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Ligne éditoriale

La revue a pour dénomination **ZAOULI** qui désigne à la fois une danse et une musique populaires pratiquées par les communautés gouro, dans les départements de Bouaflé et de Zuénoula, en Côte d'Ivoire. Hommage à la beauté féminine, le ZAOULI s'inspire de deux masques : le Blou et le Djela. Son autre nom, « Djela lou Zaouli », signifie « Zaouli, la fille de Djela ». Le Zaouli associe, dans un même spectacle, la sculpture (le masque), le tissage (le costume), la musique (l'orchestre, la chanson) et la danse. Le masque Zaouli se décline en sept masques faciaux traduisant chacun une légende spécifique. Les détenteurs et les praticiens sont les sculpteurs, les artisans, les instrumentistes, les chanteurs, les danseurs et les notables (garants des coutumes et des traditions de la communauté).

Dès lors, le ZAOULI possède une fonction éducative, ludique et esthétique. Porteur de l'identité culturelle de ses détenteurs, il contribue également à la préservation de l'environnement, et favorise l'intégration et la cohésion sociale. La transmission de l'élément s'opère à l'occasion des représentations musicales et des séances d'apprentissage. Les amateurs en apprennent la pratique sous la supervision de praticiens expérimentés. La viabilité du ZAOULI est assurée grâce aux représentations populaires, organisées deux à trois fois par semaine par les communautés. La chefferie traditionnelle, garante des traditions, joue également un rôle clé dans le processus de transmission. Les festivals et les concours de danse inter-villages constituent également d'autres opportunités de revitalisation.

En définitive, le ZAOULI est réputé détenir des pouvoirs permettant l'accroissement de la productivité du milieu dans lequel il est pratiqué. Inscrit sur la liste prestigieuse du Patrimoine Mondial de l'UNESCO, le ZAOULI est une synthèse de la sculpture, la musique et le tissage. Elle a donc pour but de mettre un point d'honneur sur la beauté féminine. C'est pourquoi, il se

distingue par la finesse des traits du masque, la beauté de la danse et la grâce qui en font un spectacle fort apprécié dans les manifestations publiques.

Cette nouvelle revue vise donc à promouvoir la recherche et la réflexion dans les domaines suivants :

- ▶ Arts et Culture ;
- ▶ Lettres et Langues ;
- ▶ Sciences de l'information et de la communication ;
- ▶ Sciences Humaines et Sociale ;
- ▶ Sciences Juridiques et Politiques ;
- ▶ Sciences Economique et de Gestion ;
- ▶ Sociologie ;
- ▶ Anthropologie ;
- ▶ Psychologie ;
- ▶ Criminologie.

Elle vise également à publier les résultats des recherches menées par les chercheurs et à développer la production scientifique chez cette nouvelle génération de chercheurs. C'est une revue pluridisciplinaire dont l'enjeu est de favoriser un enrichissement entre chercheurs dans une relation de mutualisation des connaissances tout en s'inscrivant dans les normes scientifiques et éthiques du CAMES.

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Pour un texte qui résulte d'une recherche de terrain : Titre, Prénoms et Nom de l'auteur, Institution d'attache, adresse électronique, Résumé en Français [250 mots au plus], Mots clés [7 mots au plus], [Titre en Anglais], Abstract, Keywords, Introduction, Méthodologie, Résultats et Discussion, Conclusion, Bibliographie.

Les articulation du texte : A l'exception de l'introduction, de la conclusion, de la bibliographie, les articulations doivent être titrées, et numérotées par des chiffres (Exemples : **1. ; 1.1. ; 1.2 ; 2. ; 2.2. ; 2.2.1; 2.2.2; 3. ; etc.**). (Ne pas automatiser ces numérotations).

La conclusion doit être brève et insister sur les résultats et l'apport original de la recherche.

La référence bibliographique adoptée est celle des notes intégrées au texte. Elle se présente comme suit : (nom de l'auteur, année de publication, page à laquelle l'information a été prise).

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Exemples

Le processus du sous-développement résultant de ce choc est vécu concrètement par les populations concernées comme une crise globale (S. Diakité , 1985, p. 105).

En effet, le but poursuivi par M. Ascher (1998, p. 223), est « d'élargir l'histoire des mathématiques de telle sorte qu'elle acquière une perspective multiculturelle et globale ».

NB : Les sources historiques, les références d'informations orales et les notes explicatives sont numérotées en série continue et présentées en bas de page.

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ouvrage, d'un mémoire ou d'une thèse, d'un rapport, d'une revue ou d'un journal est présenté en italique.

