

## Islamic Marketing: Addressing the Muslim Market

التسويق الإسلامي: مخاطبة السوق الإسلامي

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Received: (12/2/2012), Accepted: (28/5/2012)

### Abstract

The paper aims at filling a gap in international marketing literature covering the various aspects of Islamic marketing mix. Two new elements "promise" and "patience" have been added by the author to the already existing conventional seven Ps of marketing mix. The new elements have been embedded by the researcher as pure Islamic service industry ingredients. The paper provides a practical perspective for understanding and implementing the various ingredients of marketing mix from Islamic perspective. Therefore, this paper will help marketing practitioners better address Muslim and Arab countries and markets. This analytical research design is built on the authors' vast knowledge, expertise and years of teaching of Islamic marketing and marketing management in Islam. The article uses *Quran* (Islamic law) and *Sunnah* (*acts and sayings of prophet Mohammad*) to analyze and explain relevant data. The findings have practical implications for marketing practitioners and international investors who produce, sell and market in Muslim and Arab countries and societies. Two new elements of marketing mix have been embedded by the researcher as pure Islamic marketing ingredients. Islamic-marketing mix is based on value -maximization demand empathy and mercy of God's creatures which implies refraining from doing harm to others and preventing the spread of unethical marketing practices. In Islam, adherence to Islamic ethical framework is based on equity and

justice which ensures the dignity and freedom of people's "consumers and producers" minds, consciences and souls from all types of bondage. The findings presented will be of genuine interest to Western and non-Western executive managers, practitioners, marketers, academics, employees and customers at large. In Europe several companies at present start to realize that the growing presence of immigrants and new citizens with an Islamic background need to be addressed specifically. From the findings it can be concluded that understanding Islamic marketing mix is a key to business success in Muslim and Arab countries. This is the first paper, to the best knowledge of the researcher that conceptualizes and clarifies the various elements of marketing mix from Islamic point view with strong emphasis on Islamic business culture. The article has added two new elements of marketing mix that have not been explored before "promise" and "patience". Marketing practitioners, investors, researchers and academics would find this research very useful.

**key words** Islamic-marketing mix, , business ethics, religion, Marketing, Muslim markets, Palestine.

#### ملخص

هدفت هذه الدراسة إلى سد الفجوة في المعلومات المتعلقة بالتسويق الدولي الإسلامي وخاصة الجانب المتعلق بعناصر المزيج التسويقي. من الناحية العملية يقدم هذا البحث فهماً أفضل للمكونات الأساسية للمزيج التسويقي من منظور إسلامي. كما وأن هذا البحث سيساعد المسوقين في تقديم أفضل كيفية مخاطبة المسلمين والمستهلك المسلم في الدول العربية والإسلامية. يقوم البحث على التحليل المبني على الخبرة والمعرفة الواسعة للباحث لا سيما في مجال التدريس لمادة التسويق الدولي. اعتمد الباحث في بحثه على القرآن الكريم والسنة النبوية في تفسير البيانات وتحليلها بالإضافة إلى استشارات من قبل الأئمة وأساتذة الشريعة في الجامعات. من الناحية العملية يخدم البحث الممارسين والمستثمرين الدوليين الذين ينتجون ويبيعون في الأسواق الإسلامية والمجتمعات العربية. أظهر البحث أن التسويق الإسلامي مبني على مضاعفة القيم الأخلاقية مؤكداً ضرورة الابتعاد عن أي ضرر أو ممارسة لا أخلاقية مع التركيز على كرامة الأفراد و حرمتهم سواء أكانوا مستهلكين أم منتجين. نتائج الدراسة ذات قيمة للمديرين في الغرب وغيرهم، كما وأنها ذات قيمة للممارسين والمسوقين والأكاديميين والعاملين والمستهلكين بشكل عام، هذا وقد أظهرت الدراسة أن العديد من الشركات في أوروبا أخذت تدرك تماماً التزايد المستمر في عدد المهاجرين والمقيمين من المسلمين في أوروبا، ولهذا أخذت

هذه الشركات تدرك أهمية الفهم الأفضل لعناصر المزيج التسويقي من منظور إسلامي كأساس لنجاح المشاريع في الدول الإسلامية والعربية. هذه هي الورقة الأولى في حدود معرفة الباحث التي ركزت على عناصر المزيج التسويقي من منظور إسلامي. هذا البحث أضاف عنصرين جديدين إلى قائمة عناصر المزيج التسويقي السبعة وهما "الوعد" و"الصبر"، بصفتها من العناصر الإسلامية البحتة ذات العلاقة بقطاع الخدمات.

