



The impact of responsible marketing on customer orientation towards Islamic banks in Algeria

Kenza TENIOU*

Emir Abd El-Kader University of
Islamic Sciences, Constantine
Algeria

k.teniou@univ-emir.dz

Halima BEZAZE

Emir Abd El-Kader University of
Islamic Sciences, Constantine
Algeria

hbezaze@gmail.com

Received: 15/03/2024

Accepted: 14/05/2024

Published: 19/06/2024

Abstract :

This study investigated the impact of responsible marketing on customers' orientations towards Islamic banks in Algeria. A sample of 162 participants was surveyed using an electronic questionnaire that included constructs of responsible marketing and the decision-making process. The results indicated that customers of Islamic banks in Algeria showed a stronger commitment to responsible marketing principles compared to those of traditional banks. Additionally, the study found a statistically significant effect of responsible individuals on customer orientation towards Islamic banks, which explained 32.1% of the variance. However, other variables related to responsible marketing mix elements did not show a statistically significant effect on customers' orientations towards Islamic banks in Algeria.

Key Words: Traditional marketing, responsible marketing, Islamic marketing, responsible marketing mix, decision making process.

JEL Classification : M31, G21, Z20.

* Corresponding author: Kenza Teniou (*k.teniou@univ-emir.dz*)

Introduction :

The basic idea of marketing is to create value by understanding consumer needs in order to increase sales and profits. In the past, traditional marketing focused on maximising profits for companies without considering the impact on the environment and society. However, with the spotlight on pressing international issues such as sustainability, marketers are now being asked to adopt a new approach that combines profit generation with social responsibility.

The last two decades have seen a rapid growth in sustainability marketing research. Marketing researchers, practitioners and policy makers now have the opportunity to study sustainability issues such as climate change, consumption patterns, behaviour, advertising, message framing, communication, branding, marketing ethics, environmental concerns, business practices, public policy, innovation and macro-level marketing (Lunde, 2018). In the 1960s and 1970s, Peter Drucker argued that companies and organisations using marketing, whether for profit or not, should become public entities that serve not only their own interests but also the social needs of individuals and communities. He believed that



operating without considering responsible behaviour could lead to waste, pollution and behaviours that negatively affect the environment and society (SERETNY & SERETNY. A, 2012). Several studies have highlighted the growing international interest in corporate social responsibility, which can be achieved through the adoption of responsible marketing to promote products and services that create value for both companies and the communities in which they operate.

Research presented by (Bhattacharya, 2016) shows that value can be derived either directly or indirectly. For example, simplifying business operations and renovating physical facilities to be more environmentally friendly and energy efficient can lead directly to cost reduction, which is a direct source of commercial value. Energy is a valuable resource. Saving it therefore leads to cost reductions and positive social outcomes. The indirect route to value creation involves stakeholder interactions that result from contributing to sustainability initiatives. Employees and customers may respond positively, helping to improve the company's reputation through positive word-of-mouth from employees and customers. This creates indirect value for the company.

From an Islamic perspective, marketing has emerged with the rise of Islamic economics and finance. The term "Islamic financial system" was coined in the mid-1980s to refer to business activities that follow the principles of Islamic law, are non-interest bearing and based on profit and risk sharing. These principles have sparked much debate as they conflict with the conventional financial system, which focuses on the economic and financial aspects of transactions, while the Islamic system gives equal importance to ethical, social and environmental dimensions in order to promote equity and justice for the benefit of society as a whole (IQBAL, 1997). Others argue that an Islamic bank is similar to a conventional bank, acting as a financial intermediary providing interest-free services to its customers. The bank's compliance with Islamic law is achieved through the structuring of financing arrangements and contractual relationships with fund providers. In addition, the difference lies in the Islamic bank's sharing of profits and losses, which adds an element of solidarity to Islamic banking as depositors have ownership rights. After much discussion, the main differences between an Islamic bank and a conventional bank can be identified as follows: 1) the prohibition of usury (riba) in all transactions, 2) the conduct of business and investments based on halal (lawful activities), 3) transactions must be free from gharar (uncertainty) and maisir (gambling), 4) the payment of zakat by the bank for the benefit of the community, 5) to ensure that all activities comply with Islamic principles, a Shariah board oversees the bank and advises on the legitimacy of transactions (Ali Basah & Mazlynda , 2013).

Opinions on corporate social responsibility are divided into two groups. The first group opposes corporate social responsibility, represented by Friedman (1970), who believed that companies would begin to lose money and capital if they tried to be responsible. He saw revenue generation as the sole responsibility of business, while social welfare was the responsibility of government, social service organisations, educational institutions and non-profit organisations. In contrast to



Friedman, Bowman came along in the late 1970s and introduced the concept of corporate social responsibility. He argued that managers of commercial enterprises have four responsibilities: 1) the economic responsibility to make profit, 2) the legal responsibility to comply with local, state, antitrust laws, etc., 3) the ethical responsibility to meet certain social expectations in laws, 4) the philanthropic aspect of corporate actions for the benefit of others (Tafti & others, 2012).

Research question: In light of the above, this study aims to answer the following research question:

Is there a statistically significant impact($\alpha \leq 0.05$) of responsible marketing on customer inclination towards Islamic banks at the significance level?