Dans la zone Éditeur, on indique la Maison d'Édition (pour un ouvrage), le Nom et le numéro/volume de la revue (pour un article). Au cas où un ouvrage est une traduction et/ou une réédition, il faut préciser après le titre, le nom du traducteur et/ou l'édition (ex : 2^{de} éd.).

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Exemples

AMIN Samir, 1996, *Les défis de la mondialisation*, Paris, L'Harmattan.

DIAGNE Souleymane Bachir, 2003, « Islam et philosophie. Leçons d'une rencontre », *Diogenè*, 202, 4, p. 145-151.

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Modeling the marketing of Islamic banking services using the Analytic Hierarchy Process “Case of Algeria”

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Abstract :

This study aims to build a model for marketing Islamic banking services using the Analytic Hierarchy Process (AHP). This model ranks all the criteria associated with the elements of the marketing mix for Islamic banking services, as well as the alternatives represented in Islamic banks and Islamic banking windows in traditional banks. The model that was built consists of forty-seven (47) criteria, including seven (7) main criteria (elements of the marketing mix for Islamic banking services), each criterion branches into a group of sub-criteria. The study concluded by determining the relative importance of the elements of the marketing mix for Islamic banking services, where the criterion “Islamic banking services” ranked first with a percentage (27.5%), followed by the criterion “individuals” with a percentage (22.2%), then the criterion “pricing” with a percentage (17.1%), then the criterion “promotion” with a percentage (12.2%), then the criterion “distribution” with a percentage (09.3%), then the criterion “operations” with a percentage (06.4%), and the criterion “physical evidence” ranked last with a percentage (5.3%). As for the ranking of alternatives, Al Salam Bank achieved the highest percentage in terms of the importance of the banking marketing mix (40.6%), followed by Al Baraka Bank with a percentage (33.9%) then Islamic banking windows in traditional banks as a third alternative with a percentage (25.5%).

Keywords: Marketing mix for Islamic banking services, Islamic banks, Islamic banking windows, Analytic Hierarchy Process

Modélisation du marketing des services bancaires islamiques à l'aide du processus analytique hiérarchique « Cas de l'Algérie »

Résumé :

Cette étude vise à élaborer un modèle de commercialisation des services bancaires islamiques à l'aide du processus analytique hiérarchique (PAH). Ce modèle classe tous les critères associés aux éléments du mix marketing des services bancaires islamiques, ainsi que les alternatives représentées dans les banques islamiques et les guichets bancaires islamiques des banques traditionnelles. Le modèle élaboré comprend quarante-sept (47) critères, dont sept (7) critères principaux (éléments du mix marketing des services bancaires islamiques), chaque critère se divisant en un groupe de sous-critères. L'étude a conclu en déterminant l'importance relative des éléments du mix marketing pour les services bancaires islamiques, où le critère « services bancaires islamiques » s'est classé en première position avec un pourcentage (27,5 %), suivi du critère « particuliers » avec un pourcentage (22,2 %), puis du critère « tarification » avec un pourcentage (17,1 %), puis le critère « promotion » avec un pourcentage de 12,2 %, puis le critère « distribution » avec un pourcentage de 9,3 %, puis le critère « opérations » avec un pourcentage de 6,4 %, et enfin le critère « preuves physiques » qui arrive en dernière position avec un pourcentage de 5,3 %. En ce qui concerne le classement des alternatives, Al Salam Bank a obtenu le pourcentage le plus élevé en termes d'importance du marketing mix bancaire (40,6 %), suivie par Al Baraka Bank avec un pourcentage de 33,9 %, puis les guichets bancaires islamiques dans les banques traditionnelles en tant que troisième alternative avec un pourcentage de 25,5 %.

Mots clés : *Marketing mix pour les services bancaires islamiques, banques islamiques, guichets bancaires islamiques, processus analytique hiérarchique*



Introduction

Islamic banking institutions face many situations that require assistance in order to make a decision regarding them, whether the assistance is according to qualitative methods such as previous experiments and others, or by developing models and procedures that rely on quantitative and qualitative methods such as operations research, and multi-criteria modeling that is used to quantify qualitative criteria and thus provide assistance. To make decisions that are used in many fields, especially: choosing the banking marketing mix that leads to supporting the competitive ability of the Islamic bank to achieve its goals.

The problem of studying :

We will try to understand the importance of each element of the banking marketing mix in marketing Islamic banking services in influencing customers to move towards these services, to answer the question posed in the following problem:

What is the appropriate marketing model for marketing Islamic banking services in Algeria?

Main Hypothesis:

The marketing mix elements have significant importance in marketing Islamic banking services in Algeria.

Sub-Hypotheses:

- The services component is considered essential in marketing Islamic banking services in the Algerian market.
- Pricing plays a big role in marketing Islamic banking services in Algeria.

- Promotion is an important factor for marketing Islamic banking services in the Algerian market.
- Distribution plays an important role in bringing banking services closer to customers in Algeria.
- The role of service providers (individuals) is essential to achieve the success of marketing Islamic banking services in Algeria.
- Banking operations contribute to the efficient and organized provision of services, which affects the customer experience in Algeria.
- Physical evidence plays a role in providing a convenient and attractive environment for customers while receiving banking services in Algeria.

Objectives of the study:

The objectives of the study were formulated according to the results that the researchers seek to achieve, whether at the theoretical or field level, by building a model that enables the banking institution to design the appropriate strategic plan for marketing Islamic banking services (whether the factors that it controls completely or the factors that it can influence in a relative way). This model also enables analyzing, arranging, and then evaluating the alternatives and weighting them until their position in the Algerian banking market becomes clear.

This study aims to:

- Building a multi-criteria evaluation model for marketing Islamic banking services, and testing it on banks and Islamic banking windows in Algeria;
- Analyzing and comparing the study alternatives to determine the impact of Islamic banking marketing standards on the performance of banks and Islamic banking windows in traditional banks;
- Assistance in updating the marketing activity of Islamic banking services in a way that is compatible



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with the social and economic conditions of Algerian society;

- Helping to match the banking services provided by banks and Islamic banking windows in traditional banks with the contents of Islamic banking formulas;

Limitations of the study:

The scope and limits of the research can be determined by the following dimensions:

- Spatial boundaries:

Interviews were conducted, whether face-to-face or using e-mail and social media, with a group of experts and practitioners in the field of banking in various regions of Algeria.

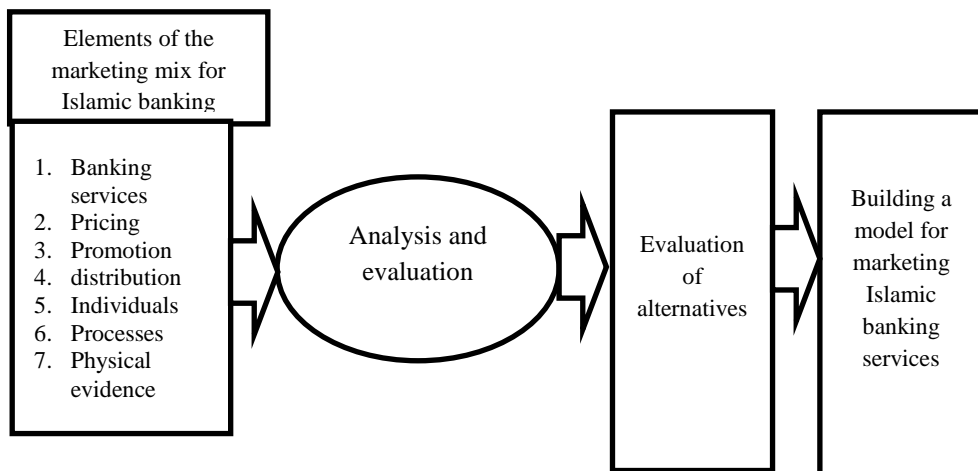
- Temporal limits:

The theoretical and field study was conducted during the time period from April 2024 to the end of June 2024.

Objectivity border:

Through this study, we are trying to link the analysis and evaluation of the marketing of Islamic banking services on the one hand and the marketing approach to evaluation on the other hand, especially with regard to dimensions related to the marketing of Islamic banking services.

Study model



Previous Studies:

Several studies dealt with this topic from different aspects, and the most important of these studies and the closest to our topic mention the following:

- **Afzal Hossain and others 2020 " Banking service in Bangladesh: The impact of service marketing mix on purchase intention of university students "**

This study explored the effects of a service marketing mix on Bangladeshi students' purchase intention in the context of bank marketing. Four out of seven elements of mix marketing, product of service, price, people, and process were found to have a significant effect on purchase intention. It also indicates that these elements are more critical for service organizations like banks to attract university students. The other three elements, such as place, promotion, and physical evidence, were found no significant relationship with purchase intention.



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- **Mohammad Anwar Hossain, Md. Zahidi Islam 2015 "Marketing Mix (7Ps) and Marketing Performance of Some Selected Islamic Banks: An Analysis"**

This study examined the relationship between the elements of the marketing mix (Ps 7) and banking performance, and concluded that the effective use of the marketing mix increases banking performance and vice versa. The study was conducted at the level of four selected private Islamic commercial banks in Bangladesh, and concluded that people and material and practical evidence are the most Highly linked to banking performance rather than product, price, promotion and place, all Islamic banks must employ skilled people, improve physical evidence and develop processes to be customer-friendly for attractive and sustainable banking performance.

- Saenuri Dahari. Muhamad Abduh. Kim-ShyanFam." 2015 Measuring Service Quality in Islamic Banking: Importance-Performance Analysis Approach".

This study examined the main dimensions of service quality in Islamic banks using performance analysis. A structured, self-administered questionnaire was used. A total of 276 usable questionnaires were obtained, and their results were analyzed to reveal the main dimensions of the quality of Indonesian Islamic banking services. The performance of the banks was also analyzed and evaluated. He revealed five main dimensions of evaluation: reliability, relationship between the bank and customers, tangibles, Sharia issues, and prices.

- **Benefit from previous studies :**
 - -The most important benefits from previous studies are the following:
 - Effective use of the marketing mix increases banking performance and vice versa.

- Banking marketing allows conducting marketing research and studies on customers, competitors, markets and everything related to the banking environment.
- Banks vary in levels of adoption of banking marketing.
- Determine the main criteria for the marketing mix that were adopted in the study.
- Identifying the most important concepts for applying the hierarchical analysis method in the field.
- Hierarchical analysis helps to exploit the opportunities available to banks and avoid expected risks.

- **The advantage of this study over previous studies**

This study was distinguished from its predecessors by analyzing and evaluating the marketing mix for Islamic banking services, using the hierarchical analysis process, to build a model suitable for marketing Islamic banking services at the local and even international levels.

1. Theoretical framework for marketing Islamic banking services :

The marketing of Islamic banking services aims to develop banking services that are a vital and fundamental factor in carrying out various marketing activities effectively followed by the Islamic bank. This ensures the continuity and enhancement of its activity in the long term, leading to the retention of current customers and the attraction of potential ones, and increasing its competitive ability in the active market. The development process of Islamic banking services aims to enhance the competitive position of the Islamic bank and thereby increase its profitability in the long term.



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1.1. Definition of Islamic Banking Services Marketing:

The marketing of islamic banking services is defined as all human efforts related to the flow and provision of banking and cooperative services and ideas from islamic banks to customers and beneficiaries. It aims to satisfy their financial and social needs, contribute to economic and social development, and achieve financial and moral benefits for shareholders, employees, and the community, all in accordance with islamic sharia principles(alamgheribi abdefatah,; 2015, p. 376)

1.2. The importance of marketing for Islamic banks:

The importance of marketing in Islamic banks is evident through many aspects and areas, the most important of which are mentioned in the following points: (oukal amar, 2023, pp. 112-113)

- The Islamic bank relies on investment more than lending in the field of employing its money, which means that it needs to develop and innovate an integrated mix of banking services that contribute to meeting the needs of the client and achieving the goals of the bank.
- The Islamic bank also seeks to adopt renewal and innovation in its banking services, whether in terms of their content or how to present them, and this requires it to conduct marketing studies and market research to know the needs and desires of its customers and develop services through which the bank works to meet those needs, as this also requires studying the market and knowing the extent of its segmentation into sectors, as each sector has its own requirements.
- Studying competitors and knowing their strengths and weaknesses enables the Islamic bank to compare its

performance with them, and contributes to strengthening its strengths and getting rid of its weaknesses.

- Islamic financing methods such as speculation, participation, and markup are new methods that are not widespread in banking, which means that they require great marketing efforts to convince customers and beneficiaries, especially those who do not have prior and accurate knowledge of these methods.
- It is necessary to study the market and know the market share before producing banking services.
- The nature of the work of Islamic banks obliges them to seek to benefit from the advantages of the multiplicity of services they provide, as well as obliges them to bear the burdens and obstacles they face, such as their relationship with the central bank, competition from traditional banks in addition to counter media, and this makes it necessary to increase their marketing efforts.
- Marketing activities for cooperative services need a deep understanding of the feelings and emotions of the beneficiaries, and for this, Islamic banks need to apply modern marketing methods such as service marketing, social marketing, and relationship marketing, all of which are concerned with focusing on the psychological, moral, and social aspects in their marketing.
- Knowing the needs of customers to provide banking services that suit their needs and desires, identifying target markets, maintaining the market share of the bank, preparing the promotional mix suitable for the banking service and the market, as well as adjusting the appropriate distribution methods.

1.3. The reality of marketing Islamic banking services and the elements of its success:



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In the Algerian banking market, there are twenty-nine (29) banks and financial institutions. This includes six (06) public banks and fourteen (14) private banks, among which are two Islamic banks (Al Baraka Bank 'Algeria' and Al Salam Bank), and nine (09) financial institutions.

1.3.1. Study population:

It consists of individuals who work (practitioners) in marketing positions at both Islamic and conventional banks (Islamic banking windows), specialized academics in the field of marketing, and experienced individuals in Islamic banking services.

1.3.2. The Analytic Hierarchy Process for Decision Making:

The Analytic Hierarchy Process (AHP) is an analytical method that addresses complex decision-making problems involving multiple factors (Thomas M. & Cook Robert A. Russell, 1993, p. 467). It is designed for situations where it is necessary to measure thoughts, feelings, and emotions that influence the decision-making process, providing a numerical scale to determine the priorities of the alternatives (Hamdy A. Taha, 2017, p. 567). AHP is a constructive technique that deals with complex decisions.

The process of hierarchical analysis is a structural chain technique aimed at helping researchers deal with complex decisions. This method is used to rank different options based on their importance. Hierarchical analysis is useful when there is a complex decision without a clear answer. It can be used in multiple areas, including building a marketing model for Islamic banking. The hierarchical model involves defining evaluation criteria and comparing alternatives to determine the best option. Linear algebra is used to calculate the importance of criteria using matrices. It can be useful in selecting products

or services, prioritizing maintenance, and making other complex decisions.(Andrew J. Hoisington, Steven Schuldt, & Jeneé Jagoda, 2021).

1.4. Building an evaluation model for the elements of the marketing mix for Islamic banking services:

Building an expanded marketing model for Islamic banking services includes integrating the 7Ps framework while taking into account Islamic principles through:(Mohammad Anwar Hossain & Md. Zahidul Islam, 2015)

1.4.1. Product:

- Core services: We consider core Islamic banking products, such as Mudaraba (profit sharing), Murabaha (cost-plus financing), and Ijara (leasing).
- Value added services: represented by complementary services such as financial consulting, Takaful (Islamic insurance) and wealth management.

1.4.2. Price:

- Profit-sharing model: aligning pricing with Islamic Sharia principles, avoiding interest-based fees.
- Transparency: Clearly communicating prices to customers, with an emphasis on ethical practices.

1.4.3. Place (distribution):

- Physical channels: Evaluating the locations of branches, ATMs and service centres.
- Digital channels: Evaluation of online banking platforms, mobile applications and online banking.

1.4.4. Promotion (promotion):

- Educational campaigns: educating customers about the principles of Islamic banking.



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- Ethical messages: enhancing trust, social responsibility and community well-being.

1.4.5. *Process (treatment):*

- Service Delivery: Improving processes to achieve efficiency and customer satisfaction.
- Compliance: Ensuring adherence to Sharia guidelines while providing the service.

1.4.6. *Physical environment:*

- Designing branches and service areas in line with Islamic aesthetics.
- Tangible evidence: providing tangible evidence of service quality and ethical standards.

1.4.7. *People (people):*

- Staff training: Training staff on Islamic finance principles.
- Customer Interaction: Promoting positive interactions between employees and customers.

The evaluation model for the elements of the marketing mix for Islamic banking services involves constructing a hierarchical structure. Its base consists of a set of alternatives represented by Islamic banks and windows in Algeria, which are evaluated based on the sub-criteria derived from the decomposition of the main criteria representing the marketing mix elements for Islamic banking services. The goal is to reach an assessment of these elements' importance at the top of the hierarchy.

1.5. The main and sub-criteria used in building the model:

The study by Afzal Hossain and others in Bangladesh in 2020 indicated that four out of seven elements of the banking marketing mix (service, price, people, and process) have a

significant impact on purchase intention.(Hossain, 2020, p. 372).

2. Developing a Model for Analyzing and Evaluating Marketing for Islamic Banking Services:

We aim to build a model for evaluating the marketing mix elements of Islamic banking services using the hierarchical analysis process. This model will be applied to Islamic banking institutions in Algeria, including both dedicated Islamic banks and Islamic windows within conventional banks. The model consists of seven main criteria representing the banking marketing mix elements and forty sub-criteria. These criteria will be aggregated using the hierarchical analysis method, and pairwise comparisons will be made based on the judgments of experts in the field of Islamic banking (both practitioners and academics).

2.1. The main and sub-criteria used in model construction

In our study, after conducting interviews with a number of experts in the field of Islamic banking (12 experts: 06 practitioners, 06 academics), we arrived at the following main and sub-criteria:

1. Islamic Banking Services:

- Diversity of Islamic banking services
- Legitimacy of Islamic banking services (“halal”)
- Profitability of Islamic banking services
- Technology in Islamic banking services
- Development of Islamic banking services
- Reputation of Islamic banking services

2. Pricing of Islamic Banking Services:

- Legitimacy of pricing for Islamic banking services
- Transparency in pricing for Islamic banking services
- Competitiveness of pricing for Islamic banking services
- Privileges in pricing for Islamic banking services



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○ Psychological pricing for Islamic banking services

3. Promotion of Islamic Banking Services:

- Advertising
- Public relations
- Sales activation
- Publicity and publishing
- Personalselling
- Word of mouth
- Internet

4. Distribution of Islamic Banking Services:

- Geographic suitability
- Use of financial technology
- Islamic banking branches
- Call center
- Availability (banking hours)

5. Service Providers in Islamic Banking:

- Competence of Islamic banking service providers
- Religious motivation among Islamic banking service providers
- Persuasiveness of Islamic banking service providers
- Organizational structure of Islamic banking service providers
- Customer orientation among Islamic banking service providers

6. Physical Evidence for Islamic Banking Services:

- Comfort of windows and waiting areas for both genders
- Building size and interior/exterior design
- Air conditioning and heating
- Parking facilities
- Security and safety measures
- Digital platform

7. Islamic Banking Operations:

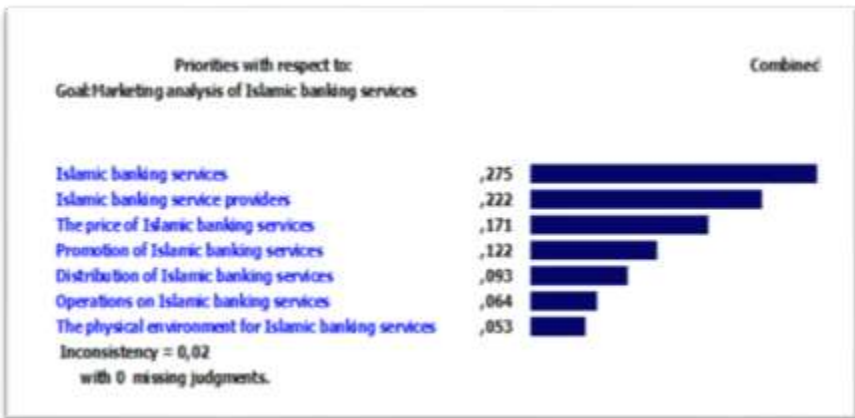
- Legitimacy of Islamic banking operations

- Technology in Islamic banking operations
- Quality and accuracy of Islamic banking operations
- Simplicity of Islamic banking procedures
- Terms and conditions of banking operations

2.2. The pairwise comparison results for the main criteria

After completing the pairwise comparison interviews and analyzing them using the hierarchical analysis program, the ranking of the marketing mix elements for Islamic banking services in terms of importance, according to the opinions of the surveyed experts, became evident. As shown in the figure below:

Figure 01: Pairwise Comparison Results for the Main Criteria



Source: Prepared by the student based on the outcomes of the Expert Choice program

From the above figure, we observe that the pairwise comparison results for the main criteria indicate the following:

- The Islamic banking service element ranks first with a percentage of 27.5%. This confirms the importance of this



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element as the foundation of Islamic banking operations and a critical criterion for the target market.

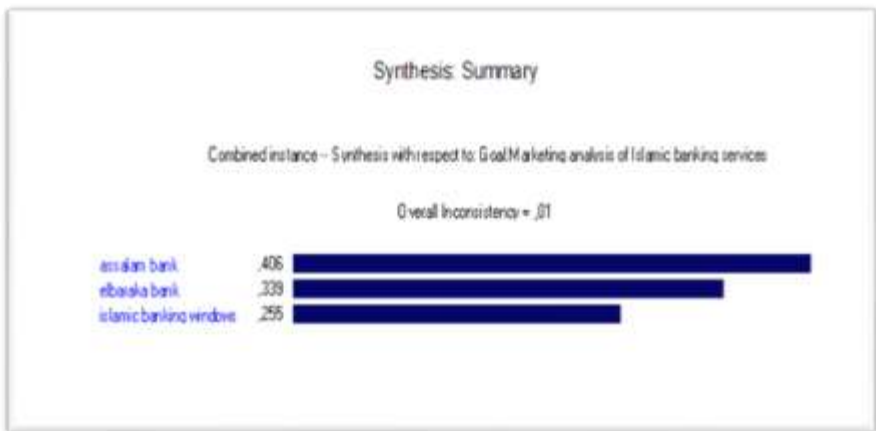
- Service providers in Islamic banking rank second with a percentage of 22.5%. This underscores the validity and accuracy of the results, given the close link between the service and its providers. Effective marketing of Islamic banking services relies on the role played by service providers (individuals).
- Pricing of Islamic banking services ranks third with a percentage of 17.1%. Price serves as a comparative criterion, and in the context of Islamic banking, it represents legitimacy.
- Promotion of Islamic banking services ranks fourth with a percentage of 12.2%. This element directly and indirectly impacts the marketing of Islamic banking services through media awareness, highlighting advantages, and emphasizing their importance for individuals and institutions. Persuasion efforts are crucial for the targeted market segment.
- Distribution of Islamic banking services ranks fifth with a percentage of 9.3%. While less critical than the previous elements, distribution plays a vital role in making services accessible to a broader geographic audience. Electronic banking distribution has become a primary alternative to traditional distribution.
- Islamic banking operations rank sixth with a percentage of 6.4%. Operational procedures and mechanisms are not top priorities for customers compared to the preceding marketing mix elements.
- Physical evidence for Islamic banking services ranks seventh with a percentage of 5.3%. This criterion has less impact on customers due to its association with external banking facilities.

The consistency ratio (CR) in this comparison is 2%, which falls within the acceptable range according to the hierarchical analysis method (5%).

2.3. Final Ranking of Alternatives

The final ranking of alternatives reveals that Al Salam Bank achieved the highest evaluation due to its diverse offerings and high marketing efficiency. It obtained the highest percentage in terms of the importance of the banking marketing mix (40.6%). Al Salam Bank had an advantage across most of the main criteria and many sub-criteria. Following closely is Baraka Bank with a percentage of 33.9%. Thirdly, Islamic windows in conventional banks ranked at 25.5% as an alternative, despite excelling in certain sub-criteria, as shown in Table (04-02). It's worth noting that the consistency ratio (CR) in this comparison was 1%, which falls within the acceptable range according to the hierarchical analysis method (5%).

Figure 02: Pairwise Comparison Results for Alternatives Regarding Main Criteria



Source: Prepared by the student based on the outcomes of the Expert Choice program



Table No. (04-02): Includes the final ranking of the alternatives according to the main criteria

Alternatives Standards	Al Salam Bank	Al Baraka Bank	Islamic banking windows
Islamic banking services	39.6%	37.8%	22.6%
Pricing of Islamic banking services	38.5%	33.5%	28%
Promoting Islamic banking services	43.8%	32.7%	23.5%
Distribution of Islamic banking services	34.9%	34.5%	30.6%
Individuals providing Islamic banking services	45.2%	32.3%	22.5%
Islamic banking operations	40.1%	31.0%	28.9%
Physical evidence of Islamic banking	37.9%	31.5%	30.6%
General ratio	40.6%	33.9%	25.5%

Source: Prepared by the student based on the outcomes of the Expert Choice program

3. Results:

3.1. Theoretical Study Results:

Marketing in Islamic banks is not limited to service marketing alone. This makes marketing for Islamic banking services encompass both product marketing strategies and service marketing strategies. Consequently, the work of marketers in Islamic banks becomes more complex, necessitating increased attention from Islamic banking management in this field. Banking marketing works to enhance the relationship between banks and customers, improving

communication between the two parties. This aids in better understanding customer needs and meeting them effectively. Additionally, banking marketing contributes to enhancing the reputation of financial institutions and achieving long-term gains.

Given the challenges facing Islamic banking services, a comprehensive reengineering of the sector is required at both local and global levels. This reengineering should enhance competitiveness and enable the sector to better meet customer needs. Furthermore, adherence to recognized Islamic financial and accounting standards regionally and globally is crucial. Additionally, embracing modern banking technological advancements is essential.

The intensifying competition among banks to attract customers necessitates a keen understanding of banking marketing concepts. This understanding is crucial for attracting customers to the bank and, consequently, increasing the deposits held by them.

Marketing plays a special role in the development and activation of banking operations. Like other services, banking services require continuous marketing efforts built on specific, highly sensitive programs, distinct from those used for marketing tangible goods, given the unique nature and characteristics of banking services.

3.2. Field Study Results:

3.2.1. Selecting Influential Criteria for Marketing Banking Services:

The study involves choosing criteria that impact the marketing of banking services in general and Islamic banking services in particular. This selection is based on a list of 47 criteria extracted from leading global studies in this field. Similar criteria are merged, and any overlapping confusion is removed. Additionally, the recommendation is to classify the



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criteria into groups for clearer and easier pairwise comparisons. Each group should contain no more than seven (07) criteria. Thus, the proposed evaluation model results from integrating previous studies and expert insights.

3.2.2. *The Proposed Model:*

- The proposed model consists of seven main criteria representing the marketing mix elements for Islamic banking services, along with forty sub-criteria.
- This model assists banks in identifying strengths and weaknesses in their marketing performance and enables them to devise optimal marketing strategies.
- Decision-makers can use this model to plan future strategies for enhancing the overall performance of the banking industry, especially Islamic banking, contributing to the local economy. This underscores the importance of evaluating the marketing of Islamic banking services for banks, customers, institutions, and even governments.
- The model, built in this study, combines essential criteria derived from relevant previous studies and expert opinions. It also includes some criteria not previously used. The results of pairwise comparisons indicate that the primary criterion “Islamic banking service” is the most crucial in marketing Islamic banking services, with the highest importance percentage (27.5%) compared to other main criteria. It is followed by the primary criterion “Individuals providing Islamic banking services” with a percentage of (22.2%), then “Price of Islamic banking service” with (17.1%), followed by “Promotion of Islamic banking services” with (12.2%), and “Distribution of Islamic banking services” with (09.3%). Finally, the criterion “Physical

- evidence of Islamic banking services” has a percentage of (05.3%).
- The two primary criteria, “Islamic banking service” and “Individuals providing Islamic banking services,” together account for (49.9%) of the total main criteria."

3.3. Recommendations and Suggestions:

1. Emphasize Halal Practices in Banking:

- Prioritize halal practices in banking operations and avoid various forms of riba (usury). This enhances credibility and legitimacy for Islamic banking services.

2. Diversify Banking Services:

- Tailor banking services to meet the needs and preferences of different customer segments (individuals, professionals, institutions).

3. Enhance Pricing Transparency:

- Ensure transparent pricing by simplifying contract terms and providing clear explanations that align with customers' understanding, avoiding complexity or ambiguity.

4. Evaluate Islamic Banking Institutions:

- Use a marketing approach to assess Islamic banking institutions. Consider marketing criteria, especially the marketing mix elements for Islamic banking services. Such evaluation helps retain existing customers and attract new ones.

5. Establish Marketing Management:

- Create dedicated marketing management within Islamic banks and their branches to keep pace with industry developments. Increase customer awareness and openness to global markets while delivering efficient banking services.

6. Shift from Services to Product Concepts:

- Adapt to competitive changes in the banking sector by transitioning from a service-oriented approach to a product-oriented one, especially in Islamic banking.



7. Develop E-Banking Platforms:

- Enhance the electronic presence of Algerian Islamic banking institutions. Develop user-friendly websites to provide efficient and rapid banking services to customers both domestically and internationally. However, website development is just the first step; effective marketing strategies should guide customer-centric design.

8. Focus on E-Banking Dimensions:

- Address e-banking dimensions in Algeria, including infrastructure requirements (technical challenges related to building and developing human resources), legal considerations (alignment with societal norms and legal frameworks), and business development challenges (differentiation, continuity, and competitiveness).

9. Invest in Human Capital:

- Islamic banking institutions in Algeria should invest in human capital through retraining and training programs across all dimensions. Achieving religious awareness among employees, current clients, and potential clients is essential.

10. Gradual Separation of Windows from Banks:

- Consider gradually separating banking windows from banks into independent agencies or standalone banks, particularly in the context of Islamic banking.

Conclusion:

The integration of administrative work with modern technology solutions, in their information and communication aspects, has led to the emergence of a direct relationship between digital management, as one of the outcomes of this technology, and employee performance in banks and financial

institutions. This has led to improved work performance and the provision of high-quality services by applying well-known measurement standards (responsiveness, reliability, safety, tangibility, and empathy). Financial institutions are required to keep pace with the developments of the modern technology era and adopt the various solutions and applications it imposes, particularly those related to digital solutions. Therefore, the experience of digitizing financial services in Algeria is still young, but the future development of the sector depends on the thoughtful adoption of modern technologies, efforts to disseminate and expand them, and the creation of a culture for customers and banks that reduces face-to-face interaction, transforming services into virtual and electronic ones..

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