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ISLAMIC-SIVA MARKETING & GREEN-SIVA MARKETING STRATEGIES FOR ETHICAL & HOLISTIC MARKETING OF ISLAMIC BANKS

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ABSTRACT

Purpose: *Islamic Banking is touching the heights of success in Pakistan. In the last decade, the sales and commercial growth of the Islamic Banking sector have been phenomenal. However, there is still need of research to understand about the marketing strategies in order to relate these strategies effectively with the Islamic Context. Hence, this study has been developed to relate emotional appeal with the marketing of Islamic Banks through links these campaigns with ethical marketing practices.*

Research Gap: *Review of previous studies highlights not only a lack of research related to the marketing mix of Islamic banks but also a failure to provide a blend of marketing mix.*

Methodology: Therefore, this is a descriptive qualitative study that is based upon archival data available in published form. Analysis is made through considering the published data available on Google Scholar till July 2025.

Findings: *Findings of the study are based upon the gaps, significance and use of SIVA Marketing mix and Green-SIVA marketing mix for the marketing of Islamic Banking.*

Practical Implications: *Other than academic significance this study also has the tendency to make practitioners use modern form of marketing mix elements. Effective policy making is possible through understanding the literature, points and illustration used in the study.*

Significance: *However, this is one of the initial and prime studies that will aids readers with the ethical marketing practices that also have the tendency to create effective brand image in the minds of the customers.*

JEL Classification: *G21, M31, A13, D12 & Q01*

INTRODUCTION:

1.0) Background of the Scenario:

Nothing can separate business from marketing. Marketing is an integral part of business, and it is very important due to its ability to generate transactions from the target market in different geographic markets. Marketing is based upon Planning, Implementing and Monitoring in order to meet the needs of individuals and groups through customizing products, prices, discounts and promotions. Hence, marketing also has a definite role in the business of banks that use marketing with a touch of personal services in order to foster two-way communications and yield long-term customer relationships. Hence, there is no difference in Islamic Banking where marketing is used as a gesture of grace and pleasure from both parties involved in the transaction (Zubair & Nasuka, 2023). However, Islamic Banks are supposed to follow Islamic Economic Philosophy. Hence, Islamic Banks tend to avoid unethical practices and must follow Maqasid-e-Shariah for any sort of economic behavior & financial dealings (Roumieh et al., 2018). Hence, unethical marketing practices are highly prohibited in Islamic Banking as the use of unethical marketing activities resulted in severe negative impacts on the socio-cultural and socio-economic aspects of society. Hence, marketers working for Islamic Banks must focus on Islamic aspects and Islamic principles in order to attract customers in an ethical and effective manner. On the other side, following Islamic Marketing Practices also resulted in the formulation of a global marketing framework (Zubair & Nasuka, 2023).

1.1) Introduction to the Topic

Islamic Marketing is one of the emerging fields of interest that has a vast domain for studies and research. Moreover, Islamic Marketing also has a high propensity to relate theories of marketing to the practices of Islam. Hence, we may be able to relate two different bodies of knowledge, which will create a number of interesting issues (Roumieh et al., 2018).

However, research has noticed that Islamic Banks are overly relying on religious appeal to capture more and more Muslim customers instead of focusing on the core benefit of Islamic Finance, which tends to attract a mass customer base from different religions (Riaz, 2016). However, it is not aligned with Islamic principles and practices to create controversies or to portray an exaggerated image of the company's offerings. Hence,. Under the umbrella of Islamic Marketing, there is a need for intense focus on marketing practices to be socially and culturally responsible. Otherwise, best marketing practices may harm social and cultural wellbeing, which is prohibited by Islam (Roumieh et al., 2018). Saifudin (2022) also highlighted the same points that Islamic Marketing is used to relate products with ethical standards but due to pricing products may only be associated with middle-upper and upper segments. Moreover place decisions i.e., distribution strategies must also be developed to attain strategic purpose to attain the desired impact of Islamic Marketing practices (Aisyah et al., 2024).