Study Hypotheses: In order to address the research problem and ancillary questions, the following hypotheses will be tested:

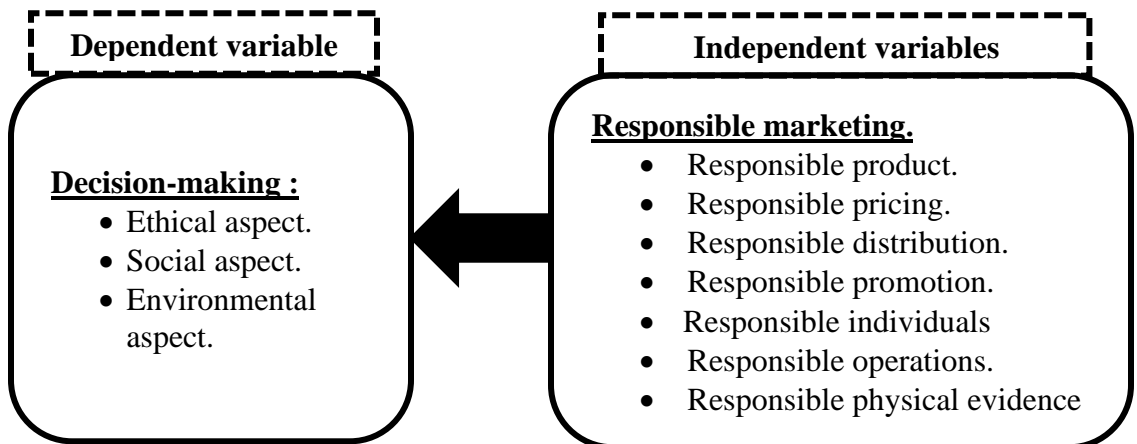
H0: There is no significant regression between the dependent variable (customers' inclination towards Islamic banks) and the independent variables (responsible product, responsible price, responsible distribution, responsible promotion, responsible personnel, responsible processes, responsible physical evidence) and the independent variables have no effect on the dependent variable.

H1: There is a significant regression between the dependent variable (customers' inclination towards Islamic banks) and the independent variables (responsible product, responsible price, responsible distribution, responsible promotion, responsible personnel, responsible processes, responsible physical evidence) and the independent variables have an impact on the dependent variable.

Study model: The research model consists of the following variables:

- **Dependent variable:** Decision to deal with Islamic banks.
- **Independent variables:** Represented by the responsible marketing mix (7P), which includes responsible product, responsible price, responsible distribution, responsible promotion, responsible people, responsible processes and responsible physical evidence.

Fig. 1 : « Study Model »



Source: Prepared by the researcher.

**I.Literature review:**

In the theoretical aspect of the study, we delve into the concepts related to traditional, responsible and Islamic marketing in order to compare these concepts and shed light on the significant overlap between the principles of Islamic marketing and social responsibility. This is explained below:

1. The concept of marketing: Traditional vs. Responsible

Responsible marketing differs from traditional marketing in its focus on social and environmental aspects in all elements of the marketing mix. Responsible marketing has similarities with Islamic marketing in that Islamic economics in general is based on principles and values that consider society, the environment and avoiding harm to others.

1.1. Traditional marketing:

Marketing is a comprehensive description of activities, institutions, and processes that deliver value to customers, partners, and society at large (American Marketing Association, 2017). The term 'activities' refers to everything marketers do to attract and satisfy customers' needs. It encompasses a group of companies and organisations that seek to achieve specific marketing objectives through a series of steps and processes, such as identifying target markets and selecting appropriate strategies. The term 'value' represents the benefits that products or services provide to customers, partners and society as a whole. Over the past 25 years, marketing has evolved and expanded to include new areas of marketing such as services marketing, relationship marketing, network marketing and others. Therefore, the definition of marketing should reflect the changes that have occurred as a phenomenon and should evolve to be linked to strategy rather than focusing on day-to-day operations. Marketing should be transformed from a mere tool for presenting and promoting products and services and generating profits to a strategic partner that plays a fundamental role in achieving the goals and vision of the entire organisation (Grönroos, 2006). Marketing also involves a company that accurately identifies the needs and wants of consumers in target markets by satisfying them better than the competition.

1.2. Responsible marketing:

The concepts of marketing and sustainability are not entirely new. They have evolved over decades to become key factors in strategy, competitiveness and innovation. This is how the term "sustainable marketing" emerged in the business world. Since the beginning of the 20th century, and especially in the last sixty years, marketing has evolved from a focus on the product and increasing sales (Marketing 1.0) to a focus on the consumer (Marketing 2.0). Currently, a new approach (Marketing 3.0) has emerged, characterised by values. Individuals are no longer seen simply as a consumer target segment based on demographic factors, but as partners with specific ways of thinking, intelligence, and spiritual and ethical values (SERETNY & SERETNY. A, 2012). As a result, marketing has become an industry in its own right, taking into account economic, environmental and social aspects, as individuals are now more aware of ethical practices and are constantly informed about fraud and deception through various media channels, thanks to



international or national bodies dedicated to this issue. All this requires institutions or banks, whatever their nature or orientation, to be fully committed to transparency, informing clients or consumers and working to protect them and safeguard the public interest.

