid-19) epidemic, which has put the whole world's population under quarantine, has caused the banking industry to rely more heavily on digital marketing methods. To improve their efficiency and attain new levels of independence and quality in obtaining client satisfaction, Islamic banks in Turkey, Pakistan, and Malaysia must keep up with recent developments in banking digital marketing tools. This is done by looking into the greatest services that can be provided and how to improve them so that clients are happy with the offerings. Islamic banks saw an increase in revenues and commissions as a result of the advent of digital marketing tools provided by the banks to maintain client relationships. Making customers feel secure and confident helps the country's economy. The Islamic banking system is seen as being a crucial component of the economies of Malaysia, Pakistan, and Turkey.

Generally, considering the competitive banking industry in the world, there are few studies that studied the effect of relationship marketing in banks on clients satisfaction Leverin (2006) and Hidayat, K.(2023), the effect of service quality and marketing mix on banks clients satisfaction Rumiyati (2021),and the study of Almansour (2023) that examined the factors that influence bank with e-banking services costumers satisfactions. Moreover, there has been little effort to investigate factors that might lead to customer satisfaction without the considering competitive environment; this study focuses on examining determinants of satisfaction of Islamic banks clients in Turkey, Pakistan, and Malaysia.

Research Questions

1. What is the impact of digital marketing tools on clients' satisfaction with e-services in the Islamic banks of Turkey, Pakistan, and Malaysia?

2. How does social media impact clients' satisfaction with e-services in Islamic banks of Turkey, Pakistan, and Malaysia?

3. How does the bank's website impact clients' satisfaction with e-services in Islamic banks of Turkey, Pakistan, and Malaysia?

4. What is the impact of short message services on clients' satisfaction with e-services in Islamic banks of Turkey, Pakistan, and Malaysia?

5. What is the impact of mobile banking on the satisfaction of clients with e-services in Islamic banks of Turkey, Pakistan, and Malaysia?

6. What is the impact of Internet banking on the satisfaction of clients with e-services in Islamic banks of Turkey, Pakistan, and Malaysia?

Objectives of the Study

- The objective of the study is to know the impact of digital marketing instruments on customer's satisfaction of clients with the e-services of Islamic banks in Turkey, Pakistan, and Malaysia,
- To investigate the impact of digital marketing tools on clients' satisfaction with e-services in the Islamic banks of Turkey, Pakistan, and Malaysia.
- To determine the social media's impact on clients' satisfaction with e-services in Islamic banks of Turkey, Pakistan, and Malaysia
- To examine the bank's website's impact on clients' satisfaction with e-services in Islamic banks of Turkey, Pakistan, and Malaysia
- To assess the impact of short message services on the satisfaction of clients with e-services in Islamic banks of Turkey, Pakistan, and Malaysia
- To evaluate the impact of mobile banking on the satisfaction of clients with e-services in Islamic banks of Turkey, Pakistan, and Malaysia
- To explore the impact of Internet banking on clients' satisfaction with e-services in Islamic banks of Turkey, Pakistan, and Malaysia

Significance of the Study

 It would be essential for the Islamic banks in Turkey, Pakistan, and Malaysia to update and develop the digital tools used in communication with clients by following study-based strategies.

 The research would also serve as a reference for the coming competitive Islamic-conventional banking sector in terms of the variables that must be considered to improve client satisfaction and sustain competitive advantages.

 It provides input for other academics and others interested in learning more about the factors that influence customer satisfaction and other related issues.

Scope of the Study

In this study, the researcher conducted a study to evaluate the effect of digital marketing tools on client satisfaction. This study focused on five independent variables namely Social Media, SMS, Internet banking, Mobil Banking and Bank website.

Client satisfaction is a dependent variable, whereas there could be other determinants of client satisfaction in the Islamic banking industry. Even if there are others variables that affect customer satisfaction, the researcher used only the above variables.

The research was conducted through both descriptive and explanatory methods, and it solely collected data from study participants using questionnaires. The research mainly focuses on quantitative techniques.

In terms of sampling strategy, the respondents for this study adopted a non-probability sampling technique, i.e., convenience, sampling and the surveys were distributed online. This is because the clients who use the services of Islamic banks and products were asked in 3 different countries.

Method of the Study

To achieve the objective of this study, a descriptive-analytical approach was adopted, and data was collected using a survey. Given that the aim was to investigate the variables that contribute to the existence of the phenomenon and achieve the desired outcome, a survey-based sampling strategy was deemed appropriate. The study population comprised Turkish, Malaysian and Pakistani Islamic banks, with their clients serving as the targeted sample who were invited to complete the survey questionnaire.

Limitation of the Study

This study was conducted only in 3 countries. The selection of countries for this research is driven by a balance between academic accuracy and feasibility. Firstly, the countries chosen are directly address the research question. For instance, this research is investigating Islamic banking and electronic marketing services, focusing on countries with established Islamic banking systems like Malaysia, Pakistan, and Turkey is crucial. This ensures the research stays tightly focused on the core theme. Additionally, including more countries can significantly expand the scope, requiring considerably more resources and potentially exceeding the constraints of time and budget. Conversely, limiting the research to three countries with cultural, economic, and institutional similarities, like those mentioned above, allows for better comparability of results and maintains research feasibility.

Secondly, consideration of practical limitations. While broader studies offer the potential for wider generalizability, access to reliable data, language barriers, and travel restrictions can significantly hinder research efforts in certain countries. Focusing on countries with readily available data and manageable logistical constraints strengthens the feasibility of the research. Even if there are a number of variables that affects the satisfaction of clients, the researcher selected only five variables, this is due to difficulty of demographic, limitation of cost, and time.

Organization of the Study

This thesis was structured across five distinct chapters. The first chapter is about the research background, the history of Islamic banks of Turkey, Pakistan and Malaysia. The second chapter discusses the literature review. It provides background information and justification for the research under the study beside it helps us to understand the gap identified by the previous researchers and understand the gaps of previous researchers. Chapter three deals with the research methodology and design, providing an overview of the research design and its associated stages. It also deals with not only the methods but also the justification for the relevant methods. Chapter four were containing presentation of data, data analysis, interpretation, and discussion. The final chapter present the summary, findings and recommendations of the thesis.

CHAPTER 1: LITERATURE REVIEW

1.1. Background of the Study

This chapter delves into the existing body of literature relevant to the study's variables. Subsequently, the discussion section explores client's satisfaction, digital marketing tools, marketing theories, and previous studies from the countries where the participants are from. The literature review highlights the importance of the independent variables on client's satisfaction. In this section, also empirical studies, which deals with the review of prior conducted, were briefly heighted. In the end, the conceptual framework, was constructed to provide empirical support for the study's examination of variation.

(Rafiq et al.,2020) underlined the need of creating e-marketing strategies that prioritize raising customer comfort levels because they have a significant influence on the bank's sales. (Thakar et al.,2020) found a statistical correlation between the chance of attracting new customers to Malaysian banks and the purchase of participation banking items through social media. (Ahmed, Hamad,2019) found a statistically positive significant effect between customer satisfaction and the quality of tangible assets, accessibility to banking services, dependability, interaction and empathy, confidentiality and privacy, and reliability. This study examined the link between cliens' satisfaction and the quality of the services provided by the banking system in the banks of Iraq in the city of Baghdad. There were great high-quality banking services available; the most important elements were their concrete features of privacy and secrecy, which came in first, then the ease of getting assistance, and empathy, which came in last after reliability. Additionally, the study found that client satisfaction increased in the sample banks. (Strauss J et al.,2017), and Mahmoud, Haram (Farag,2019) Research has shown that it is important to identify the barriers that banks face when trying to market their services. They discovered that the following factors were statistically significantly correlated with the barriers to digital marketing: poor infrastructure, technical illiteracy, a lack of information security and data availability, a dearth of specialized e-marketing departments, and the quality of banking services. (Nawafleh et al.,2014) concluded that there is a positive statistical relationship between an increase in the volume of e-services offered by banks and an improvement in the performance of the banking system, as well as a direct correlation between the number of electronic banking services available and an increase in the ability to draw in customers' savings. (Alhelou et al., 2017) modern technology has improved the criteria used to assess the effectiveness of marketing campaigns, making it simpler to locate premium products at reduced costs and to receive quicker, more efficient service. The aforementioned (Monferrer et al., 2019) states that the main goal of marketing interaction services is to answer and satisfy clients' needs for value-added goods. How content users are with a service or product after using it determines how successful it is (Solomon,1996). If accomplished, it would be seen as one of the most crucial long-term goals that any organization should seek (Dabholkar, Thorpe, & Rentz, 1996). It's because the majority of studies shows a link between satisfied clients and higher earnings, cheaper costs, and referrals, repeat business, and brand loyalty (Cronin & Taylor,1992). (Dispenssa,1997) explains that the first thing that comes to mind when thinking about customer satisfaction is the level of service a company offers because consumer pleasure is particularly sensitive to that. Customer satisfaction is greatly influenced by the quality of the services provided. To ensure that their clients are always satisfied, organizations must establish a precise definition of service quality and look for the most reliable assessment method.

Customer satisfaction is what a customer thinks and feels about a service or product after utilizing it (Solomon ,1996). As a result, achieving it is one of the most significant long-term objectives that any business should work toward. (Dabholkar, Thorpe, & Rentz,1996) claims that a company's performance in terms of revenue and the retention of current customers is closely associated with the quality of the experiences its customers have with it. The first thing that comes to mind when considering customer satisfaction is the level of service that they receive from a company because this is an aspect that is very sensitive to this. It is crucial for management to establish a precise definition of service quality and look for the most reliable assessment method in order to ensure the delivery of high-quality services. According to (Gronroos,1983), service perception discloses any differences between consumers' expectations and the actual quality of the service provided, whereas service quality reflects the extent to which a corporation fulfills the promises it makes to its customers regarding service quality. Despite the necessity of a trustworthy measurement tool for service quality management, the essential qualities of service, such as its heterogeneity, intangibility, perishability, and inseparability, sometimes make it impossible to put a numerical value on it.

What makes a service or product successful is how happy its users are with it once they've put it to use (Solomon,1996). If accomplished, it would be seen as one of the most crucial long-term goals that any organization should seek (Dabholkar, Thorpe, & Rentz,1996). It's because the majority of studies shows a link between satisfied consumers, higher earnings, and cheaper costs resulting from repeat business, word-of-mouth advertising, and brand loyalty (Cronin & Taylor, 1992). (Dispenssa,1997) The first thing that comes to mind when thinking about customer satisfaction is the level of service a company offers because consumer happiness is particularly sensitive to this. Customer satisfaction is greatly influenced by the quality of the services provided. To ensure that their clients are always satisfied, organizations must establish a precise explanation of the quality of service and look for the most trusted evaluation method.

1.2. Theories of Customer Satisfaction and Marketing Theories.

Consumers may experience stress due to a lack of consistency if the product's performance falls short of their expectations and their perceptions. The customer will make some kind of change, either in expectations or in perceptions of the product's actual performance, in order to alleviate this stress. Consistency theory encompasses four different theoretical frameworks: (1) the assimilation theory, (2) the contrast theory, (3) the assimilation-contrast theory, and (4) the negativity theory.

1.2.1. Assimilation Theory

(Festinger's,1957) dissonance theory is the foundation of the assimilationist approach. Dissonance theory posits that customers feel cognitive dissonance when there is a significant discrepancy between their expectations and the product's actual performance. The assimilation hypothesis is a relatively recent idea in the customer satisfaction literature. It provides an explanation for how consumers evaluate things after they've used them.

According to (Anderson ,1973), customers try to adjust their perceptions of a product so that it more likely fits their expectations. Customers can reduce the pressure caused by a disconfirmation between expectations and performance in one of two ways: In the face of disconfirmation, customers may employ two primary coping mechanisms to elevate their satisfaction levels. Firstly, they can engage in cognitive dissonance reduction by minimizing the importance of the disconfirmation they experienced. Alternatively, they can adjust their initial expectations to achieve greater congruence with their perception of the product's actual performance.

1.2.2. Contrast Theory

Hovland, Harvey, and Sherif are attributed with developing contrast theory (1987). According to (Dawes et al.,1972), contrast theory may be explained as the tendency to amplify the difference between an individual's internal belief system and the sentiments expressed through outward statements of opinion. Consumers' post-usage assessments, as posited by contrast theory, lead to counterintuitive predictions about the impact of expectations on satisfaction, offering an alternate perspective to that offered by assimilation theory.

While the assimilation hypothesis suggests that people would try to smooth over any differences between what they were expecting and what they got, the contrast theory suggests that people will overreact to any discrepancies between the two.

In accordance with the contrast hypothesis, one will overemphasize the direction in which an event deviates from one's expectations. If an advertisement of one firm delivers too optimistic client expectations, and those expectations are just marginally unmet, the product or service will be dismissed as entirely disappointing. The converse, In instances where advertising messaging fosters understated expectations (under-promises), subsequent product experience exceeding those expectations (over-delivers) is likely to result in an amplified perception of positive disconfirmation. is also true.

1.2.3. Assimilation-Contrast Theory

Based on the work of (Sherif and Hovland,1961), who discussed the assimilation and contrast effect, Anderson (1973) brought the assimilation-contrast theory to the field of post-exposure product performance. According to the assimilation-contrast hypothesis, consumers are more likely to tolerate subpar performance if it falls within their "latitude of acceptability," even if it is still below their expectations. If results are close to the threshold for rejection, the gap between the product and the standard will be emphasized, and the product or service will be rejected. It has been suggested that the assimilation-contrast theory may also be used to account for the connections seen in the disconfirmation model.

A synthesis of the assimilation and contrast hypotheses, this hypothesis explains how change might occur. According to this theory, the distance between actual and imagined performance has a direct bearing on how content a person feels.

1.2.4. Negativity Theory

According to this hypothesis proposed by Carlsmith and Aronson (1963), a costumer could feel "negative energy" if their performance falls short of expectations. The process of disproving a hypothesis is the basis of negative theory. According to the negative hypothesis, customers will have a negative reaction to the disconfirmation of their expectations. Consequently, discontent will emerge if either the real or anticipated performance is seen to be insufficient. If an individual's performance falls short of expectations, according to this theory developed by (Carlsmith and Aronson ,1963), the person will feel "negative energy." The greater the gap, the less positive the consumer will feel about the product or service.

