

# Role of media to achieve peace and prosperity through Islamic financial system - case study of Pakistan

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**Abstract:** Capitalism is the fundamental motive of the income inequality everywhere in the globe because of that richer is the richer and poor is greater to poor. Pakistan stands at twenty fourth with 30.6 Gini Index within side the globe because of income inequality. Islamic Financial system is the best manner to check out the vicious circle of income inequality, the poverty and the Riba based economic system of Pakistan. Due to Riba based financial system and income inequality, disparity increases in the society and it causes the worst condition of law and order in society. To create the awareness and disadvantages of income inequality and importance of Riba-free financial system through the uses of social media platforms. To pick out and compare the sports of the social media structures, the look at analyzes 5 whole Islamic banks in Pakistan , 22 Islamic banking institutions, 5 complete Islamic banks and 17 everyday banks with impartial Islamic banking branches presenting Sharia-associated services and products thru 3,456 branches and 1,638 Islamic banking windows (counters donated to everyday branches) are unfold throughout 124 counties of the Later, so as to check 8 elements descriptive test evaluation and coding strategies have been used. The findings suggest that Islamic banks want influential strategies distinguishes its verbal exchange functions.

**Keywords:** Income Inequality, Islamic Financial System, Social media platforms. Islamic Banks

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## 1. Introduction

Social media platforms are used through the mobile and web (www) and mobile technology to transform message into interactive communication, open contribution and social networking. Social networking helps companies start their own relationships, strengthen their communication and reshape their relationships with customers. Such forums also foster a new diversity of organizations that foster customer engagement and foster participatory relationships. Several of the maximum outstanding social media systems are Facebook, Twitter, YouTube, Instagram, Snapchat, and LinkedIn. The maximum

visited among those systems, Facebook is the 1/3 maximum visited web page after Google and YouTube (Statista and Alexa.com). The Facebook Foundation become set up in 2004 to study extra approximate collaboration among college students, however, these days it has grown right into an international discussion board with over 250 Million customers across the world.

Corporate companies have a good opportunity to market their products through these platforms because initial purpose of these platforms was not to earn money that's why this was very cost effective. Second attraction for companies was huge user base which can help the companies to reach their customers, expected buyers (target audience) and provide them (introduce) their services and products through the official page of Facebook (FB). Facebook additionally work terribly arduous and introduced the new vogue and dimensions of selling tools i.e. like share and subscribe, and recently they need to introduce a lot of buttons i.e. (Like, Dislike, Anger-less and love) choices it helps the businesses to find out concerning consumers' behavior about product appearance, promotional offerings, and their communication with posts by a range of comments, sharing, view, withlike. The "Like" button can be dominant device for achieving success with getting novel audience and potential customers, as Facebook customer have an average of one hundred plus fifty friends and the feeling that a Facebook page is causing different associates to stick together the page and to follows that.

Recognizing the value of platforms of social Medias for promoting indolent in the posts and videos and growing the audience step by step by following the Facebook page and subscribing the You Tube channel, big enterprises have to think about social media platforms as a legitimate business promoting techniques with the aim of large stratagem. Though, the result of apprehension be got wind within the writing that 'many Fortune fifty companies' don't create use of Facebook to the fullest; distribution info regarding a corporation or product and therefore the community.

While analyzing the communication systems of the International Financial Institutions (IFI), one study found that the lack of strategy to use successful business conversation with clients was an issue of distress. Research has continued to place emphasis on identifying aspects of skepticism using communication methods. Compared to other photographic and text-based social media platforms, YouTube is considered the best online media marketing, branding, and promotional platform. Second most popular video sharing platform is YouTube; here users can have made their own TV channel and upload the videos, subscribe the channel, like or dislike, download, and share the videos. Companies may attract consumer interest through YouTube videos adds and guide their audience to subscribe their channel to get regular information's and updated notifications. Adding more, companies can get the monetary benefit if the viewers go beyond the limit as per YouTube policy. In order to integrate social media platforms 'strategies, the study conclude that the four themes should be explore by bank professionals:

- i. The management of social media platforms' information,
- ii. The implementation of a communication marketing strategy,
- iii. The challenges of social media platforms and communication data, as well
- iv. The competitive advantage of the social media platforms platform and future developers.

