

## Islamic banks web-marketing during the Covid-19 crisis

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### Abstract

Online platforms are particularly important in times of crisis, as they are a vital channel for providing and ensuring access to information. Competition increases the value of digital marketing in the banking sector; however, it also makes it more difficult to stand out in the disruption and uncertainty caused by the COVID-19 outbreak. Realizing the fact that the website has become mainstream in corporate marketing, this research investigates the practice of marketing by the largest and strongest 11 Islamic banks globally listed by the Asian Banker (2019). Information on visual elements, product features, and post locations related to corona safety precaution information was extracted from bank web pages. With that, also followed the post related to option of an opening online account and digital channel safety concern during COVID-19. Furthermore noticed on the bank webpage about the government funding for Corona activities and financial assistance to SMEs. The findings of this research suggest that in any crisis and fluid situation, where uncertainty existence is likely to be high, Islamic banks must be prepared to alter web-interface communication approaches and marketing strategies to reach their customers. To stay afloat in a highly competitive digital world, banks can advertise relevant product offerings during the Coronavirus crisis. Navigation and accessibility related to Coronavirus information on the website should be straightforward, highlight socially responsible activities, focus on customers with financial difficulty, and use differentiated and personalized banking services. Customers will regard such initiative and perceive their bank brand as compassionate, kind, and unpretentious.

**Keywords:** social media; Islamic bank website; marketing; coronavirus

### Article History

Received: March 1, 2022

Accepted: April 25, 2022

**Cite this as:** Khan TN (2022) Islamic banks web-marketing during the Covid-19 crisis. Indonesian Journal of Social Sciences 14 (1):1-13. DOI 10.20473/ijss.v14i1.34040.

## Introduction

The coronavirus (COVID-19) has impacted consumer and business behavior on a massive and dramatic scale. Seemingly, it appears that no industry is immune to the impact of the coronavirus. Businesses get overwhelmed by unpredictable government restrictive covid measures, making it difficult to navigate with unplanned strategic routes and competitive challenges. Consumers were being requested to maintain social distancing and limit their physical interaction, this has led to a massive change in lifestyle. Owing to this change, consumers spend more time online and it became a vital channel for accessing and obtaining information. As dire as the situation may seem, digital platforms makes the crisis bearable; it enables financial businesses to maintain relationships and provide customers with key services (communication, payments, credit, etc.) (James et al. 2020).

To maneuver in such an uncertain pandemic situation and quarantine restriction, banks are altering their media strategy, show empathy via personalized and socially conscious messages through web display ads, social media, and online videos. Consumers need an indication that banks are there to work with them together through the lockdown. Many of them are frightened; some jobless, and are



DOI 10.20473/ijss.v14i1.34040

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deeply uncertain about the next normal. Hence, improving customers' experience and connecting with customers in a crisis was a key focus of every business.

In order to provide safe banking options, banks reorient their day-to-day operations, re-evaluate their digital services, and navigate through a range of interrelated issues (Zink 2020). The exchange of cash notes can be a potential source of infection, therefore contactless or mobile payments considered as a safe options (Krouskos 2020). Banks encourage customers to use bank cards by changing their fees or incentive structures (James et al. 2020).

However, in transitioning from branch banking to digital-only banking, it is essential for financial institutions to explore customer-concerns who have not yet tried or have low satisfaction with digital channels (Power 2020; James et al. 2020). As, if customer concerns with digital channels are not addressed appropriately and timely, high possibility is that they will keep relying on traditional banking channels (Bellens & Meekings 2020). In adapting to digital banking, reasonable number of consumers can have a concern regarding online frauds/scams and cyberattacks. As fraud and criminal groups get active during such a crisis or in any rapid change; they get an opportunity for an online scam (Zink 2020). Therefore, banks address concerns related to security / financial well-being and invest more time supporting vulnerable and sensitive customers (Bellens & Meekings 2020).

Another concern is how a bank can stand out from the competition or at least show a level of empathy and authenticity? Literature suggests that using corporate communication, firms can construct, maintain, and protect their business image. However, managers lack the skill of communicating and responding to the developments and changes within the business environment (Projović & Kolev 2017). To maintain a competitive advantage through the corporate communication source website, Constantinides (2002) suggests that three levels of business (strategic, operational, and organizational) should be analyzed extensively for the subsequent effect of 4s: Scope (web strategy issues), Site (web experience operational issues), Synergy (organizational integration issues), System (technical related issues). To better understand consumer experiences and to develop a model accordingly, Mehta et al. (2020) proposed to explore consumer behavior during COVID-19 with other variables (changing needs, learning from crisis, culture, personality, nationality, new market segment and age).

Marous (2020) recommends that firms should execute a COVID-19-themed marketing campaign. During coronavirus, customers expect their bank to send information about disruption alternatives, contactless service, loan deferment, fee reduction or waive and ATM/branch safety (Alix 2020). Through the usual traditional marketing messages, bank cannot understand consumer pain. Therefore, marketers should assess whether their message captures consumers' attention, creates awareness, and is sufficient to persuade consumers to take action after seeing an ad? (Gunina et al. 2018). Rather than fulfilling their organization specific targets and focusing on maximizing profits during COVID-19 crisis, proactive advice should be given base on consumer needs (Bellens 2020; Marous 2020). Positive word-of-mouth and greater customer loyalty expected, in case of genuine effort in connecting and communicating during uncertain situations (Marous 2020).

Banks can convey messages with more personalization in compare to their competitors; 'what' specific for consumers' or with content that educates 'how' to conduct banking better using digital channels (Marous 2020). Sending a general message of 'support' or connecting to customers via a general call center will not show a willingness to assist the distressed customers. A specific dedicated phone number can be shared with customers to discuss financial hardships they encounter during Coronavirus outbreak (Marous 2020). Moreover, along with low-income individuals, small to medium enterprises (SMEs) suffer from low business performance and even shut down in extreme cases (Domat 2020). In such situation, banks can show support through emergency lending so businesses can deal with cash-flow issues. Furthermore, banks can play a key role in assisting

government fund programs to ease the economic pressure triggered by the COVID-19 outbreak and the inevitable economic downturn (Zink 2020). Despite some governments (Indonesia and Malaysia specifically) relief tax for SMEs, but these businesses are still under immense financial strain, given the lockdown measures - closures of store/branch (Brown 2020). It is worth noting that if the government does not help by providing credit guarantees, Islamic banks may end up being non-viable due to limited assistance in financing to struggling small businesses in the COVID-19 outbreak (Toronto Centre 2020).

Based on the above literature, it is key to explore how Islamic banks advertise relevant product offerings during the Coronavirus crisis. How was navigation and accessibility related to Coronavirus information on the website. Are they offering differentiated and personalized banking services during covid time.

## Methods

In the last few years, the world faces outbreaks of infections (SARS, MERS, Ebola, Zika, etc.), but the global impact of COVID-19 lead businesses to rethink how they can prepare for a crisis in the future. To manage the crisis, banks are accelerating the use of digital channels to open an account, to apply for loans, to connect with customers, to use data for making efficient and quick yes/no decisions (Zink 2020; James et al. 2020). This research employ inductive approach as it involves observation of Islamic bank webpages, and seeking patterns and discussing further about the common practice. Using a qualitative inductive approach, this research explore how Islamic banks are communicating to apprehensive consumers, are they alienating anyone at this difficult time, what is the impact of their advertisements on consumers? How Islamic banks promote products or services during the COVID-19 crisis through their website in a way that resonates with consumers? What is the focus of their main banner web-advertisement? Whether Islamic banks using a sympathetic, hopeful, and supportive type of advertisement. Are they expressing concern and informing consumers about service adjustment to social distancing measures and availability of products and services, including bank branch operational services or online options (web banners and web-advertisements)?

In this research, we also explore how Islamic banks are delivering visual marketing messages (main banner in the center) using their corporate website. Generally, the webpage consists of the following seven key areas (Fig. 1): Header (A), Primary navigation on top (B), Secondary navigation on the left (C), Primary banner in the center (D), Secondary banner on the left (E), Tab navigation in the center (F), Footer (G).

Section D specifically is a center of the website, and it occupies a substantial section of the website (Fig.1). It is helpful to first-time visitors, even for existing customers to learn about the latest events, updates, options, products or services. For that, this section use sliders/moving banners, whereas some businesses simply state about their organization's mission and future goals. Research shows that, the first advertisement in the main web banner is the most click slide, with numbers dropping off rapidly after that. Therefore, literature suggested not to use more than five number of sliders/banners in section D of webpage (Kelly 2013). The following nine key factors were noted in particular during web page visits (main banner - Part D) of the 11 largest Islamic banks visited between June - July 2020 (Table 1).

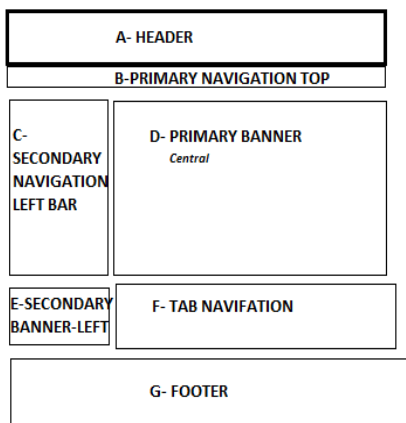
- (1) Placement of post about Corona safety-related precautions message.
- (2) Products advertised through the web banner, and any attractive product features?
- (3) Easy online account open option available during Coronavirus.
- (4) Digital channel safety concern posted during COVID-19.
- (5) Any unique service such as customer surveys for early feedback.
- (6) Inform customers that they continue to serve through traditional bank branches.
- (7) Tailor financial products or messages for Corona

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affecters. (8) Support and advertise about government funding Corona activities. (9) Support financial assistance or product to SMEs.

**Table 1.**  
List of largest Islamic banks

Name of Banks		Countries
1.	Al Rajhi Bank (ARB)	Saudi Arabia
2.	Kuwait Finance House (KFH)	Kuwait
3.	Dubai Islamic Bank (DIB)	UAE
4.	Al Baraka Bank (ABB)	Bahrain
5.	Maybank Islamic (MBI)	Malaysia
6.	Jordan Islamic Bank (JIB)	Jordan
7.	Bank Syariah Mandiri (BSM)	Indonesia
8.	Faisal Islamic Bank (FIB)	Egypt
9.	Bank Nizwa (BN)	Oman
10.	Meezan Bank (MB)	Pakistan
11.	Bank Islam Brunei Darussalam (BIBD)	Brunei



**Figure 1.**

Section of a webpage

Source: Researcher created for this research

Source: List of the strongest Islamic banks - The Asian Banker (2019)

## Results and Discussion

### Findings- web-marketing of eleven Islamic banks in the midst of COVID-19

*Placement of Corona safety-related precautions report or message on the bank website*

Out of eleven Islamic banks, three banks (Saudi, UAE, and Indonesia) main *primary* banner ads focused on Corona safety (Figure 2).

On the main web banner of Saudi Islamic bank posted a line '*How to prevent yourself from Coronavirus*', it refers to a report of 20 pages Coronavirus safety precautions issued by the Saudi Ministry of Health (PDF file graphic and text).

The main web banner of UAE Dubai bank found Corona detailed information about deferment and bank contact information. Regarding COVID-19 latest updates, the primary banner state the heading '*In It Together*', which cover on five important updates and measure they took on Coronavirus: 1) Note from the CEO (committed to serve at this critical time – 30 march and 18 march). 2) Easy, convenient, and instant digital banking (posted a YouTube video for safe online payment and using a mobile app). 3) Bank from home (contactless banking using Apple pay or Samsung pay)-opening an account in minutes explaining through YouTube video. 4) Information about branches (list of branches currently in operation). 5) Deferment (relief schemes for customers).

Out of 10 main ads of Indonesia Islamic bank, four ads have word hand sanitizer and other COVID safety concerns. During observation also noticed that Indonesian bank (BMS) updated their website at the end of June 2020, they replaced their four Corona ads with other slides. One of them is about QR at the merchant to get 50% cashback on open Mobile account. Furthermore, in section F (Fig. 1 and Table 3), bank urge customers to optimize the Quick Response Code Indonesia Standard (QRIS) payment method in the New Normal Era. QRIS a digital payment solution that is easy, fast,

convenient, and safe for the public, especially in the midst of the COVID-19 pandemic. Additionally, they highlighted about a key event that bank employees distributed 26,600 aid packages to COVID-19 affected communities across Indonesia.

Two banks (Pakistan and Egypt) posted about Corona in the *top ticker* of the banner page. on the very top of the main webpage, in a brown line, there was a ticker encouraging wearing a mask while visiting the bank branch. Out of both, Pakistan bank stated about Corona safety measures and about operational and non-operational branches / ATMs in a simple graphic. In addition, there was a link to a one-page PDF file listed 24 points to facilitate customers and to mitigate risks arising from COVID. Egypt bank on the very top of the main webpage, simply display a ticker in brown line encouraging wearing a mask while visiting the bank branch. Moreover, Brunei Islamic bank posted Corona information (Corona relief package, Corona economic, COVID awareness) and links at the *bottom* of the main web page. Kuwait bank posted 22 pages of Coronavirus Awareness Handbook - issued by the Ministry of Health in Arabic, *below the main web banner* (F area) in an announcement section.

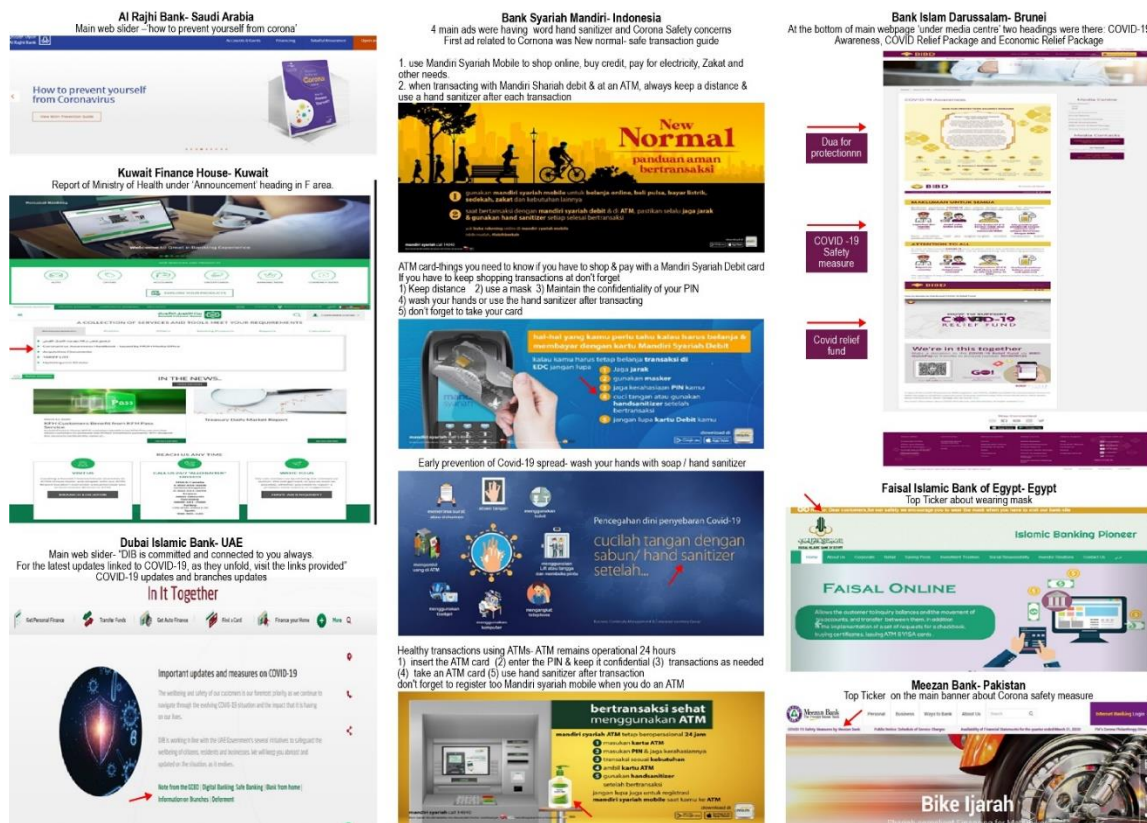


Figure 2.

Corona safety-related precautions report or message

Source: Researcher collected for this research- website accessed in June 2020

*Regular products and whether banks attract customers with winning prizes*

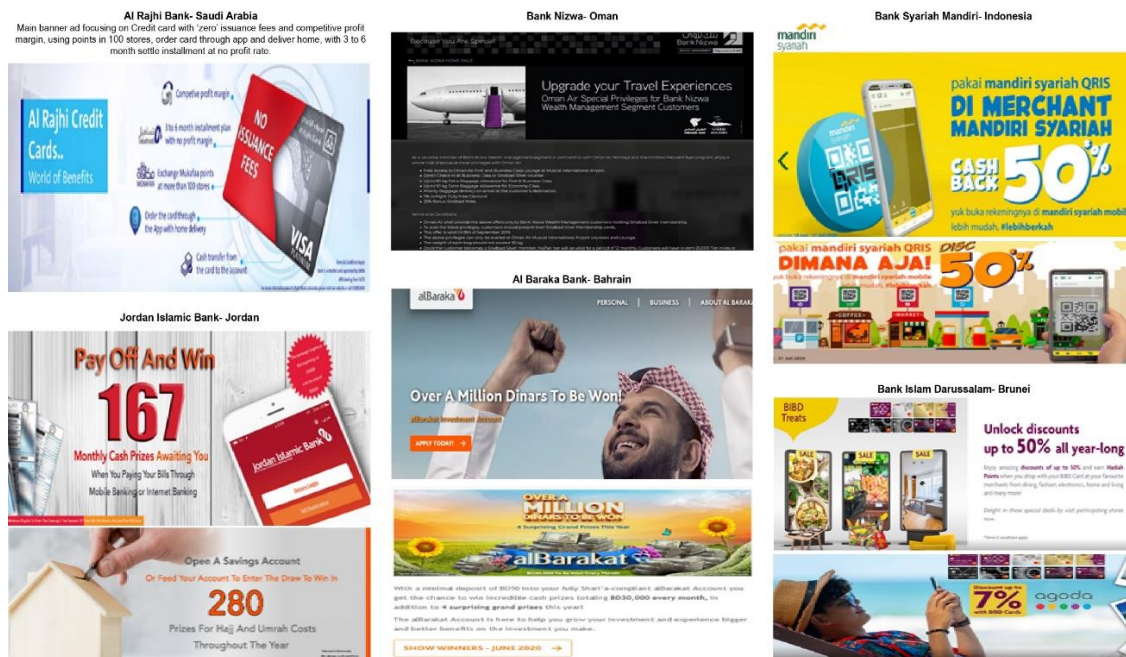
After evaluating the main web-banner of eleven Islamic banks, found that Master/Visa Credit/Debit card was the most common product advertised, and the second most advertised products were car financing and house financing (Figure 3). Moreover, also noticed that four banks used ‘leading’, ‘pioneering’, ‘financial report’, and stated about their ‘acquisition’ in their main bank web ads. Also noted that three banks have the highest numbers (10–12) of primary banner sliders in the center of the

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main webpage (Kuwait- Indonesia - Brunei). Furthermore, out of eleven, six Islamic banks used some attractive incentives for customers:

Bahrain and Jordan Islamic bank use attractive prize on saving account. Specifically, monthly cash prizes on paying a bill through mobile or Internet banking (Jordan). Islamic Bank of Brunei advertises discounts on card purchases, and Islamic Bank of Indonesia showcases cashback using a mobile app. Oman Islamic bank advertised about the upgrade service on wealth management. Saudi Islamic Bank focuses on competitive profit margins, zero management or issuance fees for home and visa cards.

Among the above six, the most attractive web advertisement was Islamic bank in Brunei and Indonesia (visual pics) and Bahrain (prize). Brunei was encouraging customer to use credit card more to get discounts. The feature of an investment account Bahrain Islamic was to invest BD50 and can win unbelievable prizes throughout the year, the more customer invest, the longer they save, the more chances of winning over 1 million dinars throughout the year. It was advertised using key points: four surprise grand draws through the year, BD30,000 to be won every month, 41 monthly winners, and a fully Shariah-compliant savings account (Figure 3).



**Figure 3.**

Attractive prizes or reduction in fees in the center banner of bank webpage  
Source: Researcher collected for this research- website accessed in June 2020

Out of eleven Islamic banks, seven banks advertised about opening an online account in their respective banks, however, Kuwait Islamic bank used very simple text and basic pic/image for opening an online account (Table 3). According to Table 3, six Islamic banks' main ads show their concern about digital and internet safety (UAE, Indonesia, Brunei, Kuwait, and Bahrain) as well ATM safety (Indonesia).

In the first week of June, Indonesia bank posted ads about Corona safety and precautions, later updated in the last week of June and replaced Corona safety ads and posted about 1) mobile zakat calculator, 2) transaction limits for business up to 500 million a day, 3) Cash deposits are made easier and 4) cashback in using QR code through a mobile app. Although the ads were in the Indonesian language but visual graphic was self- explanatory, clear and informative. Among eleven banks, noted

that Brunei bank displayed Corona related information in a more concerned, creative yet informative way. At the bottom of their main bank webpage; they also mentioned customized email for Coronavirus affectees (Figure 2). With that, also noted that Kuwait Islamic bank initiated a unique service-mobile van ATM, though bank has not stated that due to Corona this has launched but researcher believed that it can be useful in reaching people during quarantine, Corona curfew, and restriction to access to a bank. Four banks showed an effort to keep their connection through the traditional banking method-branch service (Table 3).

Three banks (UAE, Oman, and Brunei) attempted to tailored messages for the customers affected by Corona. UAE bank provides information on the main webpage ‘Corona update’, the Central Bank of the UAE announced about the ‘Targeted Economic Support Scheme’ to provide temporary relief for all affected private sector corporates, SMEs and individuals. Through this scheme eligible customers can rescheduled and postponed their financial payments. They also provide SMS, email, phone detail for resolving concerns of affectees. Whereas the other two banks (Oman ‘Deferment of Instalment’) and Brunei (COVID relief package and COVID economic package) posted information at the bottom of the main webpage.

Three banks (Kuwait, Saudi, and UAE) showed concern about SMEs and willing to support them at the time of financial distress (Table 3). In KFH main web banner ad, they stated that the bank is concern about funding controls for individuals, SMEs, and economic entities affected by the consequences of the Coronavirus crisis, in Arabic.

Three banks showed support to government COVID-19 funds (Indonesia, Brunei, and Pakistan). Indonesia bank (BSM) distributed 26,600 aid in the form of food packages to the COVID-19 affected communities throughout Indonesia. They assist affected communities whose income reduced during the pandemic such as day laborers, motorbike taxis, transport drivers, small traders, honorary teachers, and teachers of the Quran, etc.

In the spirit of national solidarity and showing support to the Ministry of Health to prevent COVID-19, Brunei Islamic bank developed a QR code that can directly channel to the fund. They posted a video on their website to explain the donation with hashtags #stopCOVID19, #flattenthecurve- a heading in their web-banner ad; they used a line ‘We are in this together’ (Table 2). In the case of Islamic bank Pakistan (Meezan Bank), there was a ticker on the top of the web main ads about Coronavirus safety measures and Prime Minister (PM) Corona drive. Regarding the PM Corona drive, Pakistan Islamic bank supports the cause and encourages customers to send a text message for 20 rupees contribution to the PM fund (Table 2).

**Table 2.**  
Islamic banks showing support to Corona funding activities



	
<p>Brunei-COVID-19 relief fund</p>	<p>Pakistan –COVID-19 relief fund</p>
<p>Source: Brunei and Pakistan (Meezan Bank) Islamic bank- website accessed during June 2020</p>	

Table 3.  
Analysis of eleven Islamic bank websites during Coronavirus

	ARB - Saudi Arabia	KFH - Kuwait	DIB - UAE	ABB - Bahrain	MBI - Malaysia	JIB - Jordan	BSI - Indonesia	FIB - Egypt	BH - Oman	MB - Pakistan	BIBD - Brunei
No of primary banner/advertisers and products advertised on bank main webpage	5 sliders 1 Credit card 2 Home mortgage with no Arbi 3 Home mortgage with no Arbi 4 Auto loans 5 100 on banking position at 6 How can we help today? 7 We are here for you 8 20 years of banking experience (years) 9 20 years of banking experience (years) 10 We like to open a bank 11 We like to open a bank 12 We like to open a bank 13 We like to open a bank 14 We like to open a bank 15 We like to open a bank	17 sliders 1 2019 is over 2 World leading Islamic bank 3 Found at the heart of the Arab world 4 Found at the heart of the Arab world 5 Found at the heart of the Arab world 6 Found at the heart of the Arab world 7 Found at the heart of the Arab world 8 Found at the heart of the Arab world 9 Found at the heart of the Arab world 10 Found at the heart of the Arab world 11 Found at the heart of the Arab world 12 Found at the heart of the Arab world 13 Found at the heart of the Arab world 14 Found at the heart of the Arab world 15 Found at the heart of the Arab world 16 Found at the heart of the Arab world 17 Found at the heart of the Arab world	7 sliders 1 Home mortgage 2 Home mortgage 3 Home mortgage 4 Home mortgage 5 Home mortgage 6 Home mortgage 7 Home mortgage	3 sliders 1 Home mortgage 2 Home mortgage 3 Home mortgage	16 sliders 1 Home mortgage 2 Home mortgage 3 Home mortgage 4 Home mortgage 5 Home mortgage 6 Home mortgage 7 Home mortgage 8 Home mortgage 9 Home mortgage 10 Home mortgage 11 Home mortgage 12 Home mortgage 13 Home mortgage 14 Home mortgage 15 Home mortgage 16 Home mortgage	8 sliders 1 Home mortgage 2 Home mortgage 3 Home mortgage 4 Home mortgage 5 Home mortgage 6 Home mortgage 7 Home mortgage 8 Home mortgage	10 sliders 1 Home mortgage 2 Home mortgage 3 Home mortgage 4 Home mortgage 5 Home mortgage 6 Home mortgage 7 Home mortgage 8 Home mortgage 9 Home mortgage 10 Home mortgage	7 sliders 1 Home mortgage 2 Home mortgage 3 Home mortgage 4 Home mortgage 5 Home mortgage 6 Home mortgage 7 Home mortgage	6 sliders 1 Home mortgage 2 Home mortgage 3 Home mortgage 4 Home mortgage 5 Home mortgage 6 Home mortgage	3 sliders 1 Home mortgage 2 Home mortgage 3 Home mortgage	11 sliders 1 Home mortgage 2 Home mortgage 3 Home mortgage 4 Home mortgage 5 Home mortgage 6 Home mortgage 7 Home mortgage 8 Home mortgage 9 Home mortgage 10 Home mortgage 11 Home mortgage
Corona Safety related promotional report or message	1 slider - 'how to prevent yourself from corona' (link to a ministry report)	Report of Ministry of Health under 'Amncoment' heading in F. area.	'DIB is committed and connected to you always. For the latest updates, visit the link to COVID-19, visit the link provided.'							Slider on the top of the main banner about Corona safety measure	At the bottom of main webpage 'under media center' two banners were there: COVID-19 Packages and COVID Relief Package
Use of attractive/winning or fees reduction	No issuance fee and no management fees in two products			'Over a million dinar to be won - investment account 'get rewarded while you spend on credit card'							7 ads including % processing fees and discounts on purchase through cards
Easy online Account open	'Expect or Said you can open account online while staying safe at home'	'Ad 1 Welcome to great e-banking experience' through the banking experience' Pic of ATM and branch	'Open your DIB accounts in minutes.'								One of the main ad is about Contactless payment Technology and how it is convenient & Secure Online Banking
Digital Channel safety		Videos in Arabic posted about card safety or stolen	Digital banking Safe banking (Register Online and Download Mobile banking)	'Online banking through device anytime Register Now'. The page link to an online banking section page with security tips protecting against potential scam.							Internet fraud - stay safe online
Other noticeable (Customer Surveys, Specific contact number for common product or service feature)		Van mobile estimated service	In main ad link about 'COVID update on main banner provided phone and email for following customers		In news section, also nothing related to Corona, and it was about officially opened its first overseas branch in Dubai International Financial Center	06/22/20 their news section is about new bank branch open and winning CSR Project time DIB started to remove difficulty-service for disability					In COVID addresses link on the banner about protection against disease and safety measures and services. Under 'Feedback' link, there is a link to a survey about COVID-19 and safety posted
Continue to serve through Branches		One of the main ad is about 'Continue to serve you in our branches' Branch detail and timings are shared	In main ad link COVID update section on main banner						On main page after the banner ads bank branches were stated simply.	Slider on the top of the main banner about Corona safety measure (open branches and timings) Que-Matic (banks) machines	
Tailored financial product for the Corona Affected			In main ad link COVID update section on main banner						All the bottom of main web page 'reliefment of Firm and email is given to apply defer payment for 6 month.		Under COVID-19 Relief Program link, FICO, Contact phone and Email period, COVID-19 Relief@bibd.com.bn
Bank showing support in handling Corona activities											One of the main ad is about COVID relief fund. Also in COVID news section there is a section about how to contribute in relief fund
Assisting and supporting SMEs.	One of main ad 'Micro and Small Enterprise can now benefit from up to 3 Million Riyals in financing and a grace period of up to 6 months'	One of main ad 'Funding controls for individuals, SMEs and economic entities offered by the aftermath of the Corona virus crisis' (Arabic)	Need an main ad but in the main banner 50% reduction in interest rate on personal installment-Relationship manager contact number given.								

Source: Researcher visited Islamic bank website in June 2020



## **Discussion: Enhancing Islamic banks web-marketing in the midst of the COVID-19 crisis**

Based on the above findings, this research suggests Islamic banks to enhance their web marketing and communication, since customers are fluxing to bank website for their banking transaction and for obtaining info related digital banking services. To deal with this situation, Islamic banks need to pay attention to customer experiences, insights, and failure point providing web services and information to their customers.

### *Corona related information on the bank website*

Most Islamic banks webpage have limited information about Corona (Table 3). It will be more efficient and useful to create a site link with updates and detailed financial, mental, and health related reputable resources. As bank website of HSBC (UK), Bank of America(USA), Royal Bank of Canada (Canada) have dedicated page or section and provide links of various sources so that customers can stay informed about financial support, education, national COVID-19 news digital banking feature, customer service, avoiding scam, hospital testing COVID, and tips for building emergency budget.

### *Number of rotator banner or sliders on the main web page*

Three Islamic banks have more than 10 sliders on the main primary center of their webpage (Table 3). However, research suggested that more than five sliders can be taxing to swipe through many frames. Often interest wanes as users proceed through multiple slides, banks should use compelling content first to hold user interest. By limiting, the number of slide rotators also helps users to discover the content, and finding the content again in the slider. If banks are not sure about slider user experience, banks can test option A and option B to see how users interact with the slider and which version get a higher click or response. Along with that, the bank can check the click rate for Corona related information and also evaluate the placement of Coronavirus related tab or banner on the website. Placement of Corona tab or banner will reflect how much Islamic banks are serious in updating and informing their customers about their offering during difficult time.

### *Branch banking service during Corona*

For classic traditional customers who prefer branch banking and are hesitant to use internet banking transactions, Islamic banks need to state on their website that certain locations of branches are open. And they should focus on preventive institutional measures at bank branches (deep cleaning, sanitizing, and disinfecting touchpoints, wearing a mask, practicing social distancing, limiting foot traffic -service by an appointment) to protect the health of customers and employees.

### *Need for differentiated and personalized web-banking service during Corona*

None of the Islamic banks offered any differentiated web-service during this critical time (Table 3). To provide unique and differentiated services, Islamic banks can monitor evolving events and actively communicate with customers and employees. Moreover, Islamic banks should plan using drive-up window-banking services and voice banking and robot banking, such as one of the bank in Nordic and US are offering these services to foster customer engagement and to create brand differentiation.

To provide personalized assistance, to those who have been financially impacted by Coronavirus: forbearance, fee waiver, extension, and loan modification, Islamic banks can place a call center or invite them for a video appointment or zoom live Q/A chat session. On website, Islamic banks can state specific dedicated number 00922-xxx-xxxx to offer assistance for relieving Corona related financial hardship. Distress and frustrating customers will value connectivity that is more direct rather than using regular automated call service.

In addition, Islamic banks can lend help to customers beyond their basic financial need; supporting the community to health or education. For customers' children who cannot attend school, a bank can

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collaborate with a digital-learning platform to provide free access to teaching (James et al. 2020). In regard to that Bennie et al. (2020) rightly suggested that banks need to align their digital capabilities and according to customer needs and tailor their banking digital models by investing in intelligent automation. Shenming (2020) indicated that this crisis period could be a good test for improving banking service efficiency, customer experience and system architecture.

### *Charitable donation and virtual volunteer contribution*

In such disruption, Islamic banks can utilize their expertise, resources, facilities, or platform to contribute to the solution for other community issues as well. Islamic banks can donate and support on an urgent basis to the community's critical needs (food distribution and healthcare). Furthermore, by establishing a virtual volunteer network of bank employees with the collaboration of non-profit organizations and schools, they can assist people who need financial literacy, financial flexibility, and online mentoring related to COVID-19 impacts. Also using their corporate website, banks can assist in collecting funds for the government to ensure community service development.

### *Gravitate consumers' using images and videos*

Islamic banks can use infographics and images to spotlight the effort during the time of the virus crisis. Also in such uncertainty, CEO video message can feature regarding measures taking and urging customers to reach out with any financial hardship need.

### *Spread positivity with words and activities*

A global crisis at the scale of Coronavirus can be a make-or-break moment for brands – testing not only their values and commitments but also their agility, creativity, and kind spirit. It is indeed a challenge to calm mass panic, annoyance, irritation and navigate consumers through the crisis. Islamic banks can share positive vibes messages, positive recovery statistics or stories, successful online banking stories, future financial planning after the quarantine era, and volunteering / social initiatives to foster a positive mindset to deal with this crisis.

### *Alert consumer about fraud-related schemes or scams*

Islamic banks should inform customers about fraud-related scams associated with Coronavirus and insist to be vigilant in protecting their personal information and verifying the legitimacy of anyone asking for sensitive data. Banks can alert consumers before donating online to any charitable organization, conduct research thoroughly. NBT an American bank used fraud alert banner on their webpage to list all the latest scams and threats (COVID Care Act scam, lonely scam, etc.). In case if someone have shared their personal information with these scams, the bank requested to call or specific assign email reportfraud@.

### *Cross-disciplinary approach at the strategic management level to respond timely*

To ensure full transparency and disclosures to affected customers, there is a need to establish a cross-disciplinary and formal internal COVID-19 committee. Committee will ensure that a risk management plan (including business continuity management, customer due diligence, coordination with Shariah board members for religious matters, and risk management functions) develop and implement timely (Toronto Centre, 2020). Furthermore, to support individuals and SMEs during COVID-19, Islamic banks should set a time frame for fulfilling the target key focus areas or tasks as: alert emergency mode, an immediate mode within a month, and standard strategy mode within the next three to five months.

### *Proactive assistance program for SMEs*

Islamic banks can take as an opportunity to reach out to SMEs to learn COVID-19 impact on their business and work with them to determine solution and assistance. Furthermore, along with financial assistance and deferment scheme announcement, Islamic banks ensure to hear the voices of SMEs

issues and concerns. On a larger scale, banks can engage in dialogue with local and global business and entrepreneur key players to find solutions for SMEs.

*Encourage customers to use digital banking services*

In this crisis, one of the key tasks was to convince customers to use digital banking services. This research noticed that two Islamic banks (Jordan and Indonesia) used reward points and cash back incentives in their main web promotion for using online/mobile banking (Table 3). Likewise, to motivate and encourage traditional customers for using digital banking, Islamic banks can use social media influencers to share their digital banking experiences. Furthermore, for gaining trust banks can introduce 24/4 dedicated customer care number if they faced any technical or transaction-related issue using an online/mobile app.

*Navigate the situation to create marketing messages with speed and agility*

To avoid being appear tone-deaf, Islamic banks need to create COVID-19 service messages and systematically capture the response of customers. For example, customers in current circumstance could view bank mentioning about their financial result/performance as unsympathetic. Similarly, banks need to analyze that creating thrill and excitement for saving and investment products with attractive prizes, is it perceived as insensitive or are willing to partake to that offer? Khan (2015) believes that focusing only on attractive prizes in ads can create doubts and confusion among customers, thus will affect Islamic bank image.

If the tone and message not received as authentic in the current situation, banks need to consider re-evaluating marketing communication and content. To better understand the situation, appropriate communication mechanisms should be tailored and tested for different audiences (Scott et al. 2020). Literature shows that banks can use marketing analytics data to target or understand different customer segments; it will help predict whether customers will respond to bank products through marketing campaigns (Sanader et al. 2017). Using an element of compassion in their marketing messages, Islamic banks can communicate how their solution solves a consumer pain or challenge. Since the situation around COVID-19 is so fluid, it is imperative to keep the message instant and timely updated.

## **Conclusion**

The finding of this research explores that, out of the eleven strongest and leading Islamic banks, two Islamic banks (UAE and Brunei) provided detailed information about COVID, they also posted CEO message note on the website and specific contact numbers for Corona affectees. In terms of visuals of the main banner web advertisement, Brunei and Indonesia offers were very appealing (pic and colour). Seven banks advertised about the easy opening of online account, and six Islamic banks in their main display their concern about internet safety concern. Furthermore, four banks showed an effort to keep their connection through traditional banking channel-branch service. Along with that, willingness to support SMEs at the time of financial distress was evident by only three banks (Kuwait, Saudi and UAE). This research concludes that Islamic banks can enhance their presence on their corporate website by posting about the crisis and their effort and keep their web-navigation focus related to Corona educative yet comprehensive. Reviewing constantly their web-product marketing/support services, and modifying products and services accordingly. Responding to customer behavioral changes and also frustrations in using web-online banking services. Attending and tackling traditional consumers at branch. Supporting SMEs and government funding initiatives for Corona, participating in volunteering and social responsible activities.

## **Khan: Islamic banks web-marketing during the Covid-19 crisis**

To confront future pandemics, Islamic banks will likely have to undergo a rigorous assessment of their web-marketing activities and web-communication approaches, it will assist Islamic banks in reprioritizing their capacity and creative capabilities.

Further studies can be recommended to conduct with more numbers of Islamic banks from other countries; also, it would be interesting to compare the web marketing of Islamic banks from the same country and identify the practices and differences. This research further recommends including conventional banks web marketing to identify the similarities and differences with Islamic bank web marketing. Another study may be carried out to uncover the perspective of digital / relationship manager related to web marketing during such uncertain time and its extent to the consumer' attitude and behaviour.

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