1.3. Customer Satisfaction and Service Quality

What a client thinks and feels about a service or product after using it is known as customer satisfaction (Solomon, 1996). As such, it is one of the most important long-term goals any enterprise should strive to achieve. According to (Dabholkar, Thorpe, & Rentz, 1996). This is because the positive experiences customers have with a business are directly correlated with the success of that business in terms of revenue and retention of existing customers. Since customer satisfaction is very sensitive to the level of service they get from a company, this is the first factor that comes to mind when considering customer satisfaction. In order to guarantee high-quality service management needs to develop a clear definition of service quality and seek out the most credible evaluation technique.

According to (Gronroos,1983), service quality reflects the degree to which a company delivers on its promises to its customers regarding service quality, while service perception reveals any discrepancies between customer expectations and the actual quality of the service supplied. Despite the importance of having a reliable measurement instrument for service quality management, it is sometimes not feasible to assign a numerical value to the quality of service because of its intrinsic characteristics, such as its heterogeneity, intangibility, perishability, and inseparability.

1.4. Customer Satisfaction and Service Quality in Islamic Banking

Given the dynamic nature of the banking business, the importance of providing high-quality service is only expected to grow. Banks, notably Islamic banks, are being forced to regularly reevaluate their service models due to the intense competition in the financial services industry. Financial transactions performed by Islamic banks must adhere to the norms and rules of Islamic Shariah, also known as fiqh muamalat (Islamic rules on transactions). Interest payments and receipts, extreme degrees of uncertainty (gharar), gambling, speculation, and unlawful transactions are all taboo in the Islamic financial system. It's a comprehensive financial system that fosters a norm of equity and fair play in banking. But proponents of Islamic banking persist in stressing PLS (Zaher & Hassan, 2001). Islamic banking has emerged as a significant participant in global financial circles over the last 40 years due to the Islamic religion's prohibition on participating in financial transactions based on the accrual of interest and the desire of devout Muslims to give their religious beliefs a tangible expression.

Companies should prioritize improving customer service to boost sales, market share, and customer happiness (Jahanshahi et al.,2011). Most research on the link between service quality and client satisfaction in Islamic banking has used the SERVQUAL instrument, either in its original form or a modified variant. The original and revised instrument versions have been utilized in these investigations. In terms of money, (Abdullah, Hassan, and Masron, 2016) looked at many facets of the services provided by Islamic banks in Qatar. To be more precise, they zeroed down on Qatar. They ranked the accessibility of excellent goods and services, human expertise, internet banking, and emotional investment as the top four criteria for quality. They found that customer satisfaction could only be predicted by taking into account the individual's capacity for empathy and understanding. Researchers (Al-Tamimi and Al-Amiri,2003) looked into Islamic banks in the United Arab Emirates to learn more about their approach to service quality. Among the study's most valuable contributions is the conclusion that SERVQUAL may be used effectively by Islamic financial institutions. The group also deemed significant social relationships and material assets crucial. The laws and regulations of Islamic Shariah, known as fiqh muamalat, must be followed in all financial dealings conducted by Islamic banks (Islamic rules on transactions). Interest payments and receipts, extreme degrees of uncertainty (gharar), gambling, speculating, and unlawful transactions are all taboo in the Islamic financial system. It's a comprehensive financial system that fosters a norm of equity and fair play in banking. But proponents of Islamic banking persist in stressing PLS (Zaher & Hassan, 2001). Islamic banking has emerged as a major participant in global financial circles over the last 40 years due to the Islamic religion's prohibition on participating in financial transactions based on the accrual of interest and the desire of devout Muslims to give their religious beliefs a tangible expression.

1.5. Digital Marketing

Oladipupo's findings from 2021 suggest that many businesses have succeeded by using digital marketing tools to learn more about their customers' wants and needs. It's now common practice for businesses to utilize digital marketing channels to educate and teach consumers about the benefits of their products and services. The study's primary objective is to analyze how Guaranty Trust Bank Nigeria plc's digital marketing strategies have affected customers' happiness. Customers of three Guaranty Trust Bank locations in Ilorin South, Kwara State, served as the study's population, and the research design was a descriptive survey. However, 384 participants were randomly selected using the infinite sample size algorithm developed by (Cochran,1997). To measure participants' levels of agreement with the study's four hypotheses, a 7-point Likert scale questionnaire was developed and utilized to gather data. It was discovered that digital marketing at Guaranty Trust Bank Nigeria plc has a good correlation with and a significant impact on ratings from the bank's patrons. Based on the results, Guaranty Trust Bank must prioritize the use of social media, mobile marketing, email marketing, and search marketing if they want to keep their clients happy and increase their profits. Based on the study's findings, Guaranty Trust Bank Nigeria plc should prioritize their customers' needs by paying close attention to the numerous social platforms they participated in, learning about the platforms' suitability, and making their mobile application more user-friendly.

The term "digital marketing" emerged as a result of the rapid technological development that has taken place in recent years. It refers to the process of making purchases via the internet as technology evolved alongside the development of contemporary communication tools. Digital marketing tools are a method for coordinating modern communication technology that turns a virtual market into a physical one. Due to the fact that it is a significant form of marketing that tries to accomplish clients' goals online, electronic marketing is a crucial part of the current overall marketing strategy (Amr Hussein Khair El-Din,2010), Electronic marketing is a strategy that involves using the internet to promote different goods and services with the aim of reaching different demographic groups. Businesses can also use this strategy to send out information about themselves or monitor customer behavior, and the internet is a useful tool for determining the target market as well as for researching the wants and needs of that market. (Al-Jarjari et al.,2014), (Narteh, B,2012). Although there are many different types of electronic services offered by banks, according to (Hoehle et al.,2012), the four most common services are: automated teller machines (ATM), mobile phone apps, telephone banking, and internet banking. This last service, as well as the mobile app, is so unique because it allows customers to conduct all transactions through the internet. Stanford Federal Credit Union pioneered the use of electronic banking in the 1990s, and after that, e-banking quickly gained international traction. Thus, after more than three decades, E-banking is proving to be a more efficient way to handle financial transactions, lowering the costs and shortening the time it takes to complete these services, increasing client satisfaction and loyalty and, ultimately, increasing the efficiency of banks and overall profit (Yoon,2010).

1.6. Benefits Of Digital Marketing

1- Access to international markets: Electronic marketing helps businesses establish a stronger market presence. It enables customers to obtain the goods they require from worldwide businesses wherever they may reside, compare those goods, and choose the ones best suited to their needs.

2- Provide products that meet client wants: E-marketing gives merchants greater alternatives for electronically adjusting their products to meet customer needs. It complies with consumer expectations and respects each customer's right to privacy. There is no denying that e-marketing's communications and interactive capabilities have significantly improved the ability to meet unique customer needs. (Rabhi Mustafa Alian, 2010)

3- Reduce costs and employ flexible pricing: The methods used to determine prices for online shopping take into account all internal and external factors and variables rather than simply responding to market conditions. Without a doubt, the concept of flexible pricing is used most frequently in digital marketing systems, where tactics enable clients to investigate and find the cheapest prices by browsing the internet. (Muhammad Taher Naseer,2012).

4- The use of interactive promotional strategies with customers: Companies rely on showing their advertisements to target potential customers through websites or electronic tools that firms predict the public to be able to recognize and understand. Electronic advertising via the internet is considered to be one of the most attractive and widespread promotional methods in context of the current trend toward digital marketing.

1.7. Challenges of Digital Marketing

1. Organizational challenges: Using e-marketing to expand a firm requires significant adjustments to the concept, methodology, and structure of an organization. The use of renewable energy should strive to stay up with technological improvements. (Amin Hassan ,2016)

2. High cost of website development: Because designing, building, and developing websites calls for specialized professionals, a high level of productivity, as well as marketing and technical studies, the websites must be attractive and designed in a way that attracts and interests clients. Additionally, the websites must be capable of offering extra-high-quality customer service so that the business can gain a competitive advantage over rivals. (Abo Ahmed Abdel Azim Naga ,2018) 3. Advanced website development: One of the biggest challenges to the long-term profitability of websites and digital marketing through them is

the rapid rate of technological advancement in website design and ways to increase its effectiveness and appeal.

4- Language and cultural barriers are two of the biggest obstacles to client-website interaction, so it is important to create software that can translate texts into languages that clients are familiar with while also taking cultural variations, traditions, customs, and values into account to ensure that they do not prevent customers from using business websites (Ahmed, Hamad, 2019)

5-Confidentiality and privacy: When it comes to online shopping, confidentiality and privacy are two issues that customers hesitate over and find difficult to understand. This is mainly because the e-payment process requires customers to provide information such as their name, gender, nationality, address, payment method, and so forth, necessitating the use of special programs to maintain confidentiality and high secrecy for e-commerce exchanges.

1.8. Banking Digital Marketing Tools

Several tools are used in the marketing of online banking services of which:

1.8.1 Electronic cards

Due to their convenience, utility, and acceptance by all institutions and commercial services, plastic cards can be used as a substitute for carrying cash. Credit cards are thought to some extent to be safe to use both locally and internationally because they can be used to pay for goods and services that these institutions give to the users of these cards. (Ghoneim,2017). (Kolodinsky et al., 2014). explains that the most famous kinds of bank cards are as follows:

1- The first one is known as a credit card, which allows the cardholder to withdraw cash or purchase goods and services, and then repay the borrowed amount at a later time. However, if the borrower chooses to delay the repayment, they will have to pay interest on the borrowed amount. The interest is typically calculated monthly and added to the remaining balance. Card types such as Card Master and Card Visa fall under this category.
2- The second type of card is a prepaid card, which is issued by the bank to customers who can charge a certain amount on the card and then use the balance in a periodic manner or make a one-time payment.

3- The third type of card is known as an ATM card, which is issued by the bank and allows the cardholder to withdraw cash from their account or make purchases directly from their account. With this card, the user can perform various banking transactions such as transferring funds between accounts, depositing or withdrawing cash, and paying bills. The ATM card also allows the user to access ATMs of their bank or other banks.

1.8.2. Internet Banking

To use the internet banking service provided by the bank, clients need to make a request to the bank and submit an application for subscription. Once approved, they will be given a username and password, which will serve as their login credentials to access the bank's virtual branch.

Internet banking offers various transactions to customers, some of the most significant ones include:

1- Checking the remaining balance in their accounts and accessing information about account transactions.
2- Initiating regular payment and currency exchange orders, as well as making bill payments.
3- Applying for a credit card and requesting an account statement.
4- Inquiring about currency rates and interest rates.
5- Transferring money to other accounts.

1.8.3 Short Message Services (SMS)

Banks offer a convenient service to their clients by providing important information directly to their mobile phones. This service aims to keep clients informed about crucial updates and transactions related to their accounts. The significant types of information that can be sent to clients' cellphones include notifications regarding exceeding the account limit, disclosure of specific account details, exchange of a particular check, credit and debit movements made on the current account, returned checks, reminders to receive the checkbook, reminders to pay outstanding installments, and salary notices.

To avail this service, customers can subscribe to it by visiting their bank branch and submitting an application to participate. The bank will then ensure that the clients receive regular updates and notifications related to their banking affairs through their mobile phones. (Kotler Philip and Keller Kevin Lane, 2012)

1.9. Problems Facing the Application of Banking Digital Marketing

▪ Security concerns: This refers to issues surrounding the vulnerability of network security, which can lead to unauthorized access and potential theft of deposited funds. It also encompasses the risks associated with online fraud and the overall security of the funds deposited by customers (Hisham, Al-Bassat, 2012).

▪ Technical challenges: These are problems that arise due to difficulties in acquiring advanced computers, weak communication networks, and a lack of development and maintenance centers. These factors can hinder the smooth operation and functionality of online banking systems.

▪ Issues related to individuals' lack of technical knowledge: This category of problems is concerned with the limited technological proficiency of customers, leading to difficulties in using devices and a lack of trust in utilizing them to access the necessary banking services (Hisham, Al-Bassat, 2012).

1.10. Online Electronic Services

The concept of digital services encompasses the utilization of information and intelligent technology to provide and evaluate various services. However, arriving at a precise definition can be challenging as researchers offer diverse explanations for the notion of digital service. Nonetheless, there is a consensus among researchers that technology plays a significant role in facilitating services and transforming them from traditional to digital forms. The advent of these services in Europe during the late 1980s has led to the emergence of "e-government" as a well-known area of research, particularly in the context of public policy. This field is gaining rapid importance as a strategy to modernize the public sector. Within this field, electronic services represent one of the sub-branches that attract attention from both practitioners and researchers. These services are available over the internet, enabling transactions for purchase and sale, which sets them apart from traditional websites that only provide descriptive information without enabling online transactions. (Al-Zamil et al., 2011)

The researchers see the digital service as a kind of self-service where clients need to perform the service by themselves, as there is no need no to submit a form or request to the bank employee behind a desk like in physical banks or speaking with the operator using phones to ask for information or services, the service can be acquired by the interaction automatically between the client and a device. Hence, the digital service should be designed based on the client's wants, desires, aspirations, expectations, and experiences.

1.11. The Importance of E-Services

The significance of e-services can be succinctly summarized as follows:

1- Streamlining operations and simplifying procedures during transactions, resulting in more organized processes.
2- Providing time and effort savings for users, as tasks can be completed efficiently through electronic platforms.
3- Establishing links between procedures and associated transactions, enabling seamless flow and integration of information.
4- Ensuring high-performance accuracy in conducting transactions, minimizing errors and inaccuracies.
5- Reducing redundancy by eliminating duplicated transactions and procedures, leading to streamlined and optimized processes.