The rise of responsible marketing is the result of the integration of marketing with the principles of social responsibility, leading to the emergence of a new concept known as social marketing, responsible marketing or sustainable marketing. While there are many terms and concepts, they all share a common goal of marketing that serves the individual or self-interest of consumers and businesses while benefiting society as a whole. The term social marketing was officially introduced in a study by (Kotler & Zaltman, 1971), where it was considered that the fundamental idea of this marketing is to use traditional marketing concepts and methods to achieve social goals and positively change the behaviour of individuals and society. According to (Andreasen, 1994), social marketing is defined as the adaptation of commercial marketing techniques to programmes designed to voluntarily influence the behaviour of the target audience to improve their personal well-being and the well-being of the community to which they belong.

To be properly implemented, responsible marketing should be integrated into the organisation's strategy. The responsible approach should not be an additional burden or expense for the organisation. Therefore, the adoption of responsible marketing should be done in a profitable manner, based on a business model that combines social, economic and environmental considerations and leads to the creation of shared value that benefits both consumers and the organisation. Therefore, responsible marketing is marketing that achieves a balance between the organisation's profit objectives and its role in society by incorporating social and environmental aspects into its strategies and embedding sustainability ideas in all its operations. It should become an integral part of the organisation's culture, reflecting its commitment to achieving sustainable development and positive engagement in society (Bandyopadhyay & Ray, 2018).

1.3. Islamic marketing:

The answer lies in the identification of Muslims as an untapped and investable market segment. For example, the growing presence of Muslims as consumers is closely linked to their purchasing power through the emergence of a Muslim middle class. Despite their geographical dispersion, they share a common interest in consumption and the ability to purchase products with specific specifications. Alongside the emergence of the Muslim middle class, there is also a group of Muslim entrepreneurs within societies, whether in Muslim majority or minority communities. This group combines Islamic principles with capitalist aspirations. The changing demographics and purchasing power of Muslim consumers, as well as the success of Muslim entrepreneurs, have made Islamic marketing an attractive field for scholars and managers (Sandıkcı, 2011). Understanding Muslim consumers requires recognising the differences between them. For example, Muslims in Germany are different from Muslims in Turkey.



Therefore, future research in the field of Islamic marketing needs to answer the following questions (Sandıkcı, 2011):

- Do all Muslims think in the same way?
- Do all Muslims behave in the same way?
- Do all Muslims want the same products and services?
- Do Muslims prefer Western brands or Islamic brands?

Based on the above, it can be said that the common factor among Muslims is the search for products and services that are in line with Islamic principles and meet their needs in line with the current era. Commitment to Islamic principles does not prevent Muslims from seeking the best quality products using the latest technologies and means. In this context, Islam provides a comprehensive explanation for all behaviours in life, encompassing all aspects. Therefore, the concept of corporate social responsibility is not isolated in the Islamic perspective, but is one of the key concepts (Ali Basah & Mazlynda , 2013).

Islamic principles ensure the interests of all parties, including consumers, sellers, business owners and the community as a whole. Several studies have shown that social responsibility is implicit in the teachings of Islamic law. A study by (Zinkin & Williams, 2006), for example, found a close correlation between Islamic teachings and the ten principles of the United Nations Global Compact initiative, which go beyond the minimum global standards by going beyond the following aspects:

- Human capital development and transparency requirements in business transactions.
- Clear legislation that defines what is permissible and what is prohibited.
- Islam provides an explicit mechanism for implementation in law and society, as well as a way to hold individuals accountable for any unethical behaviour.

Islamic marketing is the application of traditional marketing practices in accordance with the principles of Islamic law, incorporating ethical, social and environmental aspects as fundamental elements within its strategies and principles. In order to understand the similarities and differences between the above concepts, the following table is provided based on a set of criteria.



Table 1 : « Comparison between traditional, responsible and Islamic marketing »

Evaluation criteria	Traditional marketing	Responsible marketing	Islamic marketing
The concept	Processes aimed at creating, delivering, communicating and exchanging offerings of value to customers, the business and society.	Based on the concept of corporate social responsibility, it combines profit generation with social and environmental considerations.	Based on the principles of Islamic Sharia and ethics, it aims to strike a balance between profitability and the application of Islamic principles.
Marketing mix	The marketing mix, including product, price, promotion and distribution, together with people, processes and physical evidence, focuses primarily on the product.	It follows the same traditional marketing mix, but emphasises the provision of products and services that take account of social and environmental responsibility.	Uses the traditional marketing mix in accordance with Islamic values and ethics.
Principles	Emphasis on making profits regardless of environmental and social impacts.	It adheres to the principles of social responsibility and sustainability (contributing to social issues without neglecting the environmental dimension).	Committed to the principles of Islamic Sharia with the aim of achieving profit, justice and contributing to the welfare of society.
Objectives	Focuses on making profits and increasing sales.	It focuses on achieving a balance between profit and social, environmental and ethical factors in product design, pricing, distribution and promotion.	Focuses on making profits in a manner that is consistent with Islamic Sharia in product design, pricing, distribution and promotion, while prohibiting harm to any party.