**كلمات مفتاحية:** المزيج التسويقي الإسلامي، أخلاقيات الأعمال، الأديان، التسويق، السوق الإسلامي، فلسطين.

## Introduction

Regardless of location, Islam is built on five pillars: the testimony of faith (*Shehadah*), prayer (*Salat*), supporting the needy (*zakat*), fasting during the month of Ramadan (*Siyam*) and *Hajj* (pilgrimage to mecca once in a lifetime for those who are able).

Islam is a way of life. The Islamic religious perspective warrants considerable importance in the field of global business ethics for several reasons. **First**, Islam provides the framework that shapes the moral and ethical behavior of a growing number of Muslim consumers around the globe. **Second**, an increasing number of Muslim countries represent some of the most affluent consumers in the world. **Third**, there has been an increasing level of foreign investment in Muslim countries in recent years. **Fourth**, there is a growing momentum towards the formation of a Muslim trading block. And **Fifth**, the current political mood indicates that there appears to be a definitive push towards greater Islamization of countries where Muslims are in the majority in the form of a return to the application of the Islamic law (*Shari'ah*) to all facets of life and thoughts (Saeed *et al*, 2001). The *Quran* identifies a Muslim way of life in two ways: *Halal*, a *Quranic* term meaning permitted, lawful or legal. Its opposite *Haram*, meaning forbidden, unlawful or illegal. The two terms *Halal* and *Haram* apply to all aspects of a Muslim's life including food and nonfood items, life style and services. Some estimates show that 70% of all Muslims worldwide follow Halal principles (Minkus McKenna cited in Miller and others, 2009). Fortunately, in Islam the question of whether an act is considered a virtue or a vice is determined in the *Quran* and *Sunnah* (Abuznaid, 2009).

As wealthier Muslim population in Muslim major countries, Western Europe and the United States grow, so does the possibility for *Halal* markets and *Halal* products and services (ethical and pure) to become big business. Alserhan pointed out that *Halal* market is estimated to grow at 15 percent annually making it the fastest growing market in the world (Alserhan, 2010). The Muslim market is composed of approximately 21.01 percent or 1.43 billion of the entire world population (CIA, 2009). Travel markets like Turkey, Malaysia, Saudi Arabia, Singapore and Indonesia, for example, already show strong interest in Muslim products, facilities, and accommodations. Today, Sharia-compliant hotels or Islamic hospitality market is becoming one of the fastest growing hotel segments in the Middle East and elsewhere. Islamic tourism alone is expected to grow at a rate of 20% annually.\*

The study is divided into three sections .Section one presents an abstract, a historical overview, an introduction to marketing , a definition of marketing from Islamic perspective and mapping of Muslim population and markets. Section two discusses the eight Ps of marketing-mix as determined by Islamic marketing values and the principles prescribed in the *Quran* and *Sunnah* (Hadiths or sayings of Prophet Mohammad) which leave no room for ambiguous interpretations by marketing executives to suit their individual whims and desires. Section three presents the conclusions, recommendations, practical implications and references.

### **Definition of marketing**

Marketing does not simply surround us, but envelops us, permeating our lives (Brenkert, 2009). Marketing is a key functional area in the business organization that provides a visible interface with not only customers, but with stakeholders such as the media, investors, regulatory agencies, channel members, trade associations, as well as others (Farrell, 2001).

From a managerial point view, marketing is an organizational function and a set of processes for creating, communicating, and delivering value customers and for managing customer relationships in

ways that benefit the organization and its stakeholders (Kotler and Keller, 2009). The Chartered Institute of Marketing (CIM) offers the following definition of marketing: “Marketing is the management process responsible for identifying, anticipating and satisfying customers’ requirements profitably” (CIM , 2005).

Unlike other business functions, marketing deals with customers. The simplest definition of marketing is managing profitable customer relationships (Kotler and Armstrong, 2006). The American Marketing Association (AMA) offers the following formal definition: Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients , partners, and society at large (Kotler and Keller, 2012).

### **Islamic marketing defined**

***“While many Muslim consumers’ lives are defined by the dietary, lifestyle of the Islamic faith, yet they are far from homogenous”***

Based on the *Quran*, *Hadiths*, Islamic literature and the interviews conducted with religious Islamic scholars the researcher can define Islamic marketing as “the wisdom of satisfying the needs of customers through the good conduct of delivering *Halal* , wholesome, pure and lawful products and services with the mutual consent of both seller and buyer for the purpose of achieving material and spiritual wellbeing in the world here and hereafter and making consumers aware of it through the good conduct of marketers and ethical advertising” (*Quran*,4:29).