1.12. Empirical Findings of Global Studies

According to (Lee et al., 2016), consumer happiness is a major contributor to business performance and is heavily reliant on the actions of frontline employees. It's important to remember that clients are assets with varying demands, interests, and purchasing habits. In order to examine customer happiness and loyalty, the authors of this research utilized the satisfaction of consumers in Taiwan Index model for a tourist manufacturing facility. They polled 242 clients of a single Taiwanese tourist factory. The theoretical model was analyzed and validated using partial least squares. All consumers, happy and unsatisfied alike, were more likely to provide positive feedback if they believed that the product or service they had was of high quality. Furthermore, for both delighted and unsatisfied consumers, customer pleasure is more essential than image when it comes to loyalty. This research contributes to the field by introducing two novel Consumer Satisfaction Index models. These models, designed to assess customer happiness and loyalty across varying satisfaction levels, aim to equip tourist factory managers with targeted tools for enhancing customer satisfaction.

1.13. Studies Related to Turkey, Pakistan, and Malaysia

The purpose of this study is to determine whether or not digital marketing has improved consumer happiness in Pakistan. A study by (Salameh et al.,2022). This study's goal was to provide evidence that brand knowledge mediates the relationship between internet advertising and consumer pleasure. This poll used a random sample of 100 residents from the Multan area. The interviews used in this research are not standardized. To better understand the topic at hand, the research used a qualitative method of data in this research. The data demonstrate that internet advertisements do not significantly affect consumer happiness. When brand familiarity is factored into the equation, the relationship between online marketing and customer satisfaction is demonstrably strengthened. The majority of modern businesses employ the relatively new medium of online advertising. This document employs many methods of recognition to increase readers' familiarity with the brands discussed, and it is intended to aid practitioners in making more informed decisions when selecting tools for online marketing. The findings of this research have shown that increasing consumers' faith in a company's products is a valuable strategy in the eyes of the company's leadership since doing so boosts customer satisfaction. While other researchers have looked for links between internet advertising and consumer happiness, this one take brand knowledge criteria into account. The findings of this study provide a foundation for future scholars to closely examine these sorts of factors.

1.14. Conceptual Model

The conceptual model of this study has been developed based on a thorough examination of existing literature and the works of various researchers discussed in the preceding chapter. The framework is visually presented in Figure 1 and posits that two distinct sets of variables contribute to the formation of research outcomes. The independent variable comprises five dimensions of digital marketing tools, namely social media, SMS, internet banking, bank's website, and mobile app. On the other hand, the dependent variable of interest is customer satisfaction.

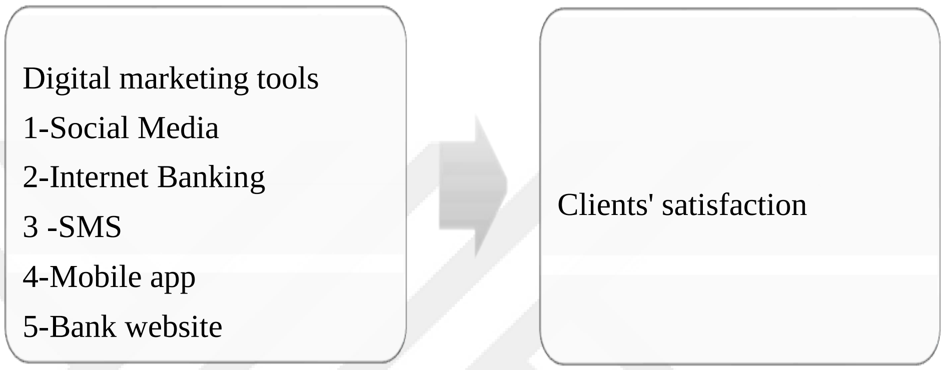

Figure 1: Conceptual Model

Source: Created by the author.

1.15. Hypotheses

The study hypotheses can be formulated as follows. H_0: There is no effect of the banking digital marketing tools on the satisfaction of clients with e-services in the Islamic banks of Turkey, Pakistan, and Malaysia.

Moreover, Sub-hypotheses are derived from this hypothesis:

H_{01}: There is no effect of banking social media on clients' satisfaction with digital services in The Islamic banks of Turkey, Pakistan, and Malaysia.

H_{02}: There is no effect of banks' websites on clients' satisfaction with digital services in The Islamic banks of Turkey, Pakistan, and Malaysia.

H_{03}: There is no effect of banks' short message services (SMS) on clients' satisfaction with digital services in The Islamic banks of Turkey, Pakistan, and Malaysia.

H_{04}: There is no effect of banks' internet banking service on the satisfaction of customers with digital services in Islamic banks of Turkey, Pakistan, and Malaysia.

H_{05}: There is no effect of banks' mobile apps on clients' satisfaction with digital services in The Islamic banks of Turkey, Pakistan, and Malaysia.

CHAPTER 2: RESEARCH METHODOLOGY, DESGINE AND DATA COLLECTION

2.1. General Approach

This chapter outlines the research questions guiding the investigation. It subsequently presents a comprehensive analysis of the chosen methodology, including the gathering and evaluation of evidence to ensure its validity and appropriateness for addressing the research objectives. The chapter starts with research design, research approach, target population, sample size and sampling technique, data source and collection instrument, data analysis technique, model specification, reliability and validity test as well as ethical consideration.

This study employed a descriptive-analytical approach to investigate the factors influencing the existence of a particular phenomenon and its subsequent impact on achieving a desired outcome. A survey methodology was deemed the most suitable data collection strategy due to its effectiveness in gathering information about the contributing variables.

The target population for this study consisted of Islamic banks operating within Turkey, Malaysia, and Pakistan. To ensure a representative sample, a survey questionnaire was distributed to clients of these institutions. This sampling approach allowed for the collection of data from a diverse range of individuals directly impacted by the phenomenon under investigation.

	Categories	Repetition Percentage
Gender	Male	73.46%
	Female	26.54%
	Total	260
Age	Less than 20	6.54%
	20 to 30	36.54%
	31 to 40	31.15%

	41 to 50	16.92%
	51 and more	8.85%
	Total	260
Education	Graduate	25%
	bachelor’s degree	33.85%
	Highschool	19.23%
	Less than high school	21.92%
	Total	260
Marital status	Married	42.31%
	Single	36.54%
	Widower	8.85%
	Separated	12.31%
	Total	260
Occupation	Government employee	30.77%
	Retired	3.46%
	Not an employee (private job, own business ....)	65.77%
	Total	260

Table 1: Descriptive Statistics

Source: Created by the author.

The data presented in Table 1 reveals the demographic characteristics of the study participants. The gender distribution indicates that 73.46% of the sample comprised males, while females constituted 26.54%. In terms of age distribution, the majority of respondents fell within the 20 to 30 age range, accounting for 36.54% of the sample. The next most prevalent age group was 31 to 40, encompassing 31.15% of the respondents, while individuals below the age of 20 constituted the smallest group at 6.54%.

Educational attainment among the data population showed that 33.85% held a bachelor's degree, whereas only 25% possessed a master's or Ph.D. degree. Marital status distribution indicated that 42.31% of respondents were married, while 36.54% were single. Regarding employment status, a notable proportion of respondents were not employed, indicating that they were either employed or pursuing education. Specifically, 3.46% of participants were retired, and 30.77% were government employees.

2.2. Research Design

The purpose of this study is to determine the effect of digital marketing tools on customer satisfaction in Islamic banks of Turkey, Pakistan, and Malaysia. Due to the nature of this study objective, the researcher used descriptive and explanatory research design together. This is because of the descriptive research design used to describe the profile collected about customer satisfaction. In order to measure client satisfaction, we have actually relied on the SERVQUAL questionnaire created by Parasuraman, Berry, and Zeithaml (1991), minor changes made to the questionnaire to better enable it to evaluate the quality of digital marketing tools as opposed to service quality in general. The explanatory research design helps to determine the relationship between dependent and independent variables under the study.

2.4. Target Population

The study was focused on analyzing determinants of clients' satisfaction in Islamic banks of Turkey, Pakistan, and Malaysia. According to the information gained from multiple sources online the market share of Islamic banks in Turkey is 7.2% at the end of 2020, 41% in Malaysia in 2022, 45.5% in Conventional Banks having Islamic Banking Branches and 54% in full-fledged Islamic Banks. Lately these 3 countries made a huge effort in in advancing the financial inclusion of people.

Therefore, taking sample from this huge population for this study is impossible and becomes unmanageable. So, to simplifying the procedure This research investigates a population limited to 260 clients of Islamic banks, 100 of each Turkey and Malaysia, 60 from Pakistan. These 260 respondents are selected from one of the oldest countries to change the whole banking system to the Islamic system, Pakistan took Steps for Islamization of banking and financial system of Pakistan were started in 1977-78. Malaysia is considered one of the pioneers and leading countries in the global Islamic banking industry. Islamic banking was introduced in Malaysia in the 1980s and since then, the country has made significant progress in developing its Islamic finance industry. Today, Malaysia has a well-established and comprehensive Islamic banking system that is integrated into its overall financial system. The country has Islamic banks and Islamic windows in conventional banks, offering a wide range of Islamic financial products and services including Islamic deposits, Islamic financing, Islamic wealth management, and takaful (Islamic insurance). The 3rd country, Turkey is one of the prominent countries in the global Islamic banking system. Islamic banking was introduced in Turkey in 1983, and since then, the country has made significant progress in developing its Islamic finance industry.

2. 5. Sampling Technique

Because only customers of Islamic banks are eligible to respond to the survey, convenience sampling, a non-probabilistic sampling technique, was used to select sample respondents from all of the countries where Islamic banks operate, including Malaysia, Pakistan, and Turkey. Non-probability sampling technique was used which is involves selecting a sample from a population that is simple to reach or contact.

2.6. Source of Data

Both primary and secondary data were employed to help the study achieve its goals and to compile the necessary information.

2.6.1. Primary Source

It is obvious that primary source data is crucial for the validity of study results. because it aids in the generation of a clearer, more in-depth grasp of the current situation by the researcher. By distributing surveys, primary data is collected.

2.7. Method of Data Collection

Due to its efficiency in handling large samples and minimizing interviewer bias, the structured survey emerged as the most suitable instrument for data collection within this study. Due to the character of respondents, first a questionnaire was distributed after translating it to Turkish language and English version was distributed in Malaysia and Pakistan. The questionnaire was meticulously crafted to ensure clear and concise language, thereby facilitating the collection of reliable and insightful data from the respondents. In any survey where respondents are asked to complete the survey, the purpose for the survey's structure and design is of utmost importance. (John A et al., 2007).

The questionnaire was structured in two distinct sections. The first section focused on collecting demographic data from respondents, including their gender, age group, marital status, and educational background. The second section then transitioned to questions directly related to the study's variables and customer satisfaction. The questions are statements form and customers was asked to express their agreement/ disagreement in the five-point Likert scale (1=strongly disagree, 2=disagree, 3= neutral, 4= agree, 5=strongly agree). The questions will be close-ended questions.

2.8. Method of Data Analysis

Descriptive and inferential statistics were used to discuss the study's findings once the data had been gathered. The STATA software, Version 14, was used to analyze and interpret the data. Descriptive statistics were used to assess the data that were gathered. Discussion and interpretation follow the use of regression analysis, frequency, and percentage to describe and illustrate the current situation. the numerous significance tests for evaluating hypotheses that are concerned with inferential statistics for analysis. The link between the independent variable and the dependent variables is also examined using multiple regression analysis. Data collection employed a five-point Likert-scale questionnaire for each variable within the study. Subsequently, the gathered data was subjected to quantitative analysis using descriptive statistics. (Frequency, mean, maximum, minimum and standard deviation) and inferential statistics (regression analysis). STATA software Version 14 was used to analyze the quantitative data.

2.9. Model Specification

To examine the effect of independent variables (social media, internet banking, SMS, mobile app, and bank website) on the dependent variable (client satisfaction), linear regression model was developed and tested in order to achieve the desired objective of the study. In this regard the following model was developed.

$Y= \alpha + \beta 1X1+ \beta 2X2 + \beta 3X3 +\beta 4X4 +\beta 5X5+\beta 6X6+\mu i$

Where,

Y= dependent variable (Customer satisfaction)

α = constant

βi= Independent variable coefficient

Xi= Independent variable

μi=Error terms

X1= social media

X2= internet banking

X3= SMS

X4= mobile app

X5= bank website

2.10. Ethical Consideration

According to (Leedy and Ormrod ,2010), Informed consent, secrecy, security, and honesty are the four categories into which most ethical dilemmas can be divided. As a result, the researcher took into account all of these concerns in the following manner when creating the questionnaire guidelines: All participants gave their full consent after being briefly briefed about the purpose of the study. This is known as informed consent.

Right to privacy (confidentiality): The research protocol ensured the strictest adherence to participant confidentiality. No data was collected that could potentially link respondents with their individual responses.

Security: The subjects were not subjected to uncharacteristic stress, humiliation, or loss of self-esteem by the researcher.

Honesty: the researcher reported the findings in complete honesty Prior to data collection, respondents were comprehensively informed about the study's objectives through a formal consent letter. This explanation emphasized that the data would be used solely for academic research purposes. Throughout the process, the researcher upheld principles of honesty and respect for participant autonomy. This included adhering to their right to confidentiality and informed consent.

2.11. Reliability and Validity

2.11.1 Reliability

(Nunnaly,1978) claimed that consistency of a test, survey, observation, or other measuring equipment constitutes reliability. The consistency of the variables is shown by the instrument's level of reliability. Only variables with several measurement questions can be used to calculate Cronbach's alpha which serves as a reliability coefficient indicative of the proportion of variance attributable to the true score of the underlying construct being measured.

2.11.2. Validity

The validity of an instrument reflects the degree to which it accurately captures the construct it is designed to measure. (Mugenda 2003). Validity refers to the extent to which a measurement tool accurately reflects the specific concept it is designed to assess. (Kothari, 2004). The researcher critically examined the questionnaire in order to confirm the instrument's accuracy, relevance, and content validity. The questionnaire was standardized and modified just slightly from earlier research.