Source: Compiled by the researchers

Based on the table, it can be concluded that Islamic marketing has significant similarities with responsible marketing by emphasising social and environmental aspects. In fact, contemporary marketing concepts such as green marketing, social marketing, sustainable marketing and ethical marketing are all compatible with Islamic marketing.



2. Responsible marketing mix:

The marketing mix is a conceptual framework that highlights the key choices that marketing managers make in shaping their products to meet customer needs. These tools can be used to develop both long-term strategies and short-term programs (Su-Mei Lin, 2011). The responsible marketing mix can be defined as all the marketing factors and strategies that aim to achieve a balance between meeting the evolving needs of consumers and the requirements of sustainable development in order to achieve economic, social and environmental dimensions and ensure the survival and continuity of the organization. Regarding the use of the marketing mix by Islamic institutions and banks, it can be said that these institutions strive to achieve a balance between the marketing mix and the principles of Islamic law by offering products or services that are Shari'ah compliant and meet the needs and expectations of customers. The difference in the marketing mix after adopting the responsible approach can be illustrated in the following Appendix 1.

3. Importance of responsible marketing:

Responsible marketing achieves a number of objectives, including general objectives such as achieving sustainable marketing as a strategy and approach adopted by organizations. It also includes specific objectives related to Islamic banks, such as promoting Islamic products and services and emphasising values and ethics. In addition to the above, the shift towards responsible marketing has become necessary due to the prevalence of practices that are harmful to consumers, society and the environment. This can be explained as follows:

3.1.Reasons for the shift towards responsible marketing

The inappropriate use of marketing can cause harm by neglecting social responsibility in order to achieve short-term business interests. The main criticisms that have led to the integration of social responsibility into marketing practices can be summarized as follows :

- **Profit-focused approach:** Companies' exclusive focus on profit can lead to the negative use of marketing through unfair practices such as exclusion of consumers, false advertising and promotion of unethical behaviour. It can also cause environmental damage, such as increased waste and carbon emissions in manufacturing processes (Ghazali & Mutum, 2018). Therefore, a shift towards responsible marketing has become necessary to protect all parties involved and to achieve a balance between the three dimensions of sustainable development: the economic dimension (generating profit for companies), the social dimension (contributing to community support) and the environmental dimension (providing environmentally friendly products).
- **Neglecting sustainability:** A 1987 report by the Brundtland Commission, a United Nations body, defined sustainable development as "meeting the needs of the present without compromising the ability of future generations to meet their own needs". According to the World Wildlife Fund, the world is currently consuming resources at a rate equivalent to 1.5 planets, and if this rate continues, consumption levels will rise to the equivalent of 3



planets by 2050. In light of the above, sustainability has become a necessity for businesses, whether as an optional approach adopted by institutions or as a result of pressure from the international community, which has shown great interest in achieving sustainability (Bhattacharya, 2016).Therefore, today's organizations must adopt a comprehensive approach in which social responsibility and responsible marketing are fundamental to their daily practices, in addition to the pursuit of profit and the creation of value for customers, while ensuring that this approach is complementary to the trajectory and direction of marketing strategies and not an additional cost without return. In other words, it is essential for all institutions to strike a balance between making a profit, which is essential for their continued existence, and their active role in society.

- **Unethical practices:** The emergence of international human rights and consumer protection organizations has highlighted the need to adopt responsible marketing as a solution to eliminate unethical practices and use marketing positively in society.

3.2. General aims of responsible marketing:

The overall objective of adopting responsible marketing is to achieve what is known as sustainable marketing. Sustainable marketing is the creation of strategies and approaches that generate value through consumer behaviour, business practices and market exchanges, while minimising harm to the environment and enhancing the ethical and fair quality of life and well-being of current and future consumers and stakeholders (Lunde, 2018). Sustainable marketing can be achieved through:

- Integration into a global market for value exchange through market exchanges that create value through consumer behaviour, business practices and the market. Therefore, individuals and companies must be aware of the impact of their business activities on the environment, society and the economy as a whole.
- Responsible environmental behaviour for present and future generations. All stakeholders (individuals, companies, institutions and society as a whole) must act responsibly to preserve and protect the environment from pollution and degradation.
- Sustainable and Fair Business Practices. Companies create value by selling products and services to customers to make a profit, while customers create value by purchasing products and services from these companies. For business practices to be sustainable, they must be fair and reasonable to all stakeholders (consumers, employees, society and the environment). Therefore, companies wishing to engage in sustainable marketing should seek to balance the interests of different stakeholders.
- Ethical sustainable consumption. This refers to consumer behaviour based on ethical values and the right behaviour towards companies, society and the environment. Several studies have shown that consumers will only engage in sustainable behaviour if they perceive a personal benefit. Therefore, companies need to engage consumers and turn



sustainable behaviours into daily practices that become sustainable routines over time.- Achieve quality of life and well-being.

- Quality of Life is defined as a business strategy designed to enhance the well-being of customers while maintaining the well-being of other stakeholders in the company. Well-being is defined as the long-term satisfaction that maintains and improves the quality of life of consumers. Improving the quality of life can therefore increase the willingness of consumers to engage in sustainable behaviour.