1.2) Statement of Problem

According to research, further studies are required to understand the marketing practice that coincides effectively with the Islamic Context. Understanding of this paradox will not only assist marketers in performing marketing in an ethical and efficient manner but also contribute significantly to the emerging topic of Islamic Marketing, especially in the context of Islamic Banking (Roumieh et al., 2018). On the other side, Bukhari et al (2019) highlighted that the emotional connection of users with Islamic Banking products is still unexplored. Saleem et al (2023) also added about the need for studies to understand the environmental performance of Islamic Banks through using principles of green marketing. However, according to research, the cost of Islamic marketing may also be on the higher side; therefore, Islamic Banks seem to be reluctant to implement green marketing strategies. Hence, future studies that may provide tactics, policies or guidelines to implement green marketing strategies would be perceived as significantly important for Islamic Banking (Duwina & Fasa, 2024)

1.3) Rationale

In recent times, studies have used the 5Ps model suggested by Saeed et al (2001) for efficient Islamic marketing practices. These practices include an additional P (i.e., People) that is substantially important for marketing practices that are in line with Islamic Principles and Practices (Riaz, 2016).

Hence, recent studies are proving the impact of Islamic Marketing on consumer decision making, reflecting the significance of marketing mix elements in recent times (Siyamto et al., 2025). However, in the case of service marketing, consumers are more inclined towards the human resources and their role in the consumption and purchase of services. Through efficient use of "*People*", as the element of marketing mix, Islamic Banks can address issues of customer dejection and dissatisfaction through speed of service and employee attitude (*Akhlaq*). Hence, studies are paying more attention towards the "People" as part of the marketing mix elements. Other than people, there is a need to focus on product strategies in order to create a positive impact on the consumer buying behavior associated with Islamic Banks (Cahyono et al., 2020). However, previous studies, e.g., Hossain and Islam (2015), Husaeni (2017) and Riaz (2016), either didn't address additional marketing mix elements or did not highlight implications for Product and People, etc. Hence, it is better to use the reference of Delafrooz et al (2014) to conduct more systematic research on the significance of marketing mix elements. However, there is a need to develop a unique mix of marketing elements (Mahmoud et al, 2018) that may also cover the lack of environmental marketing (Rahbar & Wahid, 2011). Moreover, every element has its importance and role in shaping customer satisfaction and willingness to purchase. Thus, modifying the marketing mix into SIVA-Marketing mix may provide more value to the customers (Hsu et al., 2021). Similar was the indication of Mehraj and Qureshi (2020) and Sultan et al (2023), but these studies were not aligned with the Islamic Banking Industry.

1.4) Significance of the Study

The significance of this study is multi-fold, as this study will not only shed light on a unique marketing mix that may benefit the Islamic Banking Industry but also has the tendency to optimize customer engagement and inclination towards the marketing activities of Islamic Banks. Hence, the study fulfilled the points that were missing in the previous studies, e.g., Hossain and Islam (2015), Husaeni (2017) and Riaz (2016), etc.

Moreover, this study also bridges the gaps mentioned by Bukhari et al (2019) and Duwina and Fasa (2024) and its use by researchers, scholars and practitioners will also satisfy the criteria mentioned by Hsu et al (2021) for effective formulation of marketing mix and incorporation of SIVA-Marketing to the Islamic Banking. Hence, this study is one of the pervasive studies that is substantially important to increase knowledge and understanding of readers and may also be used by researchers, academicians and scientists to conduct more rigorous research work and optimization of policies.

2.0) Literature Review

Marketing Mix was initially introduced as the 12-point strategy of marketing by Borden (1964). However, McCarthy (1971) transformed the 12-point strategy into the 4Ps that are commonly termed as marketing mix elements. However, there may be researchers, e.g., Day and Montgomery (1999), Gronroos (1994), Gronroos (1997), Gummesson (1999), who questioned the reliability and use of the traditional marketing mix. The issue was initially pointed out by Shostack (1977) when the researcher indicated that the classical marketing mix is focused upon tangible goods and marketing must be conducted for all forms of offering, not only for tangible items.