There are key words which enumerate this definition:

**Wisdom:** *Hikmah*. In Islam the word *Hikmah* is very close to the strategy (Alom and Haque, 2011).

**Needs:** Islamic marketing is based on two basic needs as mentioned in the *Quran*: the physiological needs of food, water and clothing and need of safety (*Quran*, 20:118-119; 17:29) while conventional marketing is based on wants (Cooke et al.1992).

**Muslim consumers'** are defined by the dietary, lifestyle and financial rules of the Islamic faith, they are far from homogeneous (Kearney, 2006). Muslim consumers speak different languages, wear different styles of clothing and eat different foods. i.e. the Turkish, Pakistani, Bangladesh, Kurdish, Algerian, Moroccan, Palestinian gulf and Saudis etc. It is important to note however that not all Arabs are Muslims and not all Muslims are Arabs.

**Market:** A Muslim market abides by Sharia principles in all sectors. There are acceptable religious viewpoints regarding this. For example, in Muslim countries non *Halal* products or products that do not abide by sharia principle are sold in restaurants and hotels like alcohol and pork. Some Muslim customers have no problem eating in these hotels and restaurants as long as what they order and eat has no pork or alcohol. While in many countries like Malaysia, restaurants must be free of pork before Muslims will eat in them.

**Good conduct:** Ethical behavior

**Halal:** "*Tayyibat*" Wholesomeness, pure, safe, lawful and beneficial products (Quran,2;172,2:168). The term "*Tayyibat*" repeated eighteen times in the *Quran*.

**Mutual consent:** Fair and free will of buyer and seller and without coercion (Quran, 4:29).

**Wellbeing:** *Falah*, success and welfare ( *Quran*, 2:201) and (*Hadiths*).

**Ethical advertising:** No acts of misleading, deception or cheating in advertising (*Quran*, 3:77).

### **Marketing mix: an overview**

Once businesses decide on the overall marketing strategy, they are then ready to begin planning the details of the marketing mix. One of the major concepts in modern marketing mix is the set of controllable, tactical, marketing tools that the firm blends to produce the response it wants in the target market. Kotler & Armstrong (2006) explained "an

effective marketing program blends all of the marketing mix elements into marketing program designed to achieve the company's marketing objectives by delivering value to customers'. The marketing mix consists of everything the firm can do to influence demand for its products. McCarthy classified various marketing activities into marketing –mix tools of four broad kinds, which he called the four Ps of marketing: product, price, place, and promotion (McCarthy and Perreault, 2002). The four Ps are not the whole marketing anymore. Modern marketing encompasses four more modern marketing realities; people, processes, programs, and performance (Kotler and Keller, 2012). The researcher has gone even beyond the “seven Ps” to define marketing mix into “nine ingredients” including promise and patience as Islamic elements. This definition of marketing mix meant to include those Ps that are related to service marketing industry. The performance of marketing mix, however, is affected by the following environmental changes that are taking place worldwide. Such changes require fundamental strategic and organizational responses from management:

1. The globalization of markets
2. Increase growth rates among Muslim populations and Muslim consumers worldwide (See table 1).
3. The growing number of new citizens and immigrants in companies in Europe
4. The information revolution
5. Raising customer expectations (Doyle, 2008).
6. People's revolution in Middle East that resulted in the creation of Islamic regimes.