CHAPTER 3: STATISTICAL RESULTS AND DATA ANALYSIS

3.1. Results

This section delves into the core findings of the study, drawing upon the primary data collected through questionnaires. The data underwent rigorous analysis using both descriptive and inferential statistical methods, applied to each variable. The results are presented in clear tabular summaries, accompanied by a discussion of their theoretical and practical implications.

Reliability is an attribute of Internal consistency reliability, a key psychometric property, was assessed in this study to ensure the items within each scale consistently measure the intended underlying construct. In simpler terms, this verification process examines whether the questions within each variable's scale effectively capture the same core concept they were designed to measure. Cronbach’s alpha (1951) Cronbach's alpha, a well-established coefficient of internal consistency reliability, was employed to evaluate the extent to which the scale items collectively measure the same underlying construct. The results of this analysis are presented in the following table using STATA.

Variables	Number of Items	Cronbach's Alpha	Decision
Social media	7	0.7653	Reliable
Bank website	9	0.8368	Reliable
SMS	6	0.7770	Reliable
ONLINE BANKING	8	0.7866	Reliable
MOBILE APP	8	0.8136	Reliable
CLIENT SATISFACTION	11	0.8740	Reliable

Table 2: Reliability Test (Cronbach's Alpha)

Source: Created by the author.

Given the variations in the reports, according to (Tavakol & Dennick,2011). the acceptable level of Cronbach's alpha may range from 0.70 to 0.95. lower values for alpha (below 0.70) can be an indication of poor interrelatedness between the construct's elements. While too high alpha values (Above 0.95) may indicate redundancy of elements as presented in Table I 1 above, the Cronbach's alpha values of the five variables are in between the recommended values. Therefore, survey and the data gathered is said to be reliable.

3.2. Turkey

The findings presented herein encompass a comprehensive statistical analysis of the study sample's responses to various variables. This analysis is manifested through the portrayal of key statistical metrics, namely the mean and standard deviations, which serve as primary indicators for elucidating the participants' answers across all variables examined in the study. Additionally, this section entails an examination of the study's hypotheses, with a meticulous evaluation of the statistical significance associated with each hypothesis.

The descriptive analysis was conducted by employing the computation of the mean and standard deviations specifically for the banking e-marketing tools. The ensuing table provides a detailed representation of these statistical measures, offering a nuanced understanding of the central tendencies and variabilities inherent in the participants' perceptions and experiences related to the specified e-marketing tools in the banking sector. The following table presents the relative importance ratings of various digital marketing tools. It is worth noting that despite some discrepancies, all tools fall within the average range of importance. The mean scores ranged from 4.30 to 4.38. Let's dive deeper into the findings:

- Social Media: Ranked first with the highest mean score of 4.94, indicating its significant importance in the field.
- E-Marketing Tools: As a whole, these tools received a mean score of 4.3497, emphasizing their relevance according to the study sample.
- Bank's Website: Conversely, this tool ranked last with a mean score of 4.30.

The mean and standard deviations calculated for each domain's paragraphs individually. As it follows: The study sample's mean and standard deviations were calculated separately on each domain's paragraphs.

Rank	Domain	Mean	Standard deviation
1	Mobil app	4.38875	.5504518
2	SMS	4.368	.5163821
3	Marketing tools of Islamic banks	4.3497	.5462083
4	Social media	4.34	.6746584
5	Online banking	4.34375	.5727875
6	Bank’s website	4.307778	.4638994

Table 3: Digital Marketing Classification.

Source: Created by the author.

Social Media

Table (4) shows that questions regarding social media are classified within the average relative importance, as the mean ranged between (4.18-4.66).

Number	Questions	Mean	Standard deviation
1	The banks content on social media is about the service provided	4.66	.5898125
2	Trust the bank's content on social media	4.32	.6798693
3	The bank's content on social media for services and products are attractive and influential.	4.22	.7327822
4	My interaction with the bank's content on social media affects my desire to subscribe to the bank's services	4.36	.6593538
5	I get the necessary assistance from the customer service representative of the bank on social media	4.3	.7316786
6	The bank provides me with the information I need about the electronic services of the bank on social media	4.18	.6416519
7	Exchanging opinions and ideas with the bank through the bank's social media	4.34	.7278028

Table 4: Social Media Effect on Bank Customers

Source: Created by the author.

Bank's Website

Table (5) shows that questions regarding the bank's website are classified within the average relative importance, as the mean ranged between (4.21-4.44).

Number	Questions	Mean	Standard deviation
8	Easy to create an online account with the bank's website	4.44	.7152029
9	You can log in to your account quickly and fast	4.24	.4948217
10	The bank provides the ability to send and receive money transfers through the use of the website	4.28	.6369117
11	Provides bills payment services	4.41	.6528106
12	The online services provided by the bank through its website are distinguished from other banks	4.26	.6907762
13	The bank offers the IBAN Verification Service upon request	4.21	.7148497
14	It provides a high level of privacy	4.3	.7177406
15	Provide the services of displaying account statements and balances via the website	4.38	.6159496
16	The bank interacts with the questions and inquiries posed by the customer via the website	4.25	.6571287

Table 5: Website Usage Effect on Banks Customers

Source: Created by the author.

Short Message Service (SMS)

Table (6) shows that questions regarding short message services (SMS) are classified within the average relative importance, as the mean ranged between (4.12-4.57).

Number	Questions	Mean	Standard deviation
17	The bank sends a statement of the banking operations that took place continuously.	4.52	.6587408
18	The bank provides me with the new offers available in it.	4.14	.5863773
19	I can follow the new ads and offers of the banks through SMS.	4.12	.8075402
20	Bank employees respond to customers' requests quickly via SMS.	4.2	.8040303
21	The bank adopts a clear formula in SMS.	4.23	.6794977
22	The bank sends currency exchange rates periodically.	4.57	.5366375

Table 6: SMS Services

Source: Created by the author.

Banking Mobile Application

Table (7) shows that questions regarding mobile banking applications are classified within the average relative importance, as the mean ranged between (4.18-4.58).

Number	Questions	Mean	Standard deviation
23	A bank-specific application is available via software download platforms (App store, Google play)	4.58	.7132229
24	I can use the bank application very easily	4.18	.5389852
25	The bank provides high privacy through the smartphone application.	4.27	.7501515
26	The services provided by the bank through the smartphone application vary (Bills Pay, account statement).	4.4	.7385489
27	By using the bank mobile, I can get acquainted with the banking services provided by the bank	4.27	.6794977
28	Low cost to customers as a result of using mobile banking in banking marketing services.	4.28	.7396423
29	The bank provides e-marketing services during holidays.	4.26	.6759953
30	Banking services are accomplished quickly and with high accuracy through the use of mobile banking.	4.45	.625631

Table 7: Mobile App's Effect

Source: Created by the author.

Online banking

Table (8) shows that questions regarding online banking are classified within the average relative importance, as the mean ranged between (4.21-4.75).

Number	Questions	Mean	Standard deviation
31	using online banking services, helps me to accomplish all tasks	4.75	.4793725
32	It is easy to log in to the online portal of the bank.	4.21	.5373899
33	The services of online banking are comprehensive.	4.27	.6333333
34	The bank treats private information confidentially when using the online banking	4.34	.6699917
35	The bank keeps accurate records and files for quick reference.	4.36	.6744994
36	I can get useful information through the use of Internet banking.	4.22	.6753974
37	The online banking service is safe in the completion of banking operations.	4.21	.7148497
38	Using the online service to complete financial transactions saves time.	4.39	.6012613

Table 8: Online Banking Usage

Source: Created by the author.

Client Satisfaction

Table (9) shows that questions regarding customer satisfaction with digital marketing tools are classified within the average relative importance, as the mean ranged between (3.51-3.11).

Number	Questions	Mean	Standard deviation
39	The bank has advanced technical equipment (SMS, social media, Mobil Banking....) that attracts me towards being a costumer of the bank.	4.57	.6854181
40	The bank's employees are obligated to provide services for customers at all times through (SMS, social media, bank's website)	4.19	.6145541
41	The bank cares about customers' problems and responds quickly to their inquiries.	4.21	.700577
42	The bank emphasizes the accuracy in informing customers about the date of providing services.	4.47	.6269213
43	The bank employs distinguished services to rely on to provide a high quality of services	4.24	.6980492
44	The bank gives quick responses to my requests.	4.3	.6590474
45	The bank provides the necessary inquiries and the required inquiries to customers quickly.	4.41	.6830561
46	The bank updates the information available to it on the website.	4.38	.6931119
47	The bank performs banking transactions easily and smoothly through electronic distribution channels.	4.26	.645419

48	The bank deals with the problems I face in completing banking transactions in a fast and efficient manner.	4.38	.6479182
49	The bank offers the best electronic services compared to other banks	4.36	.7038136

Table 9: Client Satisfaction

Source: Created by the author.

Hypotheses Testing

The main hypothesis H_0: There is no effect of the banking digital marketing tools on the satisfaction of clients with e-services in Turkish Islamic banks.

A multi-regression analysis was used for the effect of banking digital marketing instruments on the satisfaction of clients with digital services in Malaysian Islamic banks to examine the validity of this hypothesis, as shown in the following tables.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Social Media	.12	.074	1.61	.11	-.028	.268	
Bank Website	.351	.078	4.53	0	.197	.505	***
SMS	.1	.064	1.58	.118	-.026	.227	
Bank Application	.435	.069	6.35	0	.299	.571	***
Online Banking	.165	.131	1.26	.21	-.095	.425	
Constant	-.758	.1	-7.60	0	-.956	-.56	***
Mean dependent var		4.343	SD dependent var			0.617	
R-squared		0.986	Number of obs			100	
F-test		1315.261	Prob > F			0.000	
Akaike crit. (AIC)		-228.107	Bayesian crit. (BIC)			-212.476	

**** p<.01, ** p<.05, * p<.1*

Table 10: Linear Regression Results

Source: Created by the author.

The results of table 10 It is evident that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of digital marketing instruments on the satisfaction of clients with the digital services in the Turkish Islamic banks, while the determination coefficient for the explained variance R2 amounted to (.986) meaning that the banking eMarketing tools explained The percentage of 98.6% of the variance on the satisfaction of clients with digital services in the Turkish Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect at for the banking digital marketing tools on the satisfaction of clients with the digital services in the bank.

The First sub hypothesis, H_{01}: There is no effect of banking social media on the satisfaction of clients with digital services in the Turkish Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Social Media	1.031	.022	46.11	0	.987	1.076	***
Constant	-.134	.098	-1.37	.175	-.328	.06	

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.956	Number of obs	100
F-test	2125.719	Prob > F	0.000
Akaike crit. (AIC)	-122.092	Bayesian crit. (BIC)	-116.881

*** *p<.01, *** *p<.05, ** *p<.1*

Table 11: Linear Regression Results

Source: Created by the author.

The results of table 11 show that there is a statistically significant effect at the level of significance of (α≤ 0.01) of the effect of banking social media on the satisfaction of clients with digital services in the Turkish Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states "there is a statistically significant effect for the banking social media on the satisfaction of clients with digital services in the bank.

H_{02}: There is no effect of the bank's website on the satisfaction of clients with digital services in the Turkish Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Bank Website	1.296	.03	43.41	0	1.237	1.355	***
Constant	-1.241	.129	-9.59	0	-1.497	-.984	***

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.951	Number of obs	100
F-test	1884.329	Prob > F	0.000
Akaike crit. (AIC)	-110.601	Bayesian crit. (BIC)	-105.390

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 12: Linear Regression Results

Source: Created by the author.

The results of table 12 show that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of Bank's website on the satisfaction of clients with digital services in the Turkish Islamic banks, which indicates the rejection of the null hypothesis, there is no effect of bank's website on the satisfaction of clients with digital services in the Malaysian Islamic banks.

H_{03}: There is no effect of short message service (SMS) on the satisfaction of clients with digital services in The Turkish Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
SMS	1.11	.03	36.67	0	1.05	1.171	***
Constant	-.508	.133	-3.81	0	-.772	-.244	***

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.932	Number of obs	100
F-test	1344.803	Prob > F	0.000
Akaike crit. (AIC)	-78.832	Bayesian crit. (BIC)	-73.622

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 13: Linear Regression Results

Source: Created by the author.

The results of table 13 Shows that there is statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of short message service (SMS) on satisfaction of clients with digital services in the Turkish Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for the services of the short message on the satisfaction of clients with digital services in the bank.

H_{04}: There is no effect of banks’ internet banking service on the satisfaction of clients with digital services in the Turkish Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Bank Application	1.099	.022	49.76	0	1.055	1.143	***
Constant	-.48	.098	-4.91	0	-.673	-.286	***

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.962	Number of obs	100
F-test	2476.424	Prob > F	0.000
Akaike crit. (AIC)	-136.736	Bayesian crit. (BIC)	-131.526

*** *p<.01, *** *p<.05, ** *p<.1*

Table 14: Linear Regression Results

Source: Created by the author.

The results of table 14 show that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of banking mobile application on the satisfaction of clients with digital services in the Turkish Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states "there is a statistically significant effect for the banking mobile application on the satisfaction of clients with digital services in the bank.

H_{05}: There is no effect of banks' mobile apps on the satisfaction of clients with digital services in The Malaysian Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
online Banking	1.064	.016	64.97	0	1.032	1.097	***
Constant	-.281	.072	-3.91	0	-.423	-.138	***

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.977	Number of obs	100
F-test	4220.707	Prob > F	0.000
Akaike crit. (AIC)	-188.469	Bayesian crit. (BIC)	-183.259

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 15: Linear Regression Results

Source: Created by the author.

The results of table 15 show that there is a statistically significant effect at the level of significance of (α≤ 0.01) of the effect of online banking on the satisfaction of clients with digital services in the Turkish Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for the online banking on the satisfaction of clients with digital services in the bank.

3.3. Pakistan

The results show the statistical analysis of the responses of the study sample to the variables by presenting the primary statistical indicators for their answers through the mean and standard deviations for all study variables. The part also shows the test of the hypotheses of the study and the statistical significance of each of them. The descriptive analysis was

performed by calculating the mean and standard deviations of banking e-marketing tools, and the table below shows this.