***2.1)* Product:**

Product can be defined as the series of tangible and intangible aspects of the firm's offerings to provide functional, psychological & social benefits to customers. Hence, it is legitimate to understand that the product is not always required to be tangible (Husaeni, 2017).

In the case of Islamic Banks, the product must be developed in a way that the entire process of product development is pure and must not have any harm to the socio-cultural aspects of the society. Hence, the product must not only be beneficial for the buyer and seller but also have a positive impact on the entire society (Riaz, 2016). However, in Pakistan, most of the Islamic Banks were practicing debt-based financing, and the ratio of equity-based financing was negligible. Studies also mentioned that the ratio of Mushārakah and Muḍārabah in the financing of the Islamic Bank was around 2% (Riaz, 2016). Debt-based financing is not only against the fundamental concept of Islamic Banking but also affects the goodwill and prestige of the Islamic Banking industry. It resulted in society claiming that the Islamic Financial Industry is not inclined towards the betterment of society (Riaz, 2016).

Hence, it is optimal to indicate that risk sharing has not been considered as the most important element of Islamic Financing. However, risk sharing (as a part of profit and loss sharing) is associated with Sharīʿah compliance that is required to be followed by every Islamic Bank. On the other side, it has also been revealed that product development in Islamic Banks was mainly based upon (53%) by other Islamic Banks and (47%) by Conventional banks. Hence, the market evaluated Islamic Banking products as "Islamized-Conventional Products", which are only a costlier alternative to the products of Conventional Banks. Hence, the market has a high percentage of skepticism about the Islamic Banking Products, which is causing controversies in the minds of Muslim customers and also fails to attract ethical-minded non-Islamic customers (Riaz, 2016). Hossain and Islam (2015) conducted one of the initial studies to assess the impact of marketing mix elements on customers of the Islamic Bank. Findings of the study revealed that product strategies are termed as an important form of marketing mix element to create a positive impact on consumer behaviour. However, findings of Husaeni (2017) through SPSS indicated that there is no impact of product on customer decision to purchase related to Islamic Banks.

2.2) Green Product

However, Green marketing practices in Islamic Banking can be effectively used to increase customer loyalty due to alignment with the values of environmentally conscious customers (Muflih et al., 2024). Bukhari et al (2019) also emphasized the fact that alignment between Islamic Principles and Green Banking practices has the tendency to increase the acceptability of green banking products in the Islamic world. Therefore, Islamic Banks can introduce eco-friendly offerings like green loans and green deposit accounts, etc, to attract customers that are seeking ethical banking options. Moreover, offering green banking options will also have a significantly positive impact on the environment. Hence, it will optimize brand reputation and prominence that will ultimately produce a positive impact on the firm's performance. Hence, Islamic Banks are encouraged to use green product strategies in order to create a better impact on customers (Duwina & Fasa, 2024)

2.3) Price:

Price is defined as the sum of money that is required to be issued by the customer in order to get functional, social and psychological benefits from the firm's offerings (Husaeni, 2017). There are multiple purposes of pricing; some of the important ones are survival, maximisation of profit and maintenance of product quality, etc (Asnawi et al., 2019). In Islam, there is no room for unethical lapses in the practices of price adjustment. Hence, the price must be based on a self-operating mechanism. The reason behind this practice is that in Islam, unethical lapses are perceived as Haram. Hence, pricing on the basis of hoarding, restriction on trade, charging of excessive price due to shortage, over-charging based upon illicit gain and increase without increase in quality or quantity of product, etc, is haram (Riaz, 2016). Similarly, the case of Islamic Banks is where pricing is perceived as one of the most important challenges for the marketing managers (Riaz, 2016). According to research, most of the Islamic Banks are not following the model provided by Saeed et al (2012), and prices of offerings by Islamic Banks are found to be on the higher side as compared to their conventional counterparts (Riaz, 2016).