3.3. The importance of adopting responsible marketing for Islamic banks:

In the case of Islamic banks, responsible marketing can help customers to choose Islamic banks over others by highlighting the basic concepts and principles of Islamic banks, which include responsibility towards the community, individuals and the environment. Therefore, responsible marketing is implicit in banks that apply Shariah principles in their operations. Responsible marketing for Islamic banks can be demonstrated in the following ways:

- **Emphasising values and ethics:** Responsible marketing can help Islamic banks promote the principles and ethics they uphold, such as justice, transparency, and their commitment to social responsibility, environmental support, contributions in times of crisis, and more.
- **Promotion of Islamic products:** This involves promoting the products and services offered by Islamic banks by focusing on their financial and ethical benefits, such as avoiding interest-based transactions, fairness, transparency in financial dealings, and more.
- **Emphasising social responsibility:** This includes the bank's declaration of support for social campaigns, such as the financing of micro-projects for young people or homebound women, in addition to highlighting its environmental initiatives and its commitment to the principles of sustainable development, which achieve a balance between the economic, environmental and social dimensions.
- **Innovation in offering Islamic products:** Responsible marketing can promote innovation by developing products that meet customer needs in a way that is consistent with the basic principles of Islamic law, with a focus on environmental and social aspects.
- **Islamic financial education:** This includes the need to provide information on how to deal with Islamic banks, as well as comprehensive explanations of Islamic financial formats (such as participation, murabaha, ijara) and the process of dealing with Islamic bonds (sukuk).



II. The role of responsible marketing in attracting customers to Algerian Islamic banks:

To address the problem of the study, an electronic questionnaire was distributed to individuals engaging with Islamic banks in Algeria between September and November 2024. The questionnaire included two main axes: responsible marketing and the decision to deal with Islamic banks, in addition to the axis of personal data and general questions. The questionnaire was distributed through various social media platforms to all individuals without exception, with the aim of covering, on the one hand, those who deal with Islamic banks and, on the other hand, understanding the reasons why individuals in the sample do not deal with banks in Algeria in general. We were able to retrieve (162) questionnaires, none of which were cancelled. The statistical programme SPSS was used to analyse the data, based on several statistical tests.

Before carrying out the statistical tests, it is necessary to ensure the validity and reliability of the data for statistical analysis. This is done by applying several tests, such as the validity of the instrument and its stability through Cronbach's alpha. The stability of the questionnaire refers to obtaining the same result when it is used repeatedly under the same conditions. Therefore, the stability of the questionnaire means the consistency of the results of the questionnaire and its lack of significant change when it is redistributed in subsequent periods. In order to clarify the validity and stability of the questionnaire used, the alpha Cronbach method is used.

Table 2 : « Cronbach's Alpha Reliability Coefficient »

Axis	Number of paragraphs	Cronbach's alpha coefficient
Responsible marketing	32	0.969
Making the decision to deal with the bank	11	0.920
All questionnaire items	43	0.968

Source: Prepared by the researchers on the basis of SPSS results.

According to the results in the table, the reliability coefficient for the axis of responsible marketing was 0.969, and for the axis of decision-making in dealing with the bank it was 0.920. The overall result for all items was 0.968. This indicates the validity and stability of the tool used in the analysis, and therefore it can be relied upon to answer the hypotheses of the study and to generalise the results.

1. Analysis of descriptive study results

The following table presents the distribution of respondents based on various demographic characteristics.

**Table 3: « Distribution of respondents by demographic characteristic »**

Variable	Category	Frequency	Percentage (%)
Gender	Male	67	41.4
	Female	95	58.6
Educational level	Middle	10	6.2
	Secondary	10	6.2
	University level	142	87.7
Age group	18 - Less than 28	69	42.6
	28 - Less than 38	45	27.8
	38 - Less than 48	22	13.6
	48 - Less than 58	15	9.3
	More than 58	11	6.8

Source: Prepared by the researchers based on SPSS results.

The table shows that the majority of respondents were female (58.6%). In terms of educational level, the majority of respondents were university graduates (87.7%). In terms of age, the majority of respondents were in the 18-38 age group (70.4%).

Table 4: « Level of ownership of a financial account with an Algerian bank among the sample »

Answer	Frequency	Percentage (%)
Yes	41	25.3
No	121	74.7

Source: Prepared by the researchers on the basis of SPSS outputs.

Based on the results in the table above, we can conclude that the percentage of the sample that does not have a financial account is 74.7%, while only 25.3% have one. To interpret this result, we rely on the results of the Algerian Financial Inclusion Index (The World Bank, 2021), which indicates that the ownership rate of financial accounts among individuals is 44.1%, which is an average rate compared to other countries in the world. The reasons why the individuals in the sample do not have a financial account with an Algerian bank (those who answered "no" to the previous question, for a total of 121) can be explained as follows:

Table 5: « Reasons for not having a financial account with an Algerian bank »

Answer	Frequency	Percentage (%)
Lack of income	69	57
High cost of dealing with banks	4	3.3
Prefer dealing with Algérie Poste	48	39.7

Source: Prepared by the researchers based on SPSS results.

Therefore, the reason why individuals in the sample study do not have a financial account can be attributed to several factors, including a lack of income and their preference to deal with Algérie Poste as a government institution that enjoys the trust of individuals in financial transactions, especially with the widespread use of Edahabia card for bill payments, money transfers and other services. As a result, Islamic banks face several challenges in attracting and engaging different individuals and segments and providing them with the necessary facilities to join them.