**Table (1) : Facts and Figures About Muslim Population and Markets.**

According to world reports and demographic studies the following facts have emerged about Muslim Population :	
1.	Muslims comprise one of the fastest growing consumer markets in the world, hence, represent a major growth opportunity for businesses around the world.
2.	Average growth of Muslim population 1.8%.p.a ( Kearney, 2006)
3.	The market for Shariah –compliant products or services –that conform to Islamic law totals \$2 trillion annually in various sectors, particularly Halal food and finance and is growing rapidly.
4.	There are more than 1.56 billion Muslims of all ages living in the world today.(Asia(870million), Middle East (190 million), Africa(443 million), Europe (51 million),North America (7 million), South America (3million) ( Kearney, 2006)
5.	Two- thirds of Muslims worldwide live in 10 countries (Indonesia, Pakistan, India, Bangladesh, Egypt, Nigeria, Iran, Turkey, Algeria, and Morocco).
6.	Around 80% of the world’s Muslims Live in countries where Muslims are in the majority.
7.	One fifth of the world Muslim population lives as religious minorities in their home countries.
8.	Muslims living in the Asia –Pacific region constitute 62% of all Muslims world wide of which 50% live in south Asia (Bangladesh, India, Maldives, Nepal, Pakistan, Sri Lanka and Bhutan.
9.	The Middle East –North Africa is home to an estimated 315.3 million Muslims, or about 20% of the world’s Muslim population of which approximately 79 million live in Egypt.
10.	The Palestinian territories are home to about 4 million Muslims. In addition, Israel is home to roughly 1 million Muslims.
11.	Europe has about 38 million Muslims, constituting about 5% of its population. European Muslims make up slightly more than 2% of the world’s Muslim population.

... continue table (1)

12.	The European countries with the highest concentration of Muslims are located in Eastern and central Europe: Kosovo, Albania, Bosnia, and Republic of Macedonia.
13.	Greece is about 3% Muslim, Spain is about 1% Muslims, while Italy has the smallest populations of Muslims in Europe.
14.	About 2.5 million Muslims live in the United States. Two percent of Canadians, about 700,000 people, are Muslims while 0.8% of the U.S. population is Muslim.
15.	Muslim consumers constitute about one quarter of the total world population and represents a majority in more than 50 countries.

**Sources:** Mapping the Global Muslim Population: A Report on the Size and Distribution of the World’s Muslim Population A NALYSIS, October 7, 2009; Pew Research Center: The PEW Forum on Religion & Public Life; Kearney, A. T. Addressing the Muslim Market, Reuters, 2006.

**Marketing mix from Islamic perspective**

*Islam has gone beyond the conventional seven Ps of marketing mix to add "promise" and "patience"*

In Islam any commercial activity is governed by two principles. **First**, submission to the moral order of God and **second**, empathy and mercy to God’s creations which implies refraining from doing harm to others and thus preventing the spread of unethical practices (Niazi, 1996).

In Arabic, the word "selling" means “meeting something with something else “like exchanging money with money, a product for product, service for service and or money for a product, etc. thus causing ownership". In Islam, the word "selling" is considered one of the *opposing names*, which means “it can be used for something and its opposite” like buying and selling, buyer and seller. Originally the Arabic word *bay’a* (sell) is taken from “*Baa*” which means "the arm". Therefore, it means that both the buyer and the seller extend their arms to each other

in a sign for giving and taking thus resulting in relationship. In Arab and Muslim culture, the buyer and seller shake hands before and after making a business deal. Islam urges Muslims to buy and sell: "*Allah hath purchased of the believers their persons and their goods; for theirs (in return) is the Garden (of paradise)*"( *Quran, Taubah, S.IX.III*). Allah said: "*These are they who have bartered guidance for error: But their traffic is profitless, and they have lost true direction*" (*Quran, Baqara, S.II.16*).

Marketing mix components may differ according to the perceptions of consumers, consumers behavior, characteristics, culture, religion, politics, and habits. An ethically sound marketing-mix, therefore, dictates that customers' decision-making freedom must be protected from all elements of coercion (Abul Hassan *et al*, 2008: p.35). Since Muslims are the fastest growing consumer segment in the world, any company that is not considering how to serve them is missing a significant opportunity to affect both its top- and bottom line growth (Kearney, 2006).

In this section, an attempt is made to investigate and analyze the nine Ps of marketing mix from Islamic point view (See table 2). The nine Ps to be analyzed and discussed are product, price, place, promotion, process, people, physical evidence, promise and patience.

### **Product**

The production process in Islam is a part of *Ibadah* (worship) to God (Al-Faruqi, 1992). It is visualized quite differently compared to western thinking. In Islam, the production decision making process is guided by the principles of lawfulness, purity, existence, deliverability, and precise determination (Al-Masri, 1991). These principles indicate that products must be:

1. lawful do not cause Dullness of mind in any form, lead to public nuisance, or immorality.
2. product must be in the actual possession of the owner.