However, according to Asnawi et al. (2019), pricing strategies in Islamic Banks must be based on a profit-sharing system that avoids usurious aspects in transactions. Hence, it is associated with the Shria Principle and would create a significant positive impact on consumer behaviour. Study of Hossain and Islam studied the impact of marketing mix elements on consumer behavior concerning Islamic Banks from Bangladesh and revealed a positive association between price and consumer buying behavior. Similar are the results of Husaeni (2017), who also reflected positively upon the importance of pricing strategies for influencing the customers of Islamic Banks. Findings of Al-Omari et al (2018) also support the findings of Budiwati (2012) and Husaeni (2017) to ensure the importance of pricing strategies of Islamic Banks on the consumer behavior.

2.4) Green Price:

Financing of environmentally safer projects will significantly add to the value of Islamic Banking customers, which will not only optimise the level of customer loyalty but also foster Digital Islamic Banking and reduce the use of paper. Moreover, an increase in awareness about green projects and their use also served as an important opportunity for Islamic Banks (Duwina & Fasa, 2024), and the linkage of Islamic Principles and Green Banking may result in an increase in the level of customers' loyalty (Bukhari et al., 2019)

2.5) Place:

Place is significantly important for the achievement of a company's objectives. According to research, one can define place as the location where the company is delivering its services (Husaeni, 2017). In services, the place is related to the location that may cause the success of the service offer (Asnawi et al., 2019). Initial studies that investigated the impact of marketing mix on service buying behavior, e.g., Selang (2013), indicated that place does not have a significant impact on the consumer buying behavior associated with services.

However, studying the impact of place on the consumer buying behavior of Islamic Banks, it has been found by Hossain and Islam (2015) that place strategies are also important for affecting consumer buying behavior. These findings are also supported by Husaeni (2017), who uses SPSS to highlight the positive association.

2.6) Green Place:

Level of religiosity is directly associated with the intention to adopt green banking. Similarly, the case of a Muslim customer whose increasing level of religiosity is positively correlated with the intention to adopt green banking services. Hence, marketing strategies must be supported by religious sentiments in order to attract customers with high environmental values (Bouteraa et al., 2024). Therefore, a green corporate image is significantly important for Islamic Banks for increasing the level of customers' trust and perceived value (Solekah, 2019). However, Islamic Banks are also required to pay attention towards issues like waste management, carbon neutrality and environmental due diligence, etc. According to research, addressing these points would add significantly towards customer satisfaction and may also improve green banking services (Aldarbseh, 2018)

2.7) Promotion:

Promotion is the part of the marketing mix that is required to inform about the different types of products offered by the company. Moreover, promotions are also used to remind people of their needs that can be fulfilled by the product and may also be helpful in optimizing the goodwill of the firm (Husaeni, 2017). Graha et al (2017) mentioned that promotional strategies have a significant impact on the consumer buying behaviour related to the purchase of services. Similar are the findings of Hossain and Islam (2015), who conducted one of the initial studies on marketing mix elements with reference to the Islamic Banks from Bangladesh. Husaeni (2017) also highlighted the positive association between promotional strategies of Islamic Banks and consumer Buying behavior. These points are also supported by the findings of Al-Omari et al (2018) that promotional activities of Islamic Banks do have a positive and significant impact on the consumer buying behavior related to Islamic Banks.

2.8) Green Promotions:

Duwina and Fasa (2024) indicated the significant association between green promotions and Islamic teaching. This association also has the potential to foster emotions in Muslim consumers towards Islamic Banking. Hence, the use of green marketing initiatives is a real-life competitive advantage for the Islamic Banks that may also trigger the acceptability of Islamic Banking (Bukhari et al., 2019)

2.9) People:

In the field of marketing, People are termed as one of the extended marketing mix and used to highlight internal customers and external customers. Hence, service companies can effectively perform internal and external marketing by using people (Hossain & Islam, 2015). Hossain and Islam (2015) highlighted the positive association between the use of people as an extended element of the marketing mix with the consumer behaviour associated with services from Islamic Banks.