Particularly, banks can redesign / refine their social media platforms' strategy via replying the answer of the following questions:

- i. What is the role of Social media platforms in the marketing of banking products and their aspirations?
- ii. Distinguishing features among the Social media platforms and traditional marketing platforms?
- iii. Expected losses and benefits by using the social media platforms?

By revealing the answer of these questions, banks can categorize factors that are not in their communication with marketing companies and use their skills to close the gap. As per the accessible studies, the value of Platforms of Social Medias be assessed with the standard and importance of the note/memo communicated.

- i. Product Marketing and Promotion Advertising
- ii. Education and economic advice
- iii. Information on online protection and helpline
- iv. Consumer opinion and banking representation
- v. Customer engagement
- vi. Career / Online advice via social media platforms
- vii. Research and voting
- viii. Miscellaneous post such as banking news, results sharing, greetings and updates etc.

In addition to the strong impact of the consumer communication platform on customers, incomplete figures are accessible on the use of the Social media platforms used for advertising intention in the financial sector of Pakistan. Recognizing the lifestyles of an opening within side the study, this look at increases the want to provoke greater nice studies cloth to look at the strategies and critical obstacles to the use of social media structures to advertise. Banking enterprises, especially within side the framework of the Islamic banking system. The look at tries to fill the void via way of means of thinking about the most important social media structures of Islamic banks in Pakistan.

### **1.1. Research Objectives**

1. To create awareness through social media platforms regarding the Islamic economic system
2. To achieve peace and prosperity through Islamic financial system

### **1.2. Research Questions**

1. How the social media can create the awareness in the society?
2. Does the Islamic financial system can eliminate the income inequality and can bring the peace and prosperity in the society?
3. Are banks in Pakistan are using the using the social media platforms for the awareness regarding peace in the society?

### **1.3. Literature Review**

Ahmad and Haron (2002) recommend that the principal reason for which individuals pick Islamic financial items depends on their strict and monetary ability. Most of respondents said that the primary motivations behind why individuals pick Islamic financial items are similarly founded on strict and

monetary reasoning. At the point when gotten some information about item showcasing, most observe that it is hard to come by.

Rahman (2005) state that it is likewise essential to take note of that Muslim-Americans see the media as a central point affecting popular assessment. In a new issue of *Message International*, a well-known magazine conveyed by one of the biggest Muslim associations in America, the proof reader remarked on the "basic" pretended by the media in impacting individuals' view of Islam.

Moin (2008) portrays that in accordance with Islamic Shari'ah principles, Islamic banking and finance in Pakistan began in 1977-78 by abolishing interest. Compared to the average of the five traditional banks, Meezan Bank Limited (MBL) is less lucrative, more solvent (less risky), and less efficient. As a result, the two groups of banks had no substantial variation in liquidity. traditional banks in Pakistan have a longer history and expertise in banking, but Islamic banks were just established a few years ago with entire letter and spirit, and they hold an overwhelming majority over conventional banks in Pakistan's overall financial assets.

Lee & Ullah (2011) explained that the customer dissatisfaction is caused by non-compliance with Shari'a norms and is highly valued by consumers of Islamic banks. Customers are more likely to transfer banks if an Islamic bank is implicated in recurrent breaches of Shari'a, according to a recent report. As a result of the research, consumers of Islamic banks want their banks to be convenient, technologically sophisticated, and secure, as well as complying with Shari'a law.

According to Hanif et al. (2012) conventional banking leads in terms of profitability and liquidity, whereas Islamic banking takes the lead in credit risk management and solvency maintenance. The location and Shari'a compliance of Islamic banks attract consumers, whilst the vast range of goods and services offered by traditional banks attracts customers.

Awan & Azhar (2014) discussed that in Pakistan, Islamic banking is one of the fastest-growing businesses. The researchers examine the link between customer satisfaction and consumer behavior toward bank selection criteria. According to the results, all factors have a positive, statistically significant, and customer satisfaction partially mediates this association. As a result, we believe that Islamic banks' clients are becoming more and more satisfied, and their loyalty remains solid.