3. Product must be deliverable since the sale of the product not valid if it cannot be delivered as for example the sale of fish in the river.
4. The article for sale must specify exactly the quantity and quality (Al-Ukhuwa, 1983). However, as with the definition of Halal, interpretations vary. Some products deemed acceptable in Malaysia and are barred in countries like Saudi Arabia like Barbie dole without headscarf and night clubs. Some products attract local taxes in Islamic countries, but some do not. It is worth noting that interpretations of what constitutes *Halal* vary. For meat product, for example, some Muslims will eat anything except pork meat like eating MacDonald's hamburger, while others only eat meat that is certified halal, for animals that are not stunned, have been treated humanely, and were fed on natural ingredients "*Halal* and organic food".

The primary objective of the production process is to deliver, elevate and satisfy basic human needs. Miller and Deiss (1966) suggest that the main thrust behind unethical decision making in the production of sub-optimal products is cost-leadership strategies. In contrast, the Islamic perspective encourages a social and welfare approach rather than a decision based on the profit maximization (Miller and Deiss, 1996). The quality of products is of great importance in Islamic ethics (*Quran*: 2:172, 7). In Islam there is no product obsolescence (*Quran*, 2:168).

Products are appropriate for their intended and promoted use. The development of a product in Islam should be visualized differently as compared to western thinking. In Islam, moral and transcended elements should be strongly emphasized within the production and decision-making process, and they are guided by the principles of business ethics. It should be pointed out that certain commercial practices and goods are forbidden by Islam, thus indicating that there is no *laissez-faire* in Islam (Abuznaid, 2006 ). Prohibited practices include all that is fraudulent, *maysir* (games of chance), and *riba* (usury). On the other hand, forbidden goods include all products that are religiously regarded as impure, like the selling and handling of spirits, wine, and pigs as well as the selling of primary goods that should be free such as grass and fire. However, it is

common in the Muslim world to find people and even governments who put their savings in banks to gain interest and people who sell water and grass. These people, however, are regarded as business oriented rather than religiously minded (Abuznaid, 2006). Countries like Tunisia, Turkey, Egypt produce wine. Yet, this wine cannot be considered Halal or Islamic because of the location of its production. To be Islamic a product must be *Halal* (Shariah compliant). In Islam, products must comply with *Shariah* financial resources; they must be *Halal*, i.e. Alcohol free, free from lard and pork stuff. Alserhan classified the *Halal* industry and market into three categories: food, lifestyle, and services (Alserhan, 2010).

Islamic principles dictate that the production operations must be innocent and pure from beginning to end (Al-Faruki , 1992).

The *Halal* food market has exploded in the past decade and is now worth an estimated \$632billion annually. In order to obtain a niche in *Halal* huge market, non- Muslim multinationals like Nestle, Tesco, Carrefour and McDonalds have expanded their Muslim friendly offering and now control 90% of the global *Halal* market (Power, 2009). Kasriel and Daphne (2008) found that *Halal* symbol or certificate attracts not only Muslim consumers but non- Muslims associate *Halal* symbol with product safety .These consumers associate *Halal* with purer products and the use of fewer chemicals.

Products in Islam must not cause any harm or dullness to the mind, must be asset backed and deliverable, must identify extra–cost added features that might materially change the product or service impact on the buyers' purchase decision. All obligations should be discharged in good faith and should be based on principles of justice, fairness and equity.

In Islam there should be no place for product obsolescence, nor weak packaging or inaccurate labeling. The Quran states: O ye people eat of what is on earth, lawful and good; And do not follow the footsteps of the evil one, for he is to you an avowed enemy (*Quran*, 2:168). Islamic ethics imply that accurate product information should be provided not only when a good is sold but also in marketing literature and in

advertising (Wilson, 2006). Packaging must comply with Islamic *Shariah*. The shape of product should not cause any offence to Muslims like having seductive packaging as it is for women underwear, women pads or diapers. They must encourage a social and welfare approach rather than decision based on the profit maximization.