2.10) Green People:

Ali et al (2020) indicated that the commitment of employees towards green business initiatives is found to be positively correlated with the growth of green banking. Hence, training of staff is essential for banks in order to improve environmental performance and customer satisfaction (Ali et al., 2021)

2.11) Process:

Process is also an extended marketing mix element that is used for efficient service delivery. Process includes all the means, mechanisms and procedures that are used to deliver service to the customers (Hossain & Islam, 2015). Hossain and Islam (2015) revealed a positive association in their study related to the marketing mix elements and service buying behaviour from Islamic Banks.

2.12) Green Processes:

Adoption of green banking service has the tendency to increase the environmental performance of the Islamic Bank. On the other side, adoption also has the tendency to produce a positive impact on the brand image and market standing of the bank (Saleem et al., 2023). Hence, a focus towards green deposit schemes and alignment of banking services with green practices is found to be a substantial tool for Islamic Banks that may not only improve their image and ranking but also increase the level of customer satisfaction (Duwina & Fasa, 2024)

2.13) Physical Evidence:

Physical Evidence is defined as the extent to which service organisations are inclined towards the creation of a friendly atmosphere. However, a service marketing company does not have the liberty to showcase any physical attribute. Hence, customers are required to observe and assess material cues (Hossain & Islam, 2015). Hossain and Islam (2015), one of the initial studies with reference to the marketing mix elements, affirms the relationship of physical evidence with the service buying behaviour from Islamic Banks.

2.14) Green Physical Evidence:

Bukhari et al (2019) mentioned that the use of transparent communication for promoting green practices is the key to increasing the reputation of the Islamic Bank and also to foster customers' loyalty. Supporting this point, Duwina and Fasa (2024) highlighted that promotions of green initiatives by Islamic Banks can be endorsed by principles like Maslahah (Public Interest) and Istiqlal (Sustainability). These promotions may act as the basis for making customers satisfied. Other than showcasing the use of Maslahah and Istiqlal, Islamic Banks may also start financing eco-friendly projects in order to incorporate green physical evidence (Duwina & Fasa, 2024)

2.15) SIVA Marketing Mix:

SIVA marketing mix is termed as Solution, Information, Value and Access, and these are termed as the most suited form of marketing mix (Sulaj & Pfoertsch, 2024). This formulation was first identified by Schultz et al (2005) and lately also incorporated by Kotler et al (2021). Moreover, SIVA Marketing mix is also termed as one of the most important tools that can be used for effective marketing efforts in the digital age (Sulaj & Pfoertsch, 2024). The major purpose of the SIVA-Marketing mix is to make a business differentiate itself and optimize its market position and level of customer loyalty. (Mihai, 2013 & Lestari et al., 2023) Study of Kotler et al (2021) and Sulaj and Pfoetsch (2024) indicate four major elements of SIVA-Marketing as Solution, Information, Value and Access. Therefore, SIVA marketing can also be used by Islamic Banks in a way that SIVA-Marketing mix may takes the shape of Islamic-SIVA Marketing (Siyamto et al., 2025). Hence, the upcoming section will elaborate on the SIVA marketing with respect to Islamic Marketing and Islamic Banks.

2.15.1) Solution in Islamic Marketing:

According to research, a solution refers to the value that is required by the customer (Mehraj & Qureshi, 2020). Thus, it is legitimate for companies to focus towards the customer needs and requirements in order to provide the desired value and solution to the customer's problem (Hsu et al., 2021). However to relate solution with the concept of Islamic Marketing the product is required to be ethical and must also be associated with Islamic principles in order to fulfill needs of the customer (Syukur & Syahbudin, 2017). However, companies must always consider the value that is required to be fulfilled while providing ethical solutions. These considerations are paramount for those sectors that require intensive ethical considerations like housing etc (Aisyah et al., 2024).

2.15.2) Information in Islamic Marketing:

Information is used to create the customer's knowledge. Hence, any form of communication that is directed towards customer to increase their knowledge, either through offline or online mode of communication, is termed as information.