As for the sample individuals who have financial accounts with Algerian banks (41 individuals, representing 25.3%), they prefer to deal with Islamic banks by a percentage of 78% compared to 22% for conventional banks. The main reasons for the choice of bank are explained in the following table:

Table 6: « Distribution of sample respondents by type of bank they deal with in Algeria »

Answer	Frequency	Percentage (%)
Islamic bank	32	78%
Traditional bank	09	22%
Reasons for Choosing the Bank		
Religious reason	27	65.9%
Achieving benefits	4	9.8%
Bank's commitment to its duties towards society:	6	14.6%
Religious reasons and the bank's commitment to its duties towards society	4	9.8%

Source: Prepared by the researchers on the basis of SPSS outputs.

According to the results in the table above, (65.9%) of the sample individuals choose the bank for religious reasons, which explains their preference to deal with an Islamic bank rather than the conventional bank, which is based on interest, which is considered forbidden in the Islamic financial system.

After the general axis of questions, we filtered the data, focusing at this stage on a sample of (41) individuals who have accounts with Algerian banks, whether Islamic or conventional. The aim is to compare the answers of the sample individuals, taking the type of bank they deal with as a determinant, using the "Select Cases" command in SPSS. The results for the responsible marketing axis and the decision-making axis regarding dealing with the bank are as follows:

Table 7: « Respondents' answers on the responsible marketing axis »

Statement	Islamic bank			Traditional bank		
	Mean	Standard deviation	Relative weight	Mean	Standard Deviation	Relative Weight
Responsible Service (Product)	3.651	0.833	Agree	3.185	1.055	Neutral
Responsible Price	3.226	1.059	Neutral	3.583	1.053	Agree
Responsible distribution	3.677	0.909	Agree	3.592	1.351	Neutral
Responsible Promotion	3.406	0.995	Agree	3.127	1.276	Neutral
Responsible Individuals	3.475	0.744	Agree	3.155	1.295	Neutral
Responsible Operations	3.632	0.800	Agree	3 194	1.116	Neutral
Responsible Physical Evidence	3.729	0.658	Agree	3.407	1.412	Neutral
Axis Result	3.55	0.699	Agree	3.320	1.125	Agree

Source: Prepared by the researchers based on SPSS results.



The above table shows that the level of confidence in responsible marketing is high among Algerian Islamic banks compared to conventional banks. This is confirmed by the tendency of sample respondents dealing with Islamic banks to agree with most of the statements on the responsible marketing axis, compared to conventional banks, where sample respondents tended to be neutral.

Table 8: « Respondents' responses to the decision axis on dealing with the bank »

Statement	Islamic bank			Traditional bank		
	Mean	Standard deviation	Relative weight	Mean	Standard Deviation	Relative Weight
Ethical aspect with customers	4.067	0.679	Agree	3.920	0.485	Agree
Impact of social and environmental aspect	3.718	0.901	Agree	3.027	0.618	Neutral
Result of the axis dealing with the bank	3.892	0.730	Agree	3.474	0.508	Agree

Source: Prepared by the researchers on the basis of SPSS results.

Based on the results in the table above, it can be concluded that the sample individuals are influenced by the ethical, social and environmental aspects when making decisions regarding their choice of bank, regardless of whether it is Islamic or conventional.

2. Results and analysis:

In order to answer the study hypotheses, we analyse the impact of responsible marketing through the responsible marketing mix (7Ps) on customer inclination towards Islamic banks. For this purpose, we rely on the analysis of multiple stepwise linear regression, which determines the independent variables that have the most significant impact on the dependent variable, after excluding variables with weak correlation results. In this analysis, the data have been filtered for the second time in order to include only those respondents who deal exclusively with Islamic banks in Algeria. This means that the sample size used for this section is 32. The results obtained can be presented as follows:

Table 9: « Correlation matrix between the independent variables and the dependent variable »

	Respon- sible product	Respon- sible price	Respon- sible distribut -ion	Respon- sible promotion	Respon- sible individuals	Respon- sible operati- ons	Respon- sible physical evidence
Decision to deal with the bank	0.432	0.272	0.534	0.480	0.585	0.447	0.533
(Sig)	0.008	0.066	0.001	0.003	0.000	0.005	0.001

Source: Prepared by the researchers on the basis of SPSS outputs.



From the correlation matrix table, we can see that there is a correlation between responsible individuals and the decision making process of dealing with Islamic banks (0.585), which is a moderate positive correlation with a significance level (0.000), indicating statistical significance. However, the correlations between the other elements of the responsible marketing mix (product, distribution, promotion, processes, physical evidence) were weak, with values below 0.5. In addition, the correlation between price and the decision to deal with the bank was not statistically significant.

Table 10: « Variables included and excluded from the stepwise multiple linear regression model »

Method	Dependent variables	Independent variables		
		Variable	(Sig)	Partial correlation
The variables (independent) are adopted, and the variables (dependent) are excluded.	Responsible individuals	Responsible product	0.417	0.151
		Responsible pricing	0.939	-0.014
		Responsible distribution	0.175	0.250
		Responsible promotion	0.463	0.137
		Responsible operations	0.845	-0.037
		Responsible physical evidence	0.201	0.236

Source: Prepared by the researchers on the basis of SPSS outputs.