### **Price**

A Product is worth what customers are prepared to pay for it (The Chartered Institute of Marketing, 2005). The price element is the most flexible element of the marketing mix. It should be clear that in Islam taking into account buyers' concerns is not less important than taking into account sellers' concerns. In Islam *Allah* is the Pricer. Prophet Mohammad (PBUH) said in *Hadith* "*Allah is the Pricer; Allah provides the wealth and withholds it, and I hope to meet Allah when there are no complaints that I have been unjust to money or blood*". However, when retailers and merchants set unfair prices, it is essential in Islam that the ruler (governor) should intervene for the sake of inhabitants and to forbid monopoly. Today, due to the fact that many businesspersons are business and profit oriented, governors within the Islamic environment must intervene to safeguard the interest of citizens, taking into account that some customers are price ignorant and can be ripped off by marketers; therefore, intervention is needed. The role of public welfare official is to ensure that prices remain fair and just by curbing any ethical lapse in price setting. All unethical lapses in pricing are tantamount to injustice (*Thulm*) and are sin. Pricing policies should be free from predatory pricing. Changes in price should be consistent with changes in quantity or quality of product. Islam prohibits false propaganda or publicity with regard to price, demand and supply. Nevertheless, Islam does not prohibit price controls and manipulations to meet market needs. However, Islam forbids extortion or making high profit at the expense of consumers (Koku, 2011). Charging higher prices when a commodity is normally scarce and setting price ceilings to curb opportunistic tendencies among merchants are also permissible in Islam. Self-operating mechanisms of price adjustments and healthy competition are encouraged. To achieve

positive results, there should be no hoarding, no unjustified price manipulation and no restriction on trade (Niazi, 1996).

In addition to that “*selling on credit must be documented and must be witnessed by others. Taking goods or items from buyers as guarantee for payment is encouraged*” (Quran, Baqara,s.II.282). Pricing policies in Islam should

1. Not give customers the false impression that they are getting a bargain (Shaw,1996).
2. Prohibit getting something too easily without hard labor(*Maisir*), or receiving profit without working for it (Shaw, 1996).
3. change the price without altering the quantity or quality of the product.
4. should not cheat the easy- going customer for illicit gain (Ibn-Taymiya, 1982).
5. have price discrimination between bargainers and non – bargainers for selling the same merchandise for different prices is prohibited.
6. prohibit false propaganda on the part of the international marketer regarding the position of demand supply through the media.
7. have price controls and manipulation to meet the need of the market’s as a result of natural scarcity of supply is not prohibited.
8. hoard of any product is banned in Islam.

All unethical lapses in pricing are tantamount to injustice and are sinful. Hence, all profits earned through such unjustifiable prices are not only unethical, but they infringe upon the unique status of man/woman and his/her role of responsibilities as viewed under the Islamic framework. Marketers and customers must acknowledge that they have higher moral responsibilities on earth rather than be preoccupied with profit maximization alone. In fact Islamic perspective encourages a

societal and welfare approach rather than decisions made on the profit maximization.

### **Place**

In Islam, marketing decisions pertaining to distribution are of great significance. In Islam, decisions regarding distribution of product or service should take into consideration that profit maximization is not necessarily the most appropriate for the society's welfare. The 1989 Exxon Valdes disaster resulting in millions of gallons of crude oil spilled in Alaska would have been minimized if, for example, double-hulled tankers were used by Exxon. According to Islamic principles, distribution channels are not supposed to create a burden to the final customer, in terms of higher prices and delays. Ethical lapses in distribution channels as those which cause unnecessary delays in their delivery compelling customers to return repeatedly and thus causing them unnecessary inconveniences are not allowed. Islam does not prohibit agencies and channels representation as a go between to facilitate the movement and acquisition function. Unethical practices in distribution could be weak packaging without adequate security and protection for the product, inappropriate packaging, and dangerous and toxic products must be transported very carefully without any negligence. Harming people on roads when transporting dangerous goods is unforgivable and equates to unjust marketing practice. Distributors should not use coercion; they also should not create a burden for the final customers in terms of higher prices and delay (Al-Ukhuwa, 1938). Unnecessary delay is not permissible. Facilitation of goods delivery and acquisition of products by agencies is not prohibited in Islam. Finally, it should be emphasized that the final aim of distribution in Islam is to create value and to provide ethically satisfactory products and services. Within the Islamic ethical framework, however, the main aim of distribution channels should be to create value and uplift the standards of living by providing ethically satisfying products and services (Saeed and others, 2001).

### Promotion

Marketing communication about goods and services are not intentionally deceptive or misleading. In Islam, sellers and buyers are accountable to Allah. Both should be honest and fair in their marketing activities. In the promotion of products, there should be no room to cover up promotional behavior or hide any defect in the products. All forms and shapes of false assertion, overpraising products and attributing to them qualities which they don't possess, unfounded accusations and false testimony are condemned

(*Quran* 33:58; 58:17-19). It is not permissible to over praise a product or service or exaggerate about them. Swearing in the name of *Allah* in order to promote products and persuade buyers to purchase the goods is not just not allowed but I deprive God's blessings. Prophet Mohammad (PBH) added", the swearing by the seller may persuade the buyer to purchase the goods but that will be deprived of God's blessings". The *Quran* states "*Those who purchase the small gain at the cost of Allah's covenant and their oaths (they have no portion in the hereafter)* (*Quran* 3:77).