Hassan & Aliyu (2018) discussed that a paradigm changes in the system as well as practitioners' dissatisfaction with certain recent methods. The study reveals that even after the financial crisis's impact on Islamic banks, some research suggests that the system works less well than its conventional equivalent. Discusses problems pertinent to Islamic banking as well as potential study routes to be explored in the future.

Marlina et al. (2021) state that study of Islamic banking in Islamic economics and finance has seen a considerable growth in the number of published articles. Islamic banking's governance, sharia, and societal role are the most recent hot themes in present banking arena.

Rahmayati (2021) explained that his research goal is to gain a better understanding of the marketing competitiveness within the Islamic banking business. It's imperative that the Islamic banking industry go all-out amid the Covid-19 outbreak in order to be competitive. According to the researcher, Islamic banking should be able to assist customers via digitizing its service offerings. There is a larger market for

Islamic banking. An Islamic banking industry competitive approach implemented by marketing value has a major influence on customer service through digitizing bank service, according to the study.

## 2. Method

Islamic Bank has come into formation with a view to joining up the monetary necessities of customers, the use of loads of monetary strategies to live far from interest, risk-unfastened returns, and excessive insecurity. However, the literature factor in the direction of that Islamic banks is going through miserable grievance as their marketing and marketing provides cognizance on rewards and incentives, tremendously than honorable and view of Islamism's product standards. Partial and insufficient facts at the components of Islamic Bank's monetary merchandise increases issues approximately genuineness amongst customers. The take a look at emphasizes that, with a view to obtaining the confidence of clients, Islamic banks have to gift accurate, first-rate and clean facts at the ideology of Islamic monetary accounting. At the same time as this editorial verify that Islamic banking marketing and marketing for the duration of social media structures will truly accelerate purchaser connections and commitment; there's nevertheless a gap in the studies within side the attitude of assessment of the advertising efforts of Islamic banking. With point out to Islamic banks and social media structures, some information headlines and a record received, emphasizing the want for a platforms of social media to structures for their followers, subscribers and for customers for maintain the two-way communication. but, there's a loss of highbrow studies carried out within side the vicinity. Recognizing the distance in instructional literature, this takes a look at ambitions to analyze and examine the movements of purposeful capabilities of the social media platforms i.e. Facebook official pages and YouTube channels of Islamic Financial Intuitions (IFIs) of Pakistan, which are working under Shariah law.

At country-wide level, the marketplace proportion of Islamic banks in Pakistan (10% assets) has been good; as an end result, Pakistan makes a sizeable presence on the local level. Seeing the developing increase of Islamic monetary merchandise in Pakistan, the UAE established the 2<sup>nd</sup> biggest Islamic bank in Pakistan in the year of 2005 with the name of Dubai Islamic Bank (DIB). Given the powerful increase of the Islamic bank's enterprise within Pakistan, it will be exciting to perceive the advertising strategies of the Islamic banking community of Islamic banks.

With the rise of the Islamic banking company in Pakistan, it will be exciting to see the advertising strategies of the Islamic banking community of Islamic banks. According to ranking websites, YouTube is the 2<sup>nd</sup> most viewed or visited social media platform, with Facebook ranked 4<sup>th</sup> here in Islamic republic of Pakistan. According to ranking websites, from the social media platforms second most visited is YouTube while the Facebook is standing at fourth in Pakistan. So it was exciting to see how Islamic banks use this form of conversation to speak to their customers. Bearing in mind the procedure of platform's structures of the YouTube, Facebook, Twitter, and Facebook useable in Pakistan, they take a look at decided that social media structures have been currently identified and PAK companies used social media for 3 critical reasons: awareness, marketing and marketing, and feedback. However, the "pick-up" pace of social media continues to be gradual at PAK. In this take a look at, we look at the conversation sports of the 4 whole Islamic banks in Pakistan. A listing of Islamic banks has been located within side the Central Bank of Pakistan. (Table 1). The facts changed into taking the use of a new studies approaches to view the sports of the social media platform, via way of means of traveling the primary web page of the Islamic banks cited from September 2021 -October 2021.