The table above shows the independent variables entered into the regression equation, which is a single variable (responsible persons). The other variables were excluded using the stepwise method because their partial correlation with the decision-making process of dealing with Islamic banks was not statistically significant.

Table 11: « Analysis of variance (ANOVA) for the impact of responsible marketing on customers' inclination towards Algerian Islamic banks »

Model	Sum of squares	Degrees of freedom	Mean square	F-test	Sig
Regression variance	5.721		5.721	15.026	0.000
Residual variance	10.984	30	0.366	-	-
Total variance	16.705	31	-	-	-
R^2	0.342	$\overline{R^2}$	0.321	r	0.585

Source: Prepared by the researchers based on SPSS results.

Based on the results of the ANOVA analysis to test the significance of the regression, we observe that the F-test value is 15.626 with a probability value (Sig = 0.000) that is less than 0.05. Therefore, we reject the null hypothesis and accept the alternative hypothesis, which means that the regression is significant. Thus, there is a relationship between the decision process of dealing with Islamic banks and the responsible marketing mix. According to the stepwise multiple linear regression, the effect is evident at the level of the independent variable (responsible individuals).



In order to derive the mathematical model linking responsible marketing and the decision-making process for dealing with Islamic banks in Algeria, we present the table of the stepwise multiple linear regression model.

Table 12: « Results of the stepwise multiple linear regression model between responsible marketing (7Ps) and the decision-making process for dealing with Islamic banks in Algeria »

Model	Coefficient value	Standard deviation	Beta	t-test	(sig)
Constant	1.887	0.518		3.641	0.001
Responsible individuals	0.577	0.146	0.585	3.953	0.000

Source: Prepared by the researchers based on SPSS results.

The table above shows the coefficients of the regression model that includes one independent variable (responsible persons), as previously mentioned, after excluding other variables that do not contribute to the model. The regression equation can therefore be written as follows

$$\text{Decision-making process} = 1.887 + 0.577 * \text{Responsible persons}$$

Conclusion and Recommendations :

Through this study, we aimed to demonstrate the impact of responsible marketing on customers' inclination towards Islamic banks in Algeria. After presenting the theoretical aspect of the study, we have reached several important findings in the practical aspect, including:

- Algerian banks in general, and Islamic banks in particular, face significant challenges, such as the low percentage of individuals who engage with them.
- The main reasons for individuals not having a financial account with Algerian banks are lack of income and a preference for dealing with the Algérie Poste.
- Algerian customers prefer to deal with Islamic banks for a number of reasons, the most important of which is their desire to receive financial services in accordance with Islamic principles.
- Customers who deal with Islamic banks show interest in responsible marketing as it is in line with their principles, unlike customers of conventional banks who were neutral due to their focus on benefits and other factors.
- Responsible marketing has an impact on customers' inclination towards Islamic banks in Algeria, and this impact is represented by one element of the responsible marketing mix, namely responsible individuals.

Embracing responsible marketing is a competitive advantage that can attract customers with a high level of awareness and interest in social and environmental issues. Islamic banks differentiate themselves by adopting responsible marketing principles as part of their core strategies. As a result, they have a large potential customer base, including Muslims and those interested in sustainability issues. To ensure customer inclination towards Islamic banks, the following recommendations should be considered:



- Clearly articulate the strategy of Islamic banks, which primarily includes responsible marketing principles as an integral part of their daily practices. This can be achieved by offering products and services that comply with Islamic standards while reflecting a commitment to social responsibility.
- Focus on promoting Islamic financial culture by raising financial awareness and providing detailed information on the benefits that customers can obtain by opening a financial account. Emphasising the absence of interest-based transactions (riba) and explaining Islamic financing methods and how to benefit from them.
- Make effective use of the responsible marketing mix and ensure that each element is in line with ethical, social and environmental dimensions.

Bibliographic References :

- Ali .B, & Mazlynda , M. (2013). Islamic Bank and Corporate Social Responsibility (CSR). *Islamic Management and Business*, pp. 194-209.
- American Marketing Association. (2017). *What Is Marketing?* Consulté le 9 5, 2023, sur <https://www.ama.org/on-demand/modern-marketing-strategy-and-execution/>
- Andreasen, A. (1994). Social Marketing:Its Definition and Domain. *Journal of Public Policy & Marketing*, pp. 108-114.
- Bandyopadhyay, C., & Ray, S. (2018, oct 16). Responsible Marketing: Can Social Enterprises Show the Way? *JOURNAL OF NONPROFIT & PUBLIC SECTOR MARKETING*, Routledge Taylor and Francis group, pp. 1-20.
- Bhattacharya, C. (2016, 5 25). Responsible Marketing: Doing Well by Doing Good. *Marketing Intelligence Review*, pp. 8-17.
- DinarStandard and others. (2022). *state of the global islamic economy report*. Consulté le 7 1, 2023, sur https://cdn.salaamgateway.com/reports/pdf/State+of+the+Global+Islamic+Economy+Report+2022_V2_Updated.pdf
- Ghazali, E., & Mutum, D. (2018, 2 18). Islamic Marketing: Compatibility with Contemporary themes in Marketing. *emerald insight*, pp. 213-222.
- Grönroos, C. (2006). On defining marketing: finding a new roadmap for marketing. *Sage Journals*, Volume 6(4), 395-417.
- IQBAL,Z (1997). Islamic Financial Systems. *Finance & Development*, pp.42-45.
- Kotler, P., & Zaltman, G. (1971). SocialMarketing:AnApproach to Planned Socia lChange. *Journal of Marketing*, pp. 3-12.
- Lunde, M. (2018). Sustainability in marketing: a systematic review unifying 20 years of theoretical and substantive contributions (1997–2016). *AMS Review*, pp. 85-110.
- Pew Research Centre . (2017). *The Changing Global Religious Landscape*. Consulté le juin 2023, 15, sur <https://www.pewresearch.org/religion/2017/04/05/the-changing-global-religious-landscape/>