Studies also include customers' self-interaction with the company's respondents, material, advertisement or communication from a third party towards the customer as a form of communication (Mehraj & Qureshi, 2020). However, companies that are trying to provide ethical information that is also align with Islamic Principles. This association is required to create transparency in communications that are critical in the perspective of Islamic Marketing (Shafin & Kasim, 2018). Thus, companies may able to attract more and more customer through producing positive impact over the decision process through information (Ishak & Abdullah, 2012)

2.15.3) Value in Islamic Marketing:

Mehraj and Qureshi (2020) highlighted that firms are required to assess the costs associated with the purchase and use of the firm's offerings. Hsu et al (2021) highlighted that the SIVA marketing mix may also provide value to customers through developing a relationship between customers and other chain members. Therefore, companies must consider the pricing strategies in order to reflect pricing and justice. These values are able to provide value to broader set of audience and remove sense of exploitation (Aisyah et al., 2024). Hence, companies may also be able to increase level of customer's loyalty that is required to achieve long term objectives (Mundir & Rahayu, 2022)

2.15.4) Access in Islamic Marketing:

Access is associated with an adequate cost of acquisition of firms' offerings. Hence, companies are required to assess the cost and time required to deliver the firm's offerings (Mehraj & Qureshi, 2020). Hsu et al (2021) also supported the need for customers' feasibility and comfort in attaining the firm's offering. However, it will be very effective for the companies to distribute their offering through all the segments in order to be in line with Islamic teachings of equity (Ishak & Abdullah, 2012). The importance of Islamic principles is also addressed by one of the recent studies directed towards the Islamic marketing. Hence, company must ensure distribution in all those places that create convenience for the target market (Aisyah et al., 2024).

3.0) Research Methodology

The purpose of this study is descriptive in nature; that is, it is conducted to make readers understand different types of marketing mix elements and the reason to prefer Green-SIVA marketing mix over any other type of marketing mix for effective marketing of Islamic products. Hence, in line with Sekaran and Bougie (2016), the purpose of research is descriptive, and the time horizon for research is cross-sectional, as the data collected for this study is based upon available research work on Google Scholar till 31-07-2025. However, this study will make readers, academicians and researchers think in a new way through capitalizing on existing data. Therefore, the philosophy of research associated with this study is Epistemology, and the Research Strategy is Archival, as indicated by Saunders et al (2007).

4.0) Analysis

The following tables (i.e., Table 4.1 & Table 4.2) outlines the conceptual understanding of SIVA marketing or Green-SIVA marketing. According to the most reliable search engine for research (i.e., Google Scholar), it has been revealed that most of the studies related to the marketing of Islamic Banking are related to the traditional and extended (7) marketing mix. Therefore with the aim to explore the reason to attach emotional connections with the marketing of Islamic Banking (Bukhari et al., 2019) and to understand that how Islamic Financial Institutions may increase their environmental performance (Saleem et al., 2023) This is an appropriate measure to develop systematic and efficient base for implement green marketing strategies (Duwina & Fasa, 2024)

Table: 4.1: Highlighting the use of Marketing Mix in Research

Sr. No.	Concept	Generic Conceptual Papers	Qualitative Research Papers	Quantitative Research Papers
1	Marketing Mix	YES	YES	YES
2	Green Marketing Mix	YES	YES	YES
3	SIVA-Marketing Mix	YES	NO	NO
4	Islamic SIVA-Marketing Mix	YES	NO	NO

Table: 4.2: Highlighting the use of Marketing Mix in Banking and Islamic Banking Research

Sr. No.	Concept	Generic Papers	Research Related with Service Marketing	Research Related with Banking	Research Related with Islamic Banking
1	Marketing Mix	YES	YES	YES	YES
2	Green Marketing Mix	YES	YES	YES	YES
3	SIVA-Marketing Mix	YES	NO	NO	NO
4	Islamic SIVA-Marketing Mix	YES	NO	NO	NO

Tables 4.1 and 4.2 clarify that marketing and service marketing are now moving towards the SIVA marketing mix and Green SIVA marketing mix, e.g., Sultan et al. (2023). Hence, studies may use these tools to develop effective marketing strategies for Islamic Banking.