Rank	Domain	Mean	Standard deviation
1	Mobil app	4.295	.6018891
2	Online banking	4.241	.4116077
3	Social media	4.10	.5785672
4	Bank's website	4.088	.7576905
5	Marketing tools of Islamic banks	4.080	.5971292
6	SMS	3.67	.8292056

Table 16: Digital marketing tools classification

Source: Created by the author.

Table (16) shows that all tools of digital marketing are classified within the average relative importance, as the mean ranged between (3.67-4.29), where the field of Banking mobile application ranked first with the highest mean of (4.29). In contrast, the field of short messages services ranked last with a mean of (3.67), and the e-marketing tools as a whole came with a mean of (4.080), which indicates the importance of these domains from the point of view of the study sample. The study sample's mean and standard deviations were calculated separately on each domain's paragraphs. As it follows:

Social Media

Table (17) shows that questions regarding social media are classified within the average relative importance, as the mean ranged between (3.3-4.86).

Number	Questions	Mean	Standard deviation
1	The banks content on social media is about the service provided	4.16	.6929834
2	Trust the bank's content on social media	3.88	.5551505
3	The bank's content on social media for services and products are attractive and influential.	3.8	1.005072
4	My interaction with the bank's content on social media affects my desire to subscribe to the bank's services	4.86	.3428033
5	I get the necessary assistance from the customer service representative of the bank on social media	4.71	.4544196
6	The bank provides me with the information I need about the electronic services of the bank on social media	3.98	.8535403
7	Exchanging opinions and ideas with the bank through the bank's social media	3.3	1.154211

Table 17: Social Media Effect on Bank Customers

Source: Created by the author.

Bank's Website

Table (18) shows that questions regarding the bank's website are classified within the average relative importance, as the mean ranged between (3.48-4.583).

Number	Questions	Mean	Standard deviation
8	Easy to create an online account with the bank's website	3.48	1.214205
9	You can log in to your account quickly and fast	4.15	.6593525
10	The bank provides the ability to send and receive money transfers through the use of the website	4.16	.7847415
11	Provides bills payment services	4.583	.4971671
12	The online services provided by the bank through its website are distinguished from other banks	3.6	.9949023
13	The bank offers the IBAN Verification Service upon request	4.36	.7804099
14	It provides a high level of privacy	4.16	1.152252
15	Provide the services of displaying account statements and balances via the website	4.2	.7083043
16	The bank interacts with the questions and inquiries posed by the customer via the website	4.08	.8692811

Table 18: Website Usage Effect on Banks Customers

Source: Created by the author**.**

Short Message Service (SMS)

Table (19) shows that questions regarding short message services (SMS) are classified within the average relative importance, as the mean ranged between (3.2-4.33).

Number	Questions	Mean	Standard deviation
17	The bank sends a statement of the banking operations that took place continuously.	3.85	1.086512
18	The bank provides me with the new offers available in it.	4.33	.7287479
19	I can follow the new ads and offers of the banks through SMS.	3.83	.9051017
20	Bank employees respond to customers' requests quickly via SMS.	3.5	1.065642
21	The bank adopts a clear formula in SMS.	3.31	.982761
22	The bank sends currency exchange rates periodically.	3.2	1.146845

Table 19: SMS Services

Source: Created by the author.

Banking Mobile Application

Table (20) shows that questions regarding mobile banking applications are classified within the average relative importance, as the mean ranged between (3.6-4.6).

Number	Questions	Mean	Standard deviation
23	A bank-specific application is available via software download platforms (App store, Google play)	4.56	.4809947
24	I can use the bank application very easily	4.56	.4809947
25	The bank provides high privacy through the smartphone application.	4.6	.4940322
26	The services provided by the bank through the smartphone application vary (Bills Pay, account statement).	4.35	.9356408
27	By using the bank mobile, I can get acquainted with the banking services provided by the bank	4.26	.6342396
28	Low cost to customers as a result of using mobile banking in banking marketing services.	4.18	.7246663
29	The bank provides e-marketing services during holidays.	3.6	1.011795
30	Banking services are accomplished quickly and with high accuracy through the use of mobile banking.	4.06	.9719222

Table 20: Mobile App's Effect

Source: Created by the author**.**

Online Banking

Table (21) shows that questions regarding online banking are classified within the average relative importance, as the mean ranged between (4 -4.55).

Number	Questions	Mean	Standard deviation
31	using online banking services, helps me to accomplish all tasks	4.38	.4903014
32	It is easy to log in to the online portal of the bank.	4.25	.6001412
33	The services of online banking are comprehensive.	4.2	.9351878
34	The bank treats private information confidentially when using the online banking	4	.713074
35	The bank keeps accurate records and files for quick reference.	4.23	.6474635
36	I can get useful information through the use of Internet banking.	4.15	.7552079
37	The online banking service is safe in the completion of banking operations.	4.16	.6929834
38	Using the online service to complete financial transactions saves time.	4.55	.6223248

Table 21: Online Banking Usage

Source: Created by the author.

Client Satisfaction

Table (22) shows that questions regarding customer satisfaction with digital marketing tools are classified within the average relative importance, as the mean ranged between (3.71-4.43).

Number	Questions	Mean	Standard deviation
39	The bank has advanced technical equipment (SMS, social media, Mobil Banking....) that attracts me towards being a costumer of the bank.	4.43	.8309004
40	The bank's employees are obligated to provide services for customers at all times through (SMS, social media, bank's website)	4.06	.8804211
41	The bank cares about customers' problems and responds quickly to their inquiries.	4	.8635755
42	The bank emphasizes the accuracy in informing customers about the date of providing services.	3.85	.8796186
43	The bank employs distinguished services to rely on to provide a high quality of services	4.03	.6629842
44	The bank gives quick responses to my requests.	3.71	.9222608
45	The bank provides the necessary inquiries and the required inquiries to customers quickly.	3.86	.8726866
46	The bank updates the information available to it on the website.	4.05	.7685558
47	The bank performs banking transactions easily and smoothly through electronic distribution channels.	4.16	.5870543

48	The bank deals with the problems I face in completing banking transactions in a fast and efficient manner.	3.93	.6604227
49	The bank offers the best electronic services compared to other banks	3.75	.8949008

Table 22: Client Satisfaction

Source: Created by the author.

Hypotheses Testing

The main hypothesis H_0: There is no effect of the banking digital marketing tools on the satisfaction of clients with e-services in the Pakistani Islamic banks.

A multi-regression analysis was used for the effect of banking digital marketing instruments on the satisfaction of clients with digital services in Pakistani Islamic banks to examine the validity of this hypothesis, as shown in the following tables.

Client satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Social Media	.396	.141	2.80	.007	.113	.679	***
Bank Website	.209	.112	1.86	.068	-.016	.434	*
SMS	.132	.071	1.86	.068	-.01	.274	*
Banking App	.049	.174	0.28	.779	-.3	.397	
Online Banking	.212	.113	1.87	.067	-.015	.439	*
Constant	-.086	.429	-0.20	.842	-.945	.773	
Mean dependent var		3.988	SD dependent var			0.563	
R-squared		0.922	Number of obs			60	
F-test		128.099	Prob > F			0.000	
Akaike crit. (AIC)		-40.922	Bayesian crit. (BIC)			-28.356	

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 23: Linear Regression Results

Source: Created by the author.

The results of table 23 It is evident that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of digital marketing instruments on the satisfaction of clients with the digital services in the Pakistani Islamic banks, while the determination coefficient for the explained variance R2 amounted to (.922) meaning that the banking eMarketing tools explained The percentage of 92.2% of the variance on the satisfaction of clients with digital services in the Pakistani Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect at for the banking digital marketing tools on the satisfaction of clients with the digital services in the bank.

The First sub hypothesis, H_{01}: There is no effect of banking social media on the satisfaction of clients with digital services in the Pakistani Islamic banks.

Client satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Social Media	1.084	.059	18.43	0	.966	1.202	***
Constant	-.459	.243	-1.89	.064	-.945	.027	*

Mean dependent var	3.988	SD dependent var	0.563
R-squared	0.854	Number of obs	60
F-test	339.604	Prob > F	0.000
Akaike crit. (AIC)	-11.171	Bayesian crit. (BIC)	-6.983

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 24: Linear Regression Results

Source: Created by the author.

The results of table 23 show that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of banking social media on the satisfaction of clients with digital services in the Pakistani Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states "there is a statistically significant effect for the banking social media on the satisfaction of clients with digital services in the bank.

H_{02}: There is no effect of the bank's website on the satisfaction of clients with digital services in the Pakistani Islamic banks.

Client satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Bank Website	.687	.037	18.52	0	.613	.761	***
Constant	1.178	.154	7.63	0	.869	1.487	***

Mean dependent var	3.988	SD dependent var	0.563
R-squared	0.855	Number of obs	60
F-test	342.855	Prob > F	0.000
Akaike crit. (AIC)	-11.660	Bayesian crit. (BIC)	-7.471

*** *p<.01, *** *p<.05, * p<.1*

Table 25: Linear Regression Results

Source: Created by the author.

The results of Table 25 show that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of banking Banks's websites on the satisfaction of clients with digital services in the Pakistani Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states "there is a statistically significant effect for the Banks's website on the satisfaction of clients with digital services in the bank.

H_{03}: There is no effect of short message service (SMS) on the satisfaction of clients with digital services in The Pakistani Islamic banks.

client satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
SMS	.594	.041	14.40	0	.512	.677	***
Constant	1.806	.155	11.62	0	1.495	2.117	***

Mean dependent var	3.988	SD dependent var	0.563
R-squared	0.782	Number of obs	60
F-test	207.473	Prob > F	0.000
Akaike crit. (AIC)	13.065	Bayesian crit. (BIC)	17.254

*** *p<.01, *** *p<.05, ** *p<.1*

Table 26: Linear Regression Results

Source: Created by the author.

The results of table 26 Shows that there is statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of short message service (SMS) on satisfaction of clients with digital services in the Pakistani Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for the services of the short message on the satisfaction of clients with digital services in the bank.

H_{04}: There is no effect of banks’ internet banking service on the satisfaction of clients with digital services in the Pakistani Islamic banks.

Client satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Online Banking	1.123	.103	10.94	0	.917	1.328	***
Constant	-.774	.437	-1.77	.082	-1.649	.102	*

Mean dependent var	3.988	SD dependent var	0.563
R-squared	0.674	Number of obs	60
F-test	119.672	Prob > F	0.000
Akaike crit. (AIC)	37.160	Bayesian crit. (BIC)	41.348

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 27: Linear Regression Results

Source: Created by the author.

The results of table 27 Shows that there is statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of online banking on satisfaction of clients with digital services in the Pakistani Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for the services of the online banking on the satisfaction of clients with digital services in the bank.

H_{05}: There is no effect of banks’ mobile apps on the satisfaction of clients with digital services in The Pakistani Islamic banks.

client satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Banking App	.878	.042	20.78	0	.794	.963	***
Constant	.215	.183	1.17	.246	-.152	.582	

Mean dependent var	3.988	SD dependent var	0.563
R-squared	0.882	Number of obs	60
F-test	431.670	Prob > F	0.000
Akaike crit. (AIC)	-23.668	Bayesian crit. (BIC)	-19.479

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 28: Linear Regression Results

Source: Created by the author.

The results of table 27 Shows that there is statistically significant effect at the level of significance of $(\alpha \leq 0.01)$ of Banking mobile application on satisfaction of clients with digital services in the Pakistani Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for Banking mobile application on the satisfaction of clients with digital services in the bank.

3.4. Malaysia.

The results show the statistical analysis of the responses of the study sample to the variables by presenting the primary statistical indicators for their answers through the mean and standard deviations for all study variables. The part also shows the test of the hypotheses of the study and the statistical significance of each of them. The descriptive analysis was

performed by calculating the mean and standard deviations of banking e-marketing tools, and the table below shows this

Rank	Domain	Mean	Standard deviation
1	Mobil app	4.38875	.5504518
2	SMS	4.368	.5163821
3	Marketing tools of Islamic banks	4.3497	.5462083
4	Social media	4.34	.6746584
5	Online banking	4.34375	.5727875
6	Bank’s website	4.307778	.4638994

Table 29: Digital Marketing Tools Classification

Source: Created by the author.

Table (29) shows that all tools of digital marketing are classified within the average relative importance, as the mean ranged between (4.30-4.38), where the field of social media ranked first with the highest mean of (4.94). In contrast, the field of Bank’s website ranked last with a mean of (4.30), and the e-marketing tools as a whole came with a mean of (4.3497), which indicates the importance of these domains from the point of view of the study sample. The study sample’s mean and standard deviations were calculated separately on each domain’s paragraphs. As it follows:

Social Media

Table (29) shows that questions regarding social media are classified within the average relative importance, as the mean ranged between (4.18-4.66).

Number	Questions	Mean	Standard deviation
1	The banks content on social media is about the service provided	4.66	.5898125
2	Trust the bank's content on social media	4.32	.6798693
3	The bank's content on social media for services and products are attractive and influential.	4.22	.7327822
4	My interaction with the bank's content on social media affects my desire to subscribe to the bank's services	4.36	.6593538
5	I get the necessary assistance from the customer service representative of the bank on social media	4.3	.7316786
6	The bank provides me with the information I need about the electronic services of the bank on social media	4.18	.6416519
7	Exchanging opinions and ideas with the bank through the bank's social media	4.34	.7278028

Table 30: Social Media Effect on Bank Customers

Source: Created by the author.

Bank's Website

Table (31) shows that questions regarding the bank's website are classified within the average relative importance, as the mean ranged between (4.21-4.44).

Number	Questions	Mean	Standard deviation
8	Easy to create an online account with the bank's website	4.44	.7152029

9	You can log in to your account quickly and fast	4.24	.4948217
10	The bank provides the ability to send and receive money transfers through the use of the website	4.28	.6369117
11	Provides bills payment services	4.41	.6528106
12	The online services provided by the bank through its website are distinguished from other banks	4.26	.6907762
13	The bank offers the IBAN Verification Service upon request	4.21	.7148497
14	It provides a high level of privacy	4.3	.7177406
15	Provide the services of displaying account statements and balances via the website	4.38	.6159496
16	The bank interacts with the questions and inquiries posed by the customer via the website	4.25	.6571287

Table 31: Website Usage Effect on Banks Customers

Source: Created by the author.