**Table # 1**

SR	Name of full fledge Islamic Bank in Pakistan	
1	AlBarka Islamic Bank	AIB
2	Bank Islamic	BI
3	Dubai Islamic Bank	DIB-PK
4	Meezan Bank	MB
5	MCB Islamic Bank Limited	MIB

During a viewing, the location of Facebook and YouTube icons on the house pages of the Muslim bank has been noted (easy access to the icon?). At the equal time, we get right of entry to their legitimate platforms of social media i.e. Facebook official pages and subscribers and viewers of YouTube and sports have been observed and confirmed. We usually filter YouTube activity based on the characteristics of the hottest videos (number of visits).The suggestive data are summarized in Table 2 of the acquisition phase. In addition, the success of the Facebook pages of Islamic banks is shown in Table three of the findings category, which is in the midst of eight key options and excluded factors.

- i. Product Marketing
- ii. Awareness of Islamic Financial System
- iii. Web safety information and support
- iv. Client reviews and customer service representative representatives
- v. Client engagement services
- vi. Career recommendation / online Hiring through social media
- vii. Survey and voting
- viii. Different posts

### **3. Findings and Discussions**

Because of its versatility, usability, and fast features, as analysis has recommended that the deployment of social media mediums starts robust communication with clients. In the same way, up communication through cooperative communication channels helps businesses perceive and satisfy customer needs. Even social networking platforms are optimistic and positive, they need to develop their own style, basic principles, and smart habits to be learned, measure these strategies should be rigorously maintained.

Tables two and three provide a summary of the social media platforms i.e. Facebook and YouTube activity of five full-fledged banks working under Sharia law in Pakistan. The results of the study suggest the necessity for Islamic banks to enhance vogue and improve the splendor of social media platforms. Islamic banks can use more than one media as a medium for the purpose of transmission messages. In some cases, two way communications give the fruitful results, instead use mutual contact. The platform of social medias ought to survive used the same as an efficient device for client listening and information, in addition, providing tailor-made financial solutions, and coping with issues concerning the Islamic side of monetary products.

### 3.1 Easy access

Thumbnails for the platform of Islamic banking platform

The comments, as shown in Table 2, indicate that the YouTube channel's images have yet to be seen on the homepages of Pakistani Islamic banks. Many Islamic banks place social media icons "bottom right" on their main web page (Table 2), and some banks place social media icons twice (in sidebar and below) on their Main web.

To effectively test the usefulness of web information, images, and customer reviews, the literature trust that eye-attracting equipment are often used. Islamic Financial Banks be able to use neuroimaging, eye and test techniques to supply accurate testing according to standard testing methods.

### 3.2 The way to sell products/services through YouTube videos

Meezan Bank (Pakistan) has the simplest range of YouTube subscribers. Series of Islamic banking lessons (Pakistan) be fashionable videos denoted on YouTube (Table 2). Additionally, it's noteworthy to facilitate the banks of Pakistan, used how of commerce celebrities once notable cricket players allowed Islam.

Table 2

	1- Icons of Social Media displayed on Main webpage	2-Icon of FB on web page	3- Followers of Face Book	4-Most Interested Videos Views on YouTube	5- Subscriber on YouTube
1- Al-Baraka Bank (Pakistan) Limited- AIB- PAK	Facebook, Twitter, Instagram, LinkedIn, YouTube	Icon of social media was in the button right hand side on the website.	67,295	Most viewed video is about the Rate of Profit published on April 2020 and total viewers 3k	664
2- Bank Islamic Pakistan Limited- BI - PAK	Facebook, Twitter, Instagram, LinkedIn, YouTube	Icon of social media was in the button right hand side on the website.	957,654	Video about Shariah Compliant Banking as Riba Free Banking. It was published 2 months ago with total views of 877K.	8.81K