Giving false impression of any kind to promote the product is prohibited. In addition, all claims that have elements of coercion and are considered unethical means of advertising are prohibited. False and misleading advertising as well as deceptive and manipulative promotion must be avoided. True documents that reveal accurate specifications as well as terms of quantity and quality should be revealed. Pandering, deceit, treachery, theft or injustice is not allowed. Disclosure of all faults and defects, whether ambiguous or hidden, in a product/service is a must. Islam condemns all manipulative promotional behaviors. Prophet Mohammad (PBUH) said "*One who cheats is not one of us.*" The use of sexual appeal is not allowed for promoting perfumes and toothpaste. For example, exploiting women in advertising to lure and attract customers, employing suggestive language and behavior and using obscene advertising to promote products/services, especially for women, are all not acceptable in Islam. In an attempt to persuade people to buy their products, advertisers are prone to exploit ambiguity, conceal facts by

suppressing information that is unflattering to their products, exaggerate by making claim unsupported by evidence, and employ psychological appeal that persuade customers by appealing to their emotional needs and not to reason. Furthermore, Islamic ethics prohibits stereotyping of women in advertising, excessive use of fantasy, the use of suggestive language and behavior, and the use of women as objects to lure and attract customers (Erffmeyer et al. 1993; Beekun, 1981; Razzouk, 1993).

### **People**

Employee satisfaction and customer satisfaction are clearly related. The public face of a service firm is its contact personnel. In other words, if you want to satisfy your customers, employee satisfaction is crucial.

In Islam, there is respect for private property rights which are an essential prerequisite for the *Shariah* law on an inheritance to be applied, and most Islamic economists view market as the normal vehicle for conducting transactions (Wilson, 2006). Islam emphasizes the importance of “free’ and "independent judgment" on the part of the customer. The ability to think rationally while making decisions relating to global marketing activities is a prerequisite in Islamic law (Ahmad, 1995). The society at large should not be deprived of honest, free from coercion marketing information. This element of the marketing mix dictates that customers ‘decision –making freedom must be protected from all elements of coercion.

Employees are an integral part of the service delivery process and play a significant role in the marketing process. Employees must be patient, honest, fair, and accountable. Islam emphasizes the employee independent judgment on the part of the customer; thinking rationally while making any decision relating to marketing is a prerequisite in Islamic law. It is the responsibility of the marketers not to resort to any form of coercion ‘*Ikrah*’ by compelling a person to do a thing without his consent, and they must, under all circumstances, have a regard for the intellectual integrity of consciousness of the consumers to ensure that the hard earned money of customer is not wasted (Abul Hassan, Chachi and Abdu Latiff, 2008: p.35). Islam urges dealing by goodwill. “*O ye who*

*believe! Eat not up your property among yourselves in vanities: But let there be amongst you Traffic and trade by mutual good-will: Nor kill (or destroy) yourselves: for verily Allah hath been to you Most merciful"* (Quran, *Alnisaa*, S.IV.29). In Islam, a marketer must be polite, gentle, honest, and smiley. Marketers should be able to think rationally and show concern for customers' feelings and attitudes. Prophet Mohammad (PBUH) said in *Hadith* "I was ordered to address people according to their minds". Disclosure of information related to customers as in banks is unethical. I remember a case when a manager of one of the conventional banks in Jordan was fired because he disclosed the balance of one of the customers to other client. They should also have a nice look and proper appearance. Women need to wear headscarf and abstain from excessive make up. They should not wear tight clothing that can be seductive. Women staff must attire in dress that comply with the Muslim culture. Prophet Mohammad (PBUH) said, "Allah forgives a smiling and polite person when buying and selling". Islam also has ordered merchants to stop buying and selling on Friday, especially at the time of mid-day prayer (*ALtuhur*). The *Quran* states: "O ye who believe! When the call is proclaimed to prayer on Friday (the day of Assembly), hast earnestly to the remembrance of Allah, and leave off business (and traffic): that is best for if ye but knew" ( *Quran*, *Al Jumaa* S.LXII.9).