Short Message Service (SMS)

Table (32) shows that questions regarding short message services (SMS) are classified within the average relative importance, as the mean ranged between (4.12-4.57).

Number	Questions	Mean	Standard deviation
17	The bank sends a statement of the banking operations that took place continuously.	4.52	.6587408
18	The bank provides me with the new offers available in it.	4.14	.5863773

19	I can follow the new ads and offers of the banks through SMS.	4.12	.8075402
20	Bank employees respond to customers' requests quickly via SMS.	4.2	.8040303
21	The bank adopts a clear formula in SMS.	4.23	.6794977
22	The bank sends currency exchange rates periodically.	4.57	.5366375

Table 32: SMS Services

Source: Created by the author.

Banking Mobile Application

Table (33) shows that questions regarding mobile banking applications are classified within the average relative importance, as the mean ranged between (4.18-4.58).

Number	Questions	Mean	Standard deviation
23	A bank-specific application is available via software download platforms (App store, Google play)	4.58	.7132229
24	I can use the bank application very easily	4.18	.5389852
25	The bank provides high privacy through the smartphone application.	4.27	.7501515
26	The services provided by the bank through the smartphone application vary (Bills Pay, account statement).	4.4	.7385489
27	By using the bank mobile, I can get acquainted with the banking services provided by the bank	4.27	.6794977
28	Low cost to customers as a result of using mobile banking in banking marketing services.	4.28	.7396423
29	The bank provides e-marketing services during holidays.	4.26	.6759953
30	Banking services are accomplished quickly and with high accuracy through the use of mobile banking.	4.45	.625631

Table 33: Mobile App's Effect

Source: Created by the author

Online Banking

Table (34) shows that questions regarding online banking are classified within the average relative importance, as the mean ranged between (4.21-4.75).

Number	Questions	Mean	Standard deviation
31	using online banking services, helps me to accomplish all tasks	4.75	.4793725
32	It is easy to log in to the online portal of the bank.	4.21	.5373899
33	The services of online banking are comprehensive.	4.27	.6333333
34	The bank treats private information confidentially when using the online banking	4.34	.6699917
35	The bank keeps accurate records and files for quick reference.	4.36	.6744994
36	I can get useful information through the use of Internet banking.	4.22	.6753974
37	The online banking service is safe in the completion of banking operations.	4.21	.7148497
38	Using the online service to complete financial transactions saves time.	4.39	.6012613

Table 34: Online Banking Usage

Source: Created by the author.

Client Satisfaction

Table (35) shows that questions regarding customer satisfaction with digital marketing tools are classified within the average relative importance, as the mean ranged between (3.51-3.11).

Number	Questions	Mean	Standard deviation
39	The bank has advanced technical equipment (SMS, social media, Mobil Banking....) that attracts me towards being a costumer of the bank.	4.57	.6854181
40	The bank’s employees are obligated to provide services for customers at all times through (SMS, social media, bank’s website)	4.19	.6145541
41	The bank cares about customers’ problems and responds quickly to their inquiries.	4.21	.700577
42	The bank emphasizes the accuracy in informing customers about the date of providing services.	4.47	.6269213
43	The bank employs distinguished services to rely on to provide a high quality of services	4.24	.6980492
44	The bank gives quick responses to my requests.	4.3	.6590474
45	The bank provides the necessary inquiries and the required inquiries to customers quickly.	4.41	.6830561
46	The bank updates the information available to it on the website.	4.38	.6931119
47	The bank performs banking transactions easily and smoothly through electronic distribution channels.	4.26	.645419

48	The bank deals with the problems I face in completing banking transactions in a fast and efficient manner.	4.38	.6479182
49	The bank offers the best electronic services compared to other banks	4.36	.7038136

Table 35: Client Satisfaction

Source: Created by the author.

Hypotheses Testing

The main hypothesis H_0: There is no effect of the banking digital marketing tools on the satisfaction of clients with e-services in the Malaysian Islamic banks. A multi-regression analysis was used for the effect of banking digital marketing instruments on the satisfaction of clients with digital services in Malaysian Islamic banks to examine the validity of this hypothesis, as shown in the following tables.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Social Media	.12	.074	1.61	.11	-.028	.268	
Bank Website	.351	.078	4.53	0	.197	.505	***
SMS	.1	.064	1.58	.118	-.026	.227	
Bank Application	.435	.069	6.35	0	.299	.571	***
Online Banking	.165	.131	1.26	.21	-.095	.425	
Constant	-.758	.1	-7.60	0	-.956	-.56	***
Mean dependent var		4.343	SD dependent var			0.617	
R-squared		0.986	Number of obs			100	
F-test		1315.261	Prob > F			0.000	
Akaike crit. (AIC)		-228.107	Bayesian crit. (BIC)			-212.476	

**** p<.01, ** p<.05, * p<.1*

Table 36: Linear Regression Results

Source: Created by the author.

The results of table 36 It is evident that there is a statistically significant effect at the level of significance of (α≤ 0.01) of the effect of digital marketing instruments on the satisfaction of clients with the digital services in the Malaysian Islamic banks, while the determination coefficient for the explained variance R2 amounted to (.986) meaning that the banking eMarketing tools explained The percentage of 98.6% of the variance on the satisfaction of clients with digital services in the Malaysian Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect at for the banking digital marketing tools on the satisfaction of clients with the digital services in the bank.

The First sub hypothesis, H_{01}: There is no effect of banking social media on the satisfaction of clients with digital services in the Malaysian Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Social Media	1.031	.022	46.11	0	.987	1.076	***
Constant	-.134	.098	-1.37	.175	-.328	.06	

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.956	Number of obs	100
F-test	2125.719	Prob > F	0.000
Akaike crit. (AIC)	-122.092	Bayesian crit. (BIC)	-116.881

**** p<.01, ** p<.05, * p<.1*

Table 37: Linear Regression Results

Source: Created by the author.

The results of table 37 show that there is a statistically significant effect at the level of significance of (α≤ 0.01) of the effect of banking social media on the satisfaction of clients with digital services in the Malaysian Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for the banking social media on the satisfaction of clients with digital services in the bank.

H_{02}: There is no effect of the bank's website on the satisfaction of clients with digital services in the Malaysian Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Bank Website	1.296	.03	43.41	0	1.237	1.355	***
Constant	-1.241	.129	-9.59	0	-1.497	-.984	***

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.951	Number of obs	100
F-test	1884.329	Prob > F	0.000
Akaike crit. (AIC)	-110.601	Bayesian crit. (BIC)	-105.390

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 38: Linear Regression Results

Source: Created by the author.

The results of table 38 show that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of Bank's website on the satisfaction of clients with digital services in the Malaysian Islamic banks, which indicates the rejection of the null hypothesis, there is no effect of bank's website on the satisfaction of clients with digital services in the Malaysian Islamic banks.

H_{03}: There is no effect of short message service (SMS) on the satisfaction of clients with digital services in The Malaysian Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
SMS	1.11	.03	36.67	0	1.05	1.171	***
Constant	-.508	.133	-3.81	0	-.772	-.244	***

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.932	Number of obs	100
F-test	1344.803	Prob > F	0.000
Akaike crit. (AIC)	-78.832	Bayesian crit. (BIC)	-73.622

*** *p<.01, ** p<.05, * p<.1*

Table 39: Linear Regression Results

Source: Created by the author.

The results of table 39 Shows that there is statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of short message service (SMS) on satisfaction of clients with digital services in the Malaysian Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for the services of the short message on the satisfaction of clients with digital services in the bank.

H_{04}: There is no effect of banks’ internet banking service on the satisfaction of clients with digital services in the Malaysian Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Bank Application	1.099	.022	49.76	0	1.055	1.143	***
Constant	-.48	.098	-4.91	0	-.673	-.286	***

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.962	Number of obs	100
F-test	2476.424	Prob > F	0.000
Akaike crit. (AIC)	-136.736	Bayesian crit. (BIC)	-131.526

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 40: Linear Regression Results

Source: Created by the author.

The results of table 40 show that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of banking mobile application on the satisfaction of clients with digital services in the Malaysian Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states "there is a statistically significant effect for the banking mobile application on the satisfaction of clients with digital services in the bank.

H_{05}: There is no effect of banks' mobile apps on the satisfaction of clients with digital services in The Malaysian Islamic banks.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Online Banking	1.064	.016	64.97	0	1.032	1.097	***
Constant	-.281	.072	-3.91	0	-.423	-.138	***

Mean dependent var	4.343	SD dependent var	0.617
R-squared	0.977	Number of obs	100
F-test	4220.707	Prob > F	0.000
Akaike crit. (AIC)	-188.469	Bayesian crit. (BIC)	-183.259

**** p<.01, ** p<.05, * p<.1*

Table 41: Linear Regression Results

Source: Created by the author.

The results of table 41 show that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of online banking on the satisfaction of clients with digital services in the Malaysian Islamic banks, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states "there is a statistically significant effect for the online banking on the satisfaction of clients with digital services in the bank.

3.5. Turkey, Malaysia and Pakistan

The results show the statistical analysis of the responses of the study sample to the variables by presenting the primary statistical indicators for their answers through the mean and standard deviations for all study variables. The part also shows the test of the hypotheses of the study and the statistical significance of each of them. The descriptive analysis was

performed by calculating the mean and standard deviations of banking e-marketing tools, and the table below shows this.

Rank	Domain	Mean	Standard deviation
1	Mobil app	4.088462	.609795
2	Online banking	4.084615	.5588156
3	Marketing tools of Islamic banks	3.99765	.5798963
4	Social media	3.973077	.651563
5	Bank's website	3.961966	.6378191
6	SMS	3.880128	.7110774

Table 42: Digital Marketing Tools Classification

Source: Created by the author.

Table (42) shows that all tools of digital marketing are classified within the average relative importance, as the mean ranged between (3.88-4.08), where the field of mobile application ranked first with the highest mean of (4.088). In contrast, the field of short messages services ranked last with a mean of (3.88), and the e-marketing tools as a whole came with a mean of (3.99), which indicates the importance of these domains from the point of view of the study sample. The study sample's mean and standard deviations were calculated separately on each domain's paragraphs. As it follows:

Social Media

Table (43) shows that questions regarding social media are classified within the average relative importance, as the mean ranged between (3.78-4.22).

Number	Questions	Mean	Standard deviation
1	The banks content on social media is about the service provided	4.09	1.013013
2	Trust the bank’s content on social media	3.85	.9714976
3	The bank’s content on social media for services and products are attractive and influential.	3.83	1.028341
4	My interaction with the bank’s content on social media affects my desire to subscribe to the bank’s services	4.22	.1.016379
5	I get the necessary assistance from the customer service representative of the bank on social media	4.13	.4544196
6	The bank provides me with the information I need about the electronic services of the bank on social media	3.89	.9068266
7	Exchanging opinions and ideas with the bank through the bank’s social media	3.78	1.13549

Table 43: Social Media Effect on Bank Customers

Source: Created by the author.

Bank’s Website

Table (44) shows that questions regarding the bank’s website are classified within the average relative importance, as the mean ranged between (3.86-4.10).

Number	Questions	Mean	Standard deviation
8	Easy to create an online account with the bank's website	3.86	1.109829
9	You can log in to your account quickly and fast	3.95	.852772
10	The bank provides the ability to send and receive money transfers through the use of the website	3.99	.9402952
11	Provides bills payment services	4.10	.9178541
12	The online services provided by the bank through its website are distinguished from other banks	3.87	.9301088
13	The bank offers the IBAN Verification Service upon request	4.06	.9195756
14	It provides a high level of privacy	3.91	1.07858
15	Provide the services of displaying account statements and balances via the website	3.93	1.028341
16	The bank interacts with the questions and inquiries posed by the customer via the website	3.95	.9078086

Table 44: Website Usage Effect on Banks Customers

Source: Created by the author.

Short Message Service (SMS)

Table (45) shows that questions regarding short message services (SMS) are classified within the average relative importance, as the mean ranged between (3.7-4.05).

Number	Questions	Mean	Standard deviation
17	The bank sends a statement of the banking operations that took place continuously.	3.92	1.082703
18	The bank provides me with the new offers available in it.	3.92	.9166237
19	I can follow the new ads and offers of the banks through SMS.	3.80	1.002669
20	Bank employees respond to customers' requests quickly via SMS.	3.85	1.005265
21	The bank adopts a clear formula in SMS.	3.70	1.040115
22	The bank sends currency exchange rates periodically.	4.05	1.142602

Table 45: SMS Services

Source: Created by the author.

Banking Mobile Application

Table (46) shows that questions regarding mobile banking applications are classified within the average relative importance, as the mean ranged between (3.91-4.40).

Number	Questions	Mean	Standard deviation
23	A bank-specific application is available via software download platforms (App store, Google play)	4.40	.9228882
24	I can use the bank application very easily	4.10	.8010518
25	The bank provides high privacy through the smartphone application.	4.11	.9336386
26	The services provided by the bank through the smartphone application vary (Bills Pay, account statement).	4.13	.9153673
27	By using the bank mobile, I can get acquainted with the banking services provided by the bank	3.96	.9581067
28	Low cost to customers as a result of using mobile banking in banking marketing services.	4.05	.8969059
29	The bank provides e-marketing services during holidays.	3.91	.9524717
30	Banking services are accomplished quickly and with high accuracy through the use of mobile banking.	4.01	1.011333

Table 46: Mobile App's Effect

Source: Created by the author.

Online Banking

Table (47) shows that questions regarding online banking are classified within the average relative importance, as the mean ranged between (4 -4.55).

Number	Questions	Mean	Standard deviation
31	using online banking services, helps me to accomplish all tasks	4.24	.8955803
32	It is easy to log in to the online portal of the bank.	4.30	.8306123
33	The services of online banking are comprehensive.	3.98	.9256918
34	The bank treats private information confidentially when using the online banking	3.97	.9233386
35	The bank keeps accurate records and files for quick reference.	4.17	.7606681
36	I can get useful information through the use of Internet banking.	4.06	.8491509
37	The online banking service is safe in the completion of banking operations.	3.99	.8405646
38	Using the online service to complete financial transactions saves time.	4.11	.9127272

Table 47: Online Banking Usage

Source: Created by the author.