3- Dubai Islamic Bank Pakistan Limited- DIB- PAK	NO Icon on Web Page	-	520,481	Most viewed YT video is about Mr. Junaid Jamshaid - views were 161k 760,218 views Dec 14, 2016	12.7k
4- Meezan Bank Limited- MBL - PAK	Facebook, Twitter, Instagram, LinkedIn, YouTube	Icon of social media was in the button right hand side on the website.	2,267,227	Most viewed video is about Mulana Tariq Jameel - At Meezan Bank - 6th Feb 2014 with 1.1 Million views published 7 year ago.	27.6k
5-MCB- ISLAMIC Bank Limited	Facebook, Twitter, Instagram, LinkedIn, YouTube	Icon of social media was in the button right hand side on the website.	103,434	Most viewed video is about the "MIB   Hidayat Current Account " with 295k, 2 years ago.	323

### 3.3 Facebook Marketing Products

Measuring the success of community investment strategies is lengthy and very difficult, therefore the success of selling a product on social media platforms be capable of alternatively be calculated by the amount of visits (community who see it), subscribers and followers (citizens who have an interest in updates). Engagement (response to news) and results (campaign success targets) banks working under sharia law should consider the ethical values as per Islamic and cultural values while preparing the marketing polices to attract new tentative customers and retain the existing customers by updating with new information and product updates and new features of new scheme etc. we have observed that visitors, followers became the freelancer ambassador of the products while sharing to their friends. consistent with Table 2, one of the banks in Pakistan i.e. MBL (Meezan Bank limited) has the foremost followers on Facebook, therefore the above banks can get in-tuned with their followers to succeed in more target groups and increase advertising effects.

Tables 3 and 4 show that the majority customer comments on Islamic “products” and most “favorites” are often found in other publications (such as bank updates and hits). The table below shows that having the foremost popular comments at an equivalent time during that period may be a sudden incident. Following below mentioned table illustrate two positions (recruiting beginner) attracted the customer along with received the foremost "comments" and therefore the most "favorites" (Table 4). Additionally, the foremost common posts at the social media pages of the Islamic banks were observed to be ATM/debit cards or student ID cards.

Table 3



		Comments	Share	Likes
1-	Easy money installment for phone	680	304	10
2-	Cash ATM withdrawal limit increase 50,000 Rs.	610	390	12
3-	Recruitment for Branch Trainee	49	85	121
4-	Protect your Iman (Faith) by banking with us.	17	89	34

### 3.4 Financial information, education, and advice on Facebook Pages of Islamic banks

This study advises that Islamic banks can develop simpler financial literacy and promotion strategies through YouTube and Facebook to attach with puzzled customers trying to find Personal Finance personalized financial resolution. Many banks and American companies. Canada (TD Bank) has created a platform for public financial information (debt management, saving assets, investment, and old age retirement plans) through collaborations with customer and financial expertise and partnerships. It makes it possible to satisfy specific customer needs altogether areas. Within the same way, Muslim financial professionals and students are often incorporated into the literacy program for the best benefit.

### 3.5 Online security information on the Social Media Platforms of Islamic banks

Five Pakistani Islamic banks have expressed severe concern about online security information and data protection systems. (Table # 3).

### 3.6 client reviews and comments on Islamic banks Facebook pages

one in every of the Islamic Republic of Pakistani Islamic banking companies' Facebook pages, queries supported an issue regarding bank's branch offices and ATM locations, withdrawals, offers, and discounts on cards were common, comments regarding agency, internet, ATM, and inquiry services. Representatives of 2of Islamic banks in Pakistan do well and responding quickly toward customer feedback on banking services and offered products. Some depressing remarks from the customers of the Islamic bank are mentioned below:

- This card is no longer valid as it will no longer be used worldwide because it is no longer a VISA card.
- The worst bank experience in the last 2 months is unable to use any services due to its low payment, no transfer, no Western Union, and no compliance with any complaint. A hopeless bank.
- Yes they have the best service but in some areas they have very bad heads in some branches in the Northern region. They abuse their children severely. It is very sad and frustrating.
- It should remove such managers immediately. It will damage the reputation of the bank.