- Sandıkcı, O. (2011). Researching Islamic marketing: past and future perspectives. *Journal of Islamic Marketing*, Vol. 2 No. 3, pp. 246-258.
- Seretny, m., & seretny. A, a. (2012). Sustainable marketing -a new era in the responsible marketing development. *Foundations of Management*, Vol. 4, No. 2, pp. 63-76.
- Su-Mei Lin. (2011, May 17). Marketing mix (7P) and performance assessment of western fast food industry in Taiwan: An application by associating DEMATEL and ANP. *African Journal of Business Management*, pp. 10635-10644.
- Supaprawat , S., & Pattanapong , C. (2021, July-August). Service Marketing Mix (7Ps) and Patient Satisfaction in Clinics: A Review Article . *International Journal of Trend in Scientific Research and Development*, Volume 5 Issue 5, pp. 842-850.
- Tafti, S. F., & others. (2012). Assessment the Corporate Social Responsibility according to Islamic values (Case study: Sarmayeh Bank) . *Procedia - Social and Behavioral Sciences*, pp. 1139-1148.
- The World bank. (2021). *The Global Findex Database*. Consulté le 12 2, 2023, sur <https://www.worldbank.org/en/publication/globalindex/Data>
- Zinkin, J., & Williams, G. (2006). Islam and CSR: A study of the compatibility between the tenets of Islam and the UN Global Compact. *Journal of Business Ethics*, pp. 1-26.

Appendix 1 : « Comparison of traditional, responsible and Islamic marketing mix»

Comparison criterion	Traditional marketing mix	Responsible marketing mix	Islamic marketing mix
Product	The goods or services offered by the company, encompassing all aspects of the product, including design, quality, branding and more.	To provide products or services that contribute to improving the quality of life, satisfying consumers' desires, while encouraging and developing their positive behaviour towards the environment and society.	The Islamic marketing mix is essentially the responsible marketing mix with the addition that all preceding operations from product to physical evidence must adhere to Islamic Sharia principles, including 1. Products must fall within the halal category and be permissible.
Price	Considered as the measure used in the exchange process between the buyer and the seller to obtain goods and services. Determining the right price involves a thorough analysis to meet consumer needs and provide value for the price.	Responsible products may be more expensive because they include environmental and social costs, but they often last longer.	
Distribution	Refers to all activities and operations undertaken by the company to move goods from the point of	Product distribution is done responsibly by considering safety measures for consumers and providing products and services in a	



	production to the market where consumers can access them. For services, distribution refers to the way in which services are delivered to customers and made directly available to them.	responsible manner.	2. Pricing should be determined in a logical and transparent manner in accordance with Islamic Sharia.
Promotion	A set of activities used to market products or services, relying on advertising, personal selling, or various distribution channels. The promotion process aims to attract customers and increase sales	Promoting responsible products includes: - Credibility in providing information about the products or services offered. - Commitment to ethical considerations and respect for social traditions and customs. - Developing marketing messages that encourage consumers to choose sustainable products or services.	3. Consideration of Islamic values in the preparation and distribution of products or services.
People	Individuals play a crucial role in service delivery by influencing consumer perceptions. The behaviour, appearance and actions of employees have a direct impact on the success of service delivery.	Individuals responsible for marketing must ensure the accuracy and truthfulness of marketing information, respect customer rights, comply with existing laws and regulations, make a positive impact on society and contribute to environmental activities	4. Commitment of individuals, including employees, to Islamic values in all their dealings with customers.
Processes	Processes refer to the flow of activities and steps followed from start to finish to deliver a service or product. As part of an overall marketing strategy, processes influence buying decisions.	Responsible operations include conducting business in a way that preserves the environment, provides quality products and services, supports local communities, creates sustainable employment opportunities and adheres to ethical business practices.	5. Ensuring that operations are conducted in accordance with responsible Islamic principles while keeping pace with technological advances.
Physical evidence	Physical evidence influences customer or consumer decisions and includes the company's environment, buildings, equipment, logos, colours and other visual elements that make a positive impression on customers.	Creating a responsible physical footprint includes the use of sustainable materials, such as recycled wood or bioplastics; sustainable design; sustainable production practices, such as the use of renewable energy and effective waste management; and sustainable disposal methods, such as recycling or environmentally safe disposal.	

Source: Compiled by the researchers, based on (Supaprawat & Pattanapong , 2021)