5.0) Discussion

In line with the indications of Table 1 and Table 2, it is appropriate to shift towards green SIVA marketing as indicated by Sultan et al (2023). The postulate seems to be true as Marketing Mix Husaeni (2017) and Green Marketing Mix Riaz. (2016) is not found to be positively associated with customer satisfaction in Islamic Banking. Therefore, marketing mix based upon SIVA-Marketing mix may provide more values to customers. On the other side SIVA Marketing mix that are aligned with Islamic Principles have the tendency to be more efficient in providing value to the customers. Hence, companies pursuing Islamic marketing strategies must use SIVA-Islamic marketing mix to create better customer value and to optimize customer loyalty. Hence considering the gaps, points and requirements mentioned by Duwina and Fasa (2024); Husaeni (2017); Riaz. (2016) and Saleem et al (2023) it is appropriate to develop systematic and efficient base for implement green marketing strategies.

Thus, it is not necessary to focus on increasing the frequency of marketing mix elements but on the impact of the marketing mix and marketing efforts. Hence, providing solutions and value to the customer with easy, efficient and non-toxic forms of information and access may not only be beneficial for the Islamic Banks but also for conducting more rigorous studies. However, if Islamic SIVA marketing may be found difficult to implement especially in the non-Islamic countries (Aji et al., 2021) then the Green-SIVA Marketing mix can be used by Islamic banks for effective and efficient promotions of Islamic Banking Services.

5.1) Green-Solution:

Relating the solution to green aspects may reduce pollution; conserve energy, etc, in order to provide holistic benefits to society (Mehraj & Qureshi, 2020). Similar points are also supported by Osiako et al (2022) Green products produced or sustainable material are appealing to environmentally conscious customers

5.2) Green Information:

Similarly, green information is related to making customers informed about the company's strategies and tactics for the betterment of the environment, climate and society, etc (Mehraj & Qureshi, 2020). However, the information is also required to be correct in all aspects (Hsu et al., 2021). Jennah and Ismail (2023) also mentioned that Communication that is free from error about the environmental benefits of the firm offerings will produce positive image over the brand image in customer's mind (Genoveva & Levina, 2019)

5.3) Green Value:

Genoveva and Levina (2019) mentioned that price has a significant impact over the purchase intentions and this point is also valid for environmentally conscious customers. On the other side Jennah and Ismail (2023) highlighted that holistic benefits associated with the green products are the major reason to substantiate the value of the firm offerings in the mind of the customers.

Hence, leveraging firm's offering with green marketing mix may satisfy economic, environmental and personal costs to make customers more inclined towards the firm's offerings (Mehraj & Qureshi, 2020).

5.4) Green Access:

Supplementing the supply chain practices with green practices may increase the probability of reusing the product and its efficient disposal. Hence, inclusion of green initiatives in supply chain practices will substantially increase value provided to customers (Mehraj & Qureshi, 2020). Similar has been posited by latest study that innovative distribution has the tendency to increase the value of green products. Especially important is the use of online medium to increase customer satisfaction (Rubiyanto, 2025)

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6.0) Conclusion

This study elaborates on the limitations of the traditional marketing mix for Islamic Marketing and Islamic Banking. Hence, there is a need to modify marketing mix elements in accordance with Islamic Principles and laws, which may also be effectively linked with Islamic Banking. Therefore, this study explain in detail about the uses and advantages of the Islamic SIVA Marketing mix in order to make researchers, practitioners, and policymakers believe in the significance of Islamic SIVA Marketing and Green-SIVA marketing. However, literature also concludes that Islamic SIVA Marketing may be difficult to implement, especially in non-Islamic countries therefore, under these conditions, Green-SIVA marketing may be used to persuade customers in an effective and efficient manner.

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