Regardless of a person's wealth or social standing, Friday prayer is a time of spiritual reflection and appreciation of Allah's blessings. Unlike other mid-day prayers, Friday mid-day prayer has its own peculiarity because it is reduced to two squats instead of four, conducted in congregation and preceded by a speech by the Imam (the preacher). Under no circumstances should marketers exploit their customers or in any way involve themselves in marketing dishonesty, fraud or deceit (Abul Hassan, Chachi and Abdul Latiff, 2008). In many Muslim countries men are not allowed to work as hair stylists in women's saloons as it is in Gaza Strip, which is under Hamas control. Any unethical marketing practice does injustice, which, by definition, negates the concepts of brotherhood and equality of humanity that form the core of the Islamic vision (Saeed, Ahmad and Mukhtar, 2001). Finally and

within an Islamic framework, marketers must show a sense of responsibility in four categories: responsibility towards God, responsibility towards society, respect of marketers' own welfare and responsibility toward the environment (Saeed and others, 2001).

A breach of contract with any one of these responsibilities constitutes a breach of Islamic principles on the part of the individual marketer.

### **Process**

This element of the marketing mix and other elements that follow are known as extended marketing mix. The process element includes procedure, mechanism and flow of activities by which services are provided. The "process" also means how the product will reach the end user. This essential ingredient of the marketing mix is crucial to customer satisfaction. Issues such as waiting times, the information given to customers and the helpfulness of staff, efficiency in carrying out the service, staff interaction in a manner appropriate to the service, are all vital to keep customers happy. Customers are not interested in the details of how your business runs. What matters to them is that the system works. Once a marketer told a customer "look at the desk we make. It is very strong and sturdy, if we through it from the top of the fifth floor it will not break". The customer replied "Well I don't buy a desk to throw it from the top of a building".

In Islam, there are many Suras in the *Quran* that depict trading as a virtuous and desirable activity. The main concern is to regulate markets to eliminate fraudulent transactions and exploitation of monopoly power rather than abolish market trading (Uddin, 2003).

Employees' sayings should go in line with their deeds, and they must act according to the rules of Islamic moral philosophy. It is forbidden to lie or exaggerate about the product benefits, availability, or competition. Similarly, swearing in the name of Allah to promote the products, giving answers when answers are not really known, and implementing manipulative influence tactics or high-pressure selling techniques are all considered unethical marketing behaviors in Islam (Quran, 3:77).

Marketers must motivate clients, give them freedom to choose and make marketing decisions, provide them with the right marketing information, and have high respect for time. In addition, marketers should not resort to any form of coercion 'IKrah'. They must have a regard for the intellectual integrity and a higher degree of consciousness of the consumers. Marketers should do no harm, no hard sale, and they must foster trust in the marketing system. They must also embrace, communicate, and practice the fundamental ethical values that will improve consumer confidence in the integrity of the marketing exchange system. Islamic observance committees or fatwa (religious and legal opinion) edicts as in banks constitute a clear distinction between Islamic and conventional banks and hotels. Marketers must have some basic values, such as honesty, responsibility, fairness, respect, openness, and citizenship. They should be trustworthy and give good advice to the customers. Prophet Mohammad (PBUH) said: "*The best employee to hire is the one who is strongly fit and honest.*" They should separate between business demands and personal needs and wants in order to arrive at an ethical marketing decision. In Islam, marketers should not give any *Fatwa* "edict" which does not conform to Islamic principles and values. Salespersons must be honest and implement low-pressure selling techniques. Employees in Islam should practice Islamic greeting: "*Salamu Alaikom*" (peace be upon you). Employers recommend Muslim female employees wear Hijab, a religious head scarf, on the job. Salesmen should not enter homes when husbands are away. Muslim pilots and cockpit staff such as Jordanian and Saudi say their travel prayers before the plane takes off. Finally, employees must not be involved in any act of bribery, such as giving or taking bribes or acting as a go-between the bribe giver and receiver (*Hadith*). Businesses should give back to the community in the form of *Zakat* (alms tax) and must stand behind their products if they fail to deliver. Finally, monopoly is not allowed as Prophet Mohammad (PBUH) said: "*The giver is blessed and the monopolizer is cursed*" (*Hadith*).

### Physical evidence

Physical evidence is an implicit element which means the ability and environment in which the service is delivered. Physical evidence can be both tangible goods that help to communicate and perform the service, and the intangible experience of existing customers and the ability of the business to relay that customer satisfaction to potential customers. Physical evidence is an essential ingredient of the service mix which allows the consumer again to make judgments on the organization.

A service can't be experienced before it is delivered. Choosing a service can be risky because you are buying something intangible. This uncertainty can be reduced