Client Satisfaction

Table (48) shows that questions regarding customer satisfaction with digital marketing tools are classified within the average relative importance, as the mean ranged between (3.86-4.17).

Number	Questions	Mean	Standard deviation
39	The bank has advanced technical equipment (SMS, social media, Mobil Banking....) that attracts me towards being a costumer of the bank.	4.17	.9769773
40	The bank's employees are obligated to provide services for customers at all times through (SMS, social media, bank's website)	3.95	.9120518
41	The bank cares about customers' problems and responds quickly to their inquiries.	3.98	.9193414
42	The bank emphasizes the accuracy in informing customers about the date of providing services.	4.061	.9237647
43	The bank employs distinguished services to rely on to provide a high quality of services	4.034	.7627639
44	The bank gives quick responses to my requests.	4.0038	.9185657
45	The bank provides the necessary inquiries and the required inquiries to customers quickly.	4.0030	.8693712
46	The bank updates the information available to it on the website.	4.03	.9566176
47	The bank performs banking transactions easily and smoothly through electronic distribution channels.	3.86	.9566176
48	The bank deals with the problems I face in completing banking transactions in a fast and efficient manner.	3.95	.6604227
49	The bank offers the best electronic services compared to other banks	3.89	.8949008

Table 48: Client Satisfaction

Source: Created by the author.

Hypotheses Testing

The main hypothesis H_0: There is no effect of the banking digital marketing tools on the satisfaction of clients with e-services in the Islamic banks of Turkey, Malaysia and Pakistan. A multi-regression analysis was used for the effect of banking digital marketing instruments on the satisfaction of clients with digital services in The Islamic banks of Turkey, Malaysia and Pakistan to examine the validity of this hypothesis, as shown in the following tables.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Social media	.227	.051	4.41	0	.126	.328	***
Bank Website	.12	.056	2.13	.034	.009	.231	**
SMS	.245	.042	5.78	0	.161	.328	***
Mobile App	.1	.062	1.61	.109	-.023	.223	
Online Banking	.243	.063	3.86	0	.119	.367	***
Constant	.233	.125	1.85	.065	-.015	.48	*
Mean dependent var		3.963	SD dependent var			0.607	
R-squared		0.805	Number of obs			260	
F-test		209.598	Prob > F			0.000	
Akaike crit. (AIC)		64.188	Bayesian crit. (BIC)			85.552	

**** p<.01, ** p<.05, * p<.1*

Table 49: Linear Regression Result

Source: Created by the author.

The results of table 49 It is evident that there is a statistically significant effect at the level of significance of (α≤ 0.01) of the effect of digital marketing instruments on the satisfaction of clients with the digital services in the Islamic banks of Turkey, Malaysia and Pakistan, while the determination coefficient for the explained variance R2 amounted to (.805) meaning that the banking eMarketing tools explained The percentage of 80.5% of the variance on the satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states "there is a statistically significant effect at for the banking digital marketing tools on the satisfaction of clients with the digital services in the bank.

The First sub hypothesis, H_{01}: There is no effect of banking social media on the satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Social media	.771	.033	23.73	0	.707	.835	***
Constant	.899	.131	6.87	0	.641	1.157	***

Mean dependent var	3.963	SD dependent var	0.607
R-squared	0.686	Number of obs	260
F-test	563.136	Prob > F	0.000
Akaike crit. (AIC)	180.099	Bayesian crit. (BIC)	187.221

**** p<.01, ** p<.05, * p<.1*

Table 50: Linear Regression Results

Source: Created by the author.

The results of table 50 show that there is a statistically significant effect at the level of significance of (α≤ 0.01) of the effect of banking social media on the satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan , which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for the banking social media on the satisfaction of clients with digital services in the bank.

H_{02}: There is no effect of the bank’s website on the satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Bank Website	.771	.035	22.22	0	.703	.839	***
Constant	.908	.139	6.52	0	.634	1.183	***

Mean dependent var	3.963	SD dependent var	0.607
R-squared	0.657	Number of obs	260
F-test	493.693	Prob > F	0.000
Akaike crit. (AIC)	203.073	Bayesian crit. (BIC)	210.195

**** p<.01, ** p<.05, * p<.1*

Table 51: Linear Regression Results

Source: Created by the author.

The results of table 51 show that there is a statistically significant effect at the level of significance of (α≤ 0.01) of the effect of Bank’s website on the satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan, which indicates the rejection of the null hypothesis, there is no effect of bank’s website on the satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan.

H_{03}: There is no effect of short message service (SMS) on the satisfaction of clients with digital services in The Islamic banks of Turkey, Malaysia and Pakistan.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
SMS	.698	.031	22.86	0	.638	.758	***
Constant	1.254	.12	10.41	0	1.017	1.491	***

Mean dependent var	3.963	SD dependent var	0.607
R-squared	0.670	Number of obs	260
F-test	522.678	Prob > F	0.000
Akaike crit. (AIC)	193.236	Bayesian crit. (BIC)	200.358

*** $p<.01$, ** $p<.05$, * $p<.1$

Table 52: Linear Regression Results

Source: Created by the author.

The results of table 52 Shows that there is statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of short message service (SMS) on satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for the services of the short message on the satisfaction of clients with digital services in the bank.

H_{04}: There is no effect of banks’ internet banking service on the satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Mobile App	.81	.036	22.51	0	.739	.881	***
Constant	.652	.149	4.38	0	.359	.944	***

Mean dependent var	3.963	SD dependent var	0.607
R-squared	0.663	Number of obs	260
F-test	506.529	Prob > F	0.000
Akaike crit. (AIC)	198.671	Bayesian crit. (BIC)	205.792

*** *p<.01, ** p<.05, * p<.1*

Table 53: Linear Regression Results

Source: Created by the author.

The results of table 53 show that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of banking mobile application on the satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states "there is a statistically significant effect for the banking mobile application on the satisfaction of clients with digital services in the bank.

H_{05}: There is no effect of banks' mobile apps on the satisfaction of clients with digital services in The Islamic banks of Turkey, Malaysia and Pakistan.

Client Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Online Banking	.893	.038	23.19	0	.817	.969	***
Constant	.317	.159	2.00	.047	.004	.629	**

Mean dependent var	3.963	SD dependent var	0.607
R-squared	0.676	Number of obs	260
F-test	537.874	Prob > F	0.000
Akaike crit. (AIC)	188.224	Bayesian crit. (BIC)	195.345

*** *p<.01*, ** *p<.05*, * *p<.1*

Table 54: Linear Regression Results

Source: Created by the author.

The results of table 54 show that there is a statistically significant effect at the level of significance of ($\alpha \leq 0.01$) of the effect of online banking on the satisfaction of clients with digital services in the Islamic banks of Turkey, Malaysia and Pakistan, which indicates the rejection of the null hypothesis and acceptance of the alternative hypothesis which states “there is a statistically significant effect for the online banking on the satisfaction of clients with digital services in the bank.

CONCLUSION

It has been found that digital marketing tools significantly impact customer satisfaction at Islamic banks located in Turkey, Malaysia, and Pakistan, as per our regression research. This is a significant discovery since it implies that, in order to increase customer happiness, banks in these nations should spend money on digital marketing strategies. The study's conclusion is that Islamic banks need to use digital marketing techniques more and more in order to be competitive in the market. Customers now anticipate more efficient and personalized banking services due to the advancement of technology. Banks may interact with consumers more effectively and provide them with more specialized and targeted goods and services by utilizing digital marketing technologies.

As well as that Islamic banks in Turkey, Malaysia, and Pakistan should prioritize their digital marketing efforts to improve customer satisfaction. This may involve investing in new technology, hiring digital marketing experts, and developing targeted marketing campaigns. By doing so, these banks can differentiate themselves from their competitors and attract new customers. Based on your findings, some recommendations for Islamic banks in Turkey, Malaysia, and Pakistan may include:

1-Invest in digital marketing resources like a social network profile, smartphone app, or user-friendly website. Digital marketing solutions may be utilized by Islamic banks to offer customized product recommendations and focused promotions to their clientele.

2.Employ professionals in digital marketing: Islamic banks may need to do this as digital marketing becomes more significant in order to ensure that they are employing the most effective strategies and techniques.

3- Create focused marketing campaigns: Islamic banks can create marketing targeted at certain client segments by using consumer data. By offering more customized products and services, this can contribute to happier customers.

4-Monitoring client feedback is important for Islamic banks to make sure their digital marketing initiatives are fulfilling customers' demands and expectations. By doing this, the bank can make sure that its customers are getting the best service possible and identify areas for improvement.

As a result of our regression research, it can be concluded that customer satisfaction at Islamic banks in Pakistan, Malaysia, and Turkey is significantly impacted by digital marketing tools. Islamic banks in these nations should therefore give their digital marketing activities top priority if they want to stay competitive and raise client satisfaction. Islamic banks may better engage with customers and provide them with more specialized and effective services by investing in digital marketing tools, recruiting professionals, and designing targeted marketing campaigns.

Summary

Due to their reliance on profit-sharing and avoidance of interest-related transactions because usury is prohibited in Islam, Islamic banks have played a significant role in reducing the embarrassment that Muslims have experienced when dealing with traditional banks. Its global expansion was greatly aided by this feature, which was either used to open branches only for conventional banks or banks that operate only in accordance with Islamic frameworks and processes. Despite the success these banks have experienced, their size is still relatively small, and they have very little experience with the rapidly changing and constantly evolving world of banking. This is especially true given the environments in which they operate, which are largely based on conducting business in accordance with the conventional banking model. Since its emergence in the middle of the last century, banking marketing has undergone a number of stages, beginning with the stage of promotion and ending with the stage of the social concept of marketing. As a result, it has become necessary for banking marketing to adopt the concept of marketing in its work because its survival and continuity depend on its ability to apply modern concepts of banking marketing.

The client, who is an essential part of the Islamic bank, is dissatisfied with the services he is now receiving. Instead, he imposes his terms and preferences, and the reason for this is because the competition the Islamic bank faces has given him more alternatives. As a result, both internal and external factors have a greater impact on the Islamic bank. Accordingly, it has become extremely challenging for the bank to target the whole market, regardless of its various features, with the same degree of performance given the effects of the current environment. Because of this, it has been crucial in the adoption of the banking industry segmentation, which is done in accordance with data gathered on the banking industry using a marketing information system that ensures continuous flow of information about the environment.

The segmentation of the banking market enables banks to target industries in which they can provide services more efficiently than rivals. This necessitates pursuing prestige and cultivating a positive reputation in the eyes of clients. As a result, the advent of marketing within banks has helped to alter their perspectives on creating a marketing mix that caters to the demands of clients, whether they are businesses or people.

Research Findings

In the case of Turkey, the results of the overall effect of digital marketing tools do come in line with the study done by Etem Haka,n Ergeç et al. (2013) Findings from a study using information from surveys of 500 customers of Islamic banks held in Eskişehir indicate that most of the customers are satisfied with the goods and services provided by the participating banks and that they are well-informed about the products offered by Islamic banks. This research has revealed that the variable pertaining to customer satisfaction with electronic services is situated within the realm of average relative importance. This classification is based on the mean values derived from survey questions, which ranged from 3.11 to 3.51. Specifically, the arithmetic mean for customer satisfaction with electronic services was computed at 3.35, placing it within the average relative category. This outcome implies that respondents did not express a particularly high level of satisfaction with the digital marketing tools provided by Turkish participation banks.

A similar pattern emerges when considering all the digital marketing tools scrutinized in this study, as their means also fall within the average range. Notably, only social media and SMS exhibited a statistically significant impact on clients' satisfaction with the digital tools of Turkish participation banks. Conversely, mobile apps, internet banking, and bank websites did not demonstrate a statistically significant effect.

The implications drawn from these findings suggest the necessity for an enhanced social media presence as a means to engage clients and encourage subscription to banking services. Furthermore, it is recommended that banks establish a secure environment for clients, attentively address their preferences and needs, and strive to deliver optimal services. Improving response times to customer inquiries and providing up-to-date mobile apps are also advised to align with the evolving landscape of mobile app services. Ultimately, the study underscores the importance of consistently updating technical equipment, as it plays a pivotal role in fostering customer satisfaction.

In the case of both Pakistan and Malaysia the results of the overall effect of digital marketing tools do come in line with the study done by Syed Tehseen Jawaid et.al (2021) a study done on Islamic banks accounts holders in Pakistan which found that the level of satisfaction is positive towards Islamic banks services. Also, the study done in Malaysia that found positive relationship of PAKSERV dimensions of service quality, customers' satisfaction, customers' loyalty and the mediating role of trust in enhancing customers' loyalty in Islamic banks Haron(2020). Our results found the arithmetic mean of customer satisfaction with electronic services was 4.34 in Malaysia and 4.08, which also falls in the high relativity category, meaning the respondents were very satisfied with the Digital marketing tools provided by the Turkish participation banks. The same thing applies to all digital marketing tools examined in this study, where the regression analysis results showed that all of the digital marketing tools has significantly positive impact on the satisfaction of the clients of Islamic banks.

Recommendations

The following actions can be implemented to increase customer satisfaction in Islamic banks in Turkey, Pakistan and Malaysia utilizing digital marketing tools since, while all marketing tools have an impact on customer satisfaction, the statistical evidence show variation in the effect of each and every tool on client satisfaction in each country.

In Turkey Though research suggests social media, SMS, and online banking may have a lesser impact on Islamic finance client satisfaction, these channels remain valuable. Islamic financiers can leverage social media for engagement and targeted advertising, while tailoring SMS and online banking strategies through market research to prioritize client needs. This data-driven approach, along with cultural adaptations for markets like Turkey, can maximize the effectiveness of these digital tools.

In Pakistan, the research suggests a lesser effect of mobile banking applications on client satisfaction in Islamic banks, they remain a crucial element of a comprehensive digital strategy. Market research, through focus groups, surveys, or customer feedback, can identify the specific needs and preferences of Pakistani Islamic bank consumers. By prioritizing these insights in website and mobile app development, Islamic banks can ensure user-friendly interfaces that offer convenient access to regular services and information, ultimately enhancing overall client satisfaction.

In Malaysia, the research indicates that social media, SMS, and online banking may have a demonstrated influence on client satisfaction, yet it was a lesser effect than the other digital marketing tools so further optimization is crucial. Islamic banks can leverage these channels for deeper customer engagement through social media platforms like Facebook, Twitter, and Instagram. Additionally, data-driven personalization, achieved by analyzing customer data to offer tailored products, can enhance satisfaction. Furthermore, exceptional online customer service with fast response times and helpful solutions strengthens client relationships. Regularly monitoring campaign effectiveness through analytics empowers Islamic banks to make data-driven decisions that prioritize customer needs and preferences, as identified through market research (focus groups, surveys, or feedback). This multifaceted approach ensures these digital tools contribute maximally to client satisfaction in Malaysian Islamic banking.

By taking these actions, Islamic banks in Turkey, Pakistan and Malaysia can improve client satisfaction and offer a better overall banking experience by utilizing digital marketing tools. Islamic banks can set themselves apart from their rivals and draw in new clients by providing individualized services, first-rate customer support, and an easy-to-use digital interface.

REFERENCES

Abdullah, S.N., Hassan, S.H. and Masron, T.A. (2016). Switching Intention of Muslim Depositors in Islamic Deposit Account. *International Journal of Economics, Management and Accounting*, [online] 24(1), pp.83–106. Available at: https://journals.iium.edu.my/enmjournal/index.php/enmj/article/view/394/206 [Accessed 12 Dec. 2022].

Abo Naga, Ahmed Abdel Azim (2018). E-Marketing, "New Communication Mechanisms with Customers, Al-Eskandareya: Dar Al-Jameiaya for Publishing and Distribution.

Ahmed, Hamad (2019) Quality of Banking Services and Its Role in Achieving Customer Satisfaction in Private Banks: An Exploratory Study on Bank Clients in the City of Baghdad, University of Takrit, Iraq, Journal of Business and Finance Economics, 3 (1), 430-453.

Anderson (1973), "Consumer Dissatisfaction: The Effect of Disconfirmed Expectancy on Perceived Product Performance". Journal of Marketing Research: Vol.10 (2), pp.38-44.

Al-Jarjari, Ahmed Suleiman and Al-Azzawi, Mohammad Abdel-Wahhab (2014). The Possibility of Applying Electronic Marketing in Light of the Development of Human Capital. An exploratory Study of the Opinions of a Sample of Officials in the Al-Hakamah Pharmaceutical Industry Company, Al-Anbar University Journal of Economic and Administrative Sciences, 6 (11), 240-266.

Al-Tamimi, H.A.H. and Al-Amiri, A. (2003). Analyzing service quality in the UAE Islamic banks. *Journal of Financial Services Marketing*, 8(2), pp.119–132. doi:10.1057/palgrave.fsm.4770112.

Al-Zamil, Ahmed and Jaradat, Nasser and Erekat, Ahmed and Fouta, Sahar (2011). Marketing of Banking Services. Amman: Ithraa for Publishing and Distribution

Alhelou, E., Al Shobaki, M. J., & Abu-Naser, S. S. (2017). The Quality of Banking Services as an Input to Improve the Marketing Performance of Banks in Gaza Governorates from the Point of View of Customers.

Alian, Rabhi Mustafa (2010). Information Economy, 1st Edition, Amman: Dar Al-Safa for Publishing and Distribution.

Almansour, B., & Elkrghli, S. (2023). Factors influencing customer satisfaction on e-banking services: a study of Libyan banks. *International Journal of Technology, Innovation and Management (IJTIM), 3*(1), 34-42.

Dabholkar, P. A., Thorpe, D. I., & Rentz, J. O. (1996). A Measure of Service Quality for Retail Stores: Scale Development and Validation. Journal of the Academy of Marketing Science, 24, 3-16.https://doi.org/10.1007/BF02893933.

Carlsmith, J. & Aronson, E. (1963). “Some Hedonic Consequences of the Confirmation and Disconfirmation of Expectations”, Journal of Abnormal and Social Psychology, 66(2), pp.151-156.

Dawes, R., D. Singer & Lemons, P. (1972), “An experimental Analysis of the Contrast Effect and its Implications for Intergroup Communication and Indirect Assessment of Attitude.” Journal of Personality and Social Psychology, 21(3), 281-295.

Ghoneim, Ahmed Mohamed (2017). Electonic Management. Cairo: Egyptian Library Publications.

Grönroos, C. (1983). Innovative Marketing Strategies and Organization Structures for Services Firms, en Lovelock (1991), *Services Marketing: Text, Cases and Readings*, 433-448. UK: Prentice Hall International Editions.

Hassan, Amin. (2003). Marketing Strategies in the 21st Century, Amman: Al-Asil Center for Printing, Publishing and Distribution.

Hidayat, K., & Idrus, M. I. (2023). The effect of relationship marketing towards switching barrier, customer satisfaction, and customer trust on bank customers. *Journal of Innovation and Entrepreneurship*, *12*(1), 29.

Hisham, Al-Bassat (2012). Recent Trends in Banking Marketing, Cairo: Institute of Banking Studies Publications.

Hoehle, H., Scornavacca, E., & Huff, S. (2012). Three decades of research on Consumer adoption and utilization of electronic banking channels: A literature analysis. Decision Support Systems, 54(1), 122-132.

Hovland, C., O. Harvey & M. Sherif (1957). “Assimilation and contrast effects in reaction to communication and attitude change. Journal of Abnormal and Social Psychology, 55(7), 244-252.

Jahanshahi, A.A., Gashti, M.A.H., Mirdamadi, S.A., Nawaser, K. and Khaksar, S.M.S. (2011). *Study the Effects of Customer Service and Product Quality on Customer Satisfaction and Loyalty*. [online] Available at: https://www.ijhssnet.com/journals/Vol._1_No._7_[Special_Issue_June_2011]/33.pdf.

Khair El-Din, Amr Hussein (2010) Marketing - Concepts and Strategies, Cairo: Ain Shams Library.

Kolodinsky, J., Hogarth, J. M., & Shue, J. F. (2014). “The Adoption of Electronic Banking Technologies by American Consumers”. Consumer Interests Annual, 47(47), 1-6.

Kotler Philip And Keller Kevin Lane. (2012). Markiteng Management USA:Pearson-Hall.

Lee, Y.-C., Wang, Y.-C., Lu, S.-C., Hsieh, Y.-F., Chien, C.-H., Tsai, S.-B. and Dong, W. (2016) Empirical research on customer satisfaction study: a consideration of different levels of performance. *SpringerPlus*, [online] 5(1). doi:10.1186/s40064-016-3208-z.

Leverin, A. and Liljander, V. (2006), "Does relationship marketing improve customer relationship satisfaction and loyalty?", *International Journal of Bank Marketing*, Vol. 24 No. 4, pp. 232-251.

Mahmoud, Haram Farag (2019), Obstacles to Electronic Banking Marketingand their Impact on the Quality of Banking Services, “A field Study of A sample of Commercial Banks in Sudan.” Journal of Economic and Management Sciences - 20 (1), 126-143 .. 20 (1), 126- 143.

Monferrer Tirado, D., Moliner Tena, M. Á., & Estrada Guillén, M. (2019). Ambidexterity as a key factor in banks’ performance: a marketing approach. Journal of Marketing Theory and Practice, 27(2), 227-250.

Narteh, B. (2012). Challenges of Marketing E-banking Services in a Developing Country: The Case of Ghana. Journal of Internet Banking and Commerce, 17(2), 2-21.

Naseer, Muhammad Taher, (2012). E-Marketing. Amman: Dar Al-Hamed for Publishing and Distribution.

Nawafleh,Sahem A and Allozi Abdelwahhab I.(2014). “Virtual marketing and its impact on the quality of banking services”, International Journal of Recent Scientific Research 5, (12), 2269-227220.

Oladipupo, Najeem. (2021). Impact of Digital Marketing on Customer Satisfaction”.https://doi:10.13140/RG.2.2.17196.18562

Rafiq, M. Z., Jun, J. C., Ali, R., Majeed, M. K., & Mohsin, M. (2020). Impact of Corporate Image, Switching Cost and Customer Trust on Customer Satisfaction: Evidence from Listed Banking Sector. SMART Journal of Business Management Studies, 16(1), 26-34.

Rumiyati, R., & Syafarudin, A. (2021). The influence of service quality, marketing mix, on bank customer satisfaction in the era covid-19. *Ilomata International Journal of Tax and Accounting*, *2*(1), 84-96.

Salameh, A.A., Ijaz, M., Omar, A.B. and Zia ul Haq, H.M. (2022). Impact of Online Advertisement on Customer Satisfaction With the Mediating Effect of Brand Knowledge. *Frontiers in Psychology*, 13. doi:10.3389/fpsyg.2022.919656.

Strauss J., Ansary A., Frost R. (2017), ìE- Mraketingî, Pearson PrenticeHall, New Jersey:Upper Saddle River.

Thakar, H. M. T., Khaliq, A., Mand, A. A., Hussain, H. I., Thaker, M. A. B.M. T., & Pitchay, A. B. A. (2020). Exploring the Drivers of Social MediaMarketing in Malaysian Islamic Banks. Journal of Islamic Marketing. 31Jan.

Yoon, C. (2010). Antecedents of Customer Satisfaction with Online Banking in China: The effects of experience. Computers in Human Behavior, 26(6), 1296-1304.

Zaher, T.S. and Kabir Hassan, M. (2001). A Comparative Literature Survey of Islamic Finance and Banking. *Financial Markets, Institutions and Instruments*, 10(4), pp.155–199. doi:10.1111/1468-0416.00044.

APPENDIX

Appendix 1: Survey Questions

The Impact of Digital Marketing Services on The Client's satisfaction of Islamic Banks Empirical Evidence from Turkey, Pakistan, and Malaysia

Do you have an account in an Islamic bank: YES, ☐ NO ☐

Gender: Male ☐ Female ☐

Age: Less than 20 ☐ 20-30 ☐ 31-40 ☐ 41-50 ☐ 51 and above ☐

Education: Graduate ☐ Under Graduate ☐ Highschool ☐ Below Highschool ☐

Marital Status: Married ☐ Single ☐ Widower ☐ Separated ☐

Occupation: Government employee ☐ Retired ☐ Not an employee (Private business……) ☐

		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	The banks content on social media is about the service provided					
2	Trust the bank's content on social media					
3	The bank's content on social media for services and products are attractive and influential					
4	My interaction with the bank's content on social media affects my desire to subscribe to the bank's services					
5	I get the necessary assistance from the customer service representative of the bank on social media					
6	The bank provides me with information I need about electronic services of the bank on social media					
7	7-Exchanging opinions and ideas with the bank through the bank's social media					

8	Easy to create an online account with banks through their website					
9	You can log in to your account easily and fast					
10	The bank provides the ability to send and receive money transfers through the use of the website					
11	Provides bills payment services					
12	The online services provided by the bank through its website are distinguished from other banks					
13	The Bank offers the IBAN Service upon request					
14	Provides high level of privacy					
15	Provide the services of displaying account					

	statement and balance via website					
16	The bank interacts with the questions and inquiries posed by the customer via the website					
17	The bank sends a statement of the banking operations that took place continuously.					
18	The bank provides me with the new offers available in it .					
19	I can follow the new ads and offers of the banks through SMS.					
20	Bank employees respond to customers' requests quickly via SMS.					
21	The bank adopts a clear formula in SMS.					
22	The bank sends currency exchange rates periodically.					

23	A bank-specific application is available via software download platforms (App store , Google play)					
24	I can use the bank application very easily					
25	The bank provides high privacy through the smartphone application.					
26	The services provided by the bank through the smartphone application vary (Bills Pay, account statement) .					
27	By using mobile banking, I can get more knowledge about the services provided by the bank					
28	Low cost to customers as a result of using mobile banking in banking marketing services.					
29	The bank provides e-marketing services during holidays.					

30	Banking services are accomplished quickly and with high accuracy through the use of mobile banking.					
31	using online banking services, helps me to accomplish all tasks					
32	It is easy to log in to the online portal of the bank.					
33	The services of online banking are comprehensive. *					
34	The bank keep privacy of the private information of the customers while using the online banking *					
35	The bank keeps accurate records and files for quick reference.					
36	can get useful information through the use of Internet banking. The online banking service is safe in the completion of banking operations.					

37	Using the online service to complete financial transactions saves time.					
38	The bank has advanced technical equipment (SMS , social media , Mobil Banking....) that attracts me towards being a costumer of the bank.					
40	The bank cares about customers' problems and responds quickly to their inquiries.					
41	The bank emphasizes the accuracy in informing customers about the date of providing services.					
42	The bank employs distinguished services to rely on to provide a high quality of services					
43	The bank gives quick responses to my requests.					
44	The bank provides the necessary inquiries and the required inquiries to customers quickly.					

45	The bank updates the information available to it on the website.					
46	The Bank performs banking transactions easily and smoothly through electronic distribution channels.					
47	The bank deals with the problems I face in completing banking transactions in a fast and efficient manner.					
48	The bank offers the best electronic services compared to other banks					

CURRICULUM VITAE

Full Name: Ehab ALJADOUA	
Education Information (Undergraduate)	
University	Sakarya University
Faculty	Social Sciences Institute
Department	Department of Islamic Economics And Finance
Articles and Papers	
1. Aljadoua, E (2024). The Impact of Digital Advertising Tools on Client Satisfaction in Islamic Banking: A Malaysian Perspective, paper presented at the “9th International New York Academic Research Congress on Social, Humanities, Administrative, and Educational Sciences” and published in the proceedings book, New York, USA, 7-9 March, pp 316-325.	