### 3.7 Facebook Customer Engagement Services for Islamic Banking Pages

Posting on Islamic banking websites now no longer simplest will increase the quantity of clicks and views, however creates awareness, interaction, and a preference to forge deeper relationships with customers. During the viewing process, it was mentioned that no posts had been determined at the

Facebook web page of Islamic Bank PAK (Table 3). Islamic banks can inspire client engagement to induce product reviews, suggestions, or carrier exams thru social media. For instance, in 2012, Barclaycard brought a credit card proprietor reaction on Facebook, throughout which customers supplied remarks and had been requested to marketplace and price new product features. Application through social media to store plenty of time (generally 18 months) and make vital modifications to the equipment supported client remarks. Likewise, a snowmobile fashion query are regularly published on a Facebook web page of a Muslim financial institution to increase client engagement and collaboration, for instance , TD Bank (an American organization primarily based totally inside the United States) wrote: "If you would really like freedom this summer time season, what issue you have to have? ", This submit generated over 35,000 likes, shares, and feedback and endorsed the usage of credit card throughout summer time season shopping.

### **3.8 How to Hire or Recommend to Work with an Islamic Bank**

One of the most reputable social media apps Facebook has verified to be one of the most beneficial ways to promote community banking events and attract talent. The (RBS) Royal Bank of Scotland and HSBC UK use social media platforms and Facebook to marketing job creation with job creation. Our results show that three Pakistani banks use social media platforms to create job post and hire fresh graduates and at sometimes experienced bankers. Many Pakistani banks have a significant interest in this position, which is related to the training of agency staff (Table 4) However, no Islamic bank has used a new method to hire the right person or talent with its Facebook page (separate page for job content, transfer, straightforward application process, 60 seconds video length).

### **3.9 Islamic Banking Pages Facebook Pages Voting and Voting Pages**

No monitoring and voting is done on any social media page other than a single Islamic bank in Pakistan; the voting inquiry was "who will win the game of cricket"? (Table# 3). To learn further about customers, bank's official i.e. senior executives, development managers, senior executives, sales managers and relationship managers must listen to a consumer voice that is publicly displayed through comments, feedback, and surveys. With inquiring questions or voting, Islamic bank can suppose consumers to start conversations about posts (likes, tags, and shares), increase subscribers, traffic, and engagement.

### **3.10 Other messages (Islamic banking services, results, and greetings)**

In another post about banking actions with results, the outcome shows with the purpose of an invitation for a "best bank" had been sent to a Muslim bank in Pakistan. Two Pakistani banks have presented their pecuniary work efficiency by using the tag line (best income tax return / best interest rate). Quranic verses, Hadith references, and Islamic quotations are sent to 2 Islamic banks in Pakistan. Similarly, the existence of cricket players who support Islamic products has been evident in Islamic banks in Pakistan. We also note that Islamic bank use the social media platforms i.e. Facebook to update and communicate their social organization obligations.

As per Table # 3 Islamic Banks within Pakistani territory submitted requests used for donations, home education help, cancer support, and awareness. A Pakistani bank sent a message about obtaining a CSR and health award (obtaining a large number of "likes"). Banks should encourage CSR and submit specific CSR activities (Red Crescent donation requests, blood donations from bank employees,

community service programs, medical college donations, and rehabilitation activities). Communication opportunities can be exploited in CSR matters, such as USP which promotes client involvement in social work and community projects through Facebook.

Table 4

	1-AIB	2-BI	3-DIB-PK	4-MB	5-MIB
1-Marketing (advertisements, offers, and promotions)	22 posts Remittances / 7) Union food for the chariot, shopping trip (6) Debit card (3) current practice one account / Balance and account / cash deposit limit once withdrawal / travel contract / connected service on social media platforms / Protect your own bank with us (57 power)	18 posts likes (8) (good ideas 92 and 273) assignments ATMs (3). transfer (2) Connected via social networks / accidentally takaful / home exit / high profit come back	12 <b>places</b> Debit card <b>contr</b> <b>act</b> is open <b>Food (9 pl</b> <b>aces) / Au</b> <b>to</b> <b>Finance (2</b> <b>) Home</b> <b>Finance</b>	30 Visa / Debit Card Issuance airplane, food, clothing (13) Posting (29k likes) (4) / Application for Umrah and hajj (3) - Adult Salary Certificate, Dollar, Mudarba (3) - Free Bank Services (2) - ATM Money the withdrawal limit rises by 50,000 RS (402 high comment once 187 shares) / 24/7 helpline number questions / bike pot / connected via digital / free media takaful / - interbank transfer / home financial / -a simple money installment by phone (top 40 comments and 299 shares)	12 post 2 <b>filing</b> systems (advanced 73 comments once 4 <b>shares</b> ) <b>personal</b> / car / writing check / <b>money at home</b> / <b>bank by phone</b> / easy account <b>opening</b> / monthly salary / no <b>card</b> / currency exchange / money transfer
2-Islamic Financial education and	-	-	-	2 newsletters per head of obedience to shariah Drs.	-

advice				Ahmed Ali Siddiqui in the installation once home with money / Animated a clear video about Mudaraba Islamic savings account	
3-Online security information and support	4 posts Be careful about security transaction: fraudulent phone, to change the password always	1 post Customer safety important about, password sharing, fraudulent calls, any links	1 post Fake SMS alert	4 messages ATM security / web security / scam / no password <b>sharing</b>	
4- Customer review and bank representativeness	No negative comments and no bank representativeness	Representative of the bank presence detected and negative note	No bank representative justification found on Facebook overall	Bad comment received about the service and the Bank representative found	Customer inquiries as well bank attorney active response received
5-Customer engagement post	-	-	-	-	1 post Crossword puzzle bank products 1 post Name four funds hidden inside picture
6-Online recruitment	-	1 post Job fair	2 positions agency hires / agency hires trainees (senior comments 37 and 42, shares) (12)	1 post General rental link job function	2 posts Work-related justice and work leadership training

			1 likes) agency hires managers		
7-Survey and polling	-	The winning poll war cricket match?	-	-	-
8-Other services (such like banking news, updates, to share)	2 posts Best Islamic Finance institutional award 2019 A table is set over the child cancer event (75 likes)	10 posts- (Zameen home show & videos (4) / a well-known cricket player to open an account in a bank (3) / new MOU mark / strategic conference cooperation with Peshawar / CSR award natural as well Health (2k likes)	10 ext. Quranic post tax / profit verses (3) / Mufti Menk Episode (3) / Complaint offering / Kashmir Unit / FX Agreement to close	27 messages from Quranic verses and quotes from Hadith (13) Awareness session (companies, clients, students (3)) / Cancer support and related awareness (2) Great Profit / Kashmir Units (2) Zameen hosts Expo / Offers online and default service (2) / Home education support / Greener project leader prize base / tourist bank Kuwaiti Company	8 posts Staff pedestrian as well Eligibility jobs (3 posts) Voice of UAE leader / Noor Discovery Bank / mortgage statement (919 favorite) previous photo 1980 / financial effect

### 3.11. Conversation: Use the power of social media

To develop the interest free system financial system base lying on the outcome of testing and coding, this literature points out to make easy Islamic banks should explain the rationale for utilizing the platforms of social media for the sake of regular trading otherwise using social media accounts to solicit customer feedback, teach and lead customers on financial matters. Go on a trip? The investigation of this study revealed to the dealings with message displayed by the Islamic bank on the social media pages be controlled, the motivation toward acknowledged (Table#2 with Table#3). Due to security concerns related to the sharing of responsive information; and a not have of alliance with modern advertising skills. The investigation results show that Islamic banks need to adapt their social media marketing

channels to the existing needs of the public while meeting the financial solutions needs of new customers. A note on the Facebook pages shows that banks in Pakistan apply Facebook post about spreading the knowledge of the products the services and discounts offers (Table 3). Islamic bank must think about whether too much advertising space annoys the customers. Bank be able to spread out chances to enhance their social media content for the purpose of financial education, financial counseling, online recruiting, and online safety help in the shape of achievements story, video, article, tools, tips, and graphic posts about customer loyalty.

In order to beat customer concerns, Islamic banks can evaluate the efforts and effectiveness of the prevailing social media platform by measuring the resolution of complaints. Customer misconduct can damage a company's image, image, marketing, advertising, and business ethics. Post it on their social media page. Anyone can access and access social media pages and share hopeless comments or misleading information about customer products or services. False or inaccurate information spreads quickly, causing confusion and frustration.

As per the research on the Facebook pages recommends taking urgent line of actions and repairing the company's online goodwill. Customer service through social media platforms needs special development so that Islamic banks in Pakistan have to give close concentration on the pessimistic feedback which could be a major hazard for the specific product and reputation of the bank. Monitoring the communications actions of Pakistani Islamic bank, regional and global Islamic banks, and central banks can really help design unique and diverse marketing strategies for social media.

For example, ICICI Bank successfully introduced customer service on the idea of the social networking site Facebook which has transformed its image from a negative image into a profitable banking service in 15 months. In line with the foregoing, Islamic banks may require social media leaders, Islamic scholars, and marketing professionals, (1) to develop social media strategies (management and policy) to guard product image, and (2) to watch and manage differing types, to the media, high-traffic content with more followers, (3) monitoring and evaluating social media from different sites and monitoring audience responses and emotions, (4) tracking and evaluating performance against key performance indicators and indicators within a neighborhood , region. , and national banks, (5) to style new services by combining information technology and intelligent marketing to enhance customer knowledge, (6) to extend product collaboration with Islamic media promoters to boost product awareness and attract new audiences (7) to review. and further modifying social media strategies in line with emerging trends to possess a greater impact, (8) to repair broken relationships, train strategic dialogue with bank representatives by serving customers peacefully (9) clarify the Islamic aspect, the combined presence of Islamic scholarships there or confusion. To improve the efficiency of communication services, this study suggests that Islamic banks can use web statistics and quality tools (such as Social Bakers, Unmetric, Quaintly, Café, Simply Measured, Like Analyzer, Rival IQ), to get financial data statistics. sorts of marketing on Facebook, Twitter, LinkedIn, YouTube, and Instagram.<sup>60</sup> Some digital marketing analysis platforms and listing tools are free, while others charge fees for providing detailed analytics reports.

These consulting and analytics tools can create an inventory of the simplest performers, like 'How the Brand' listed and ranked the highest 100 banks supported their YouTube ratings (video views and subscribers) and Facebook page (likes, sharing, etc.) and comments). Interestingly, the table below shows that within the Facebook partnership, just one Islamic bank (Meezan Bank - Pakistan) is ranked 19th out of the highest 100 foreign banks. Information from these sources can help Islamic banks to line

standards against competitors, and to follow important social media platforms to enhance their social media performance and performance. Monitoring the communications activities of local Islamic banks, regional and international Islamic banks, also as regular banks, can really help design unique and diverse communication marketing strategies.

#### 4. Conclusion

Capitalism is the main reason for the inequality and inequality in society because this inequality and inequality has created the worst law and order in society. Moreover, it only undermines the situation of peace in society due to the inequality of wealth in society. The only solution to this inequality is the Islamic financial system. Now, social media can play a very important role in raising public awareness about the development of the Islamic financial system in society. In conclusion, Muslim banks in Pakistan should see the advantages of a social media platform to enhance business performance and therefore the impact of their business image.

Islamic banks should consider that the social media platform allows them to supply a wider range of rights instead of simply marketing their products or services. The key, then, is to ignore the importance and normal nature of this source; there's an excellent got to organize effective communication forums. Islamic banks should review the aim of the social media platform; easily access multimedia features on the bank's website, monitor activity on social media pages, and see customer feedback and responses in publication. so as to combat the perceptions of unsuspecting customers on social media and to guard product reputation, leaders and managers of Islamic banks must direct, respond to, and manage the strategy of the social media platform.

In order to achieve a powerful existence and influence on public through social media, Islamic Financial Institutions should provide regular updates from social media platforms according to rising tendency. In addition, they be capable of offer advanced users the ability to connect to social media platforms such as online exploration, job creation, and reality. Social media includes video advertising. This study requires further research on the utilization of social media as a marketing tool for Islamic banking companies. Additionally, consumer opinions are often viewed within the cultural and socio-economic context so as to market special user interaction and participation in Islamic banking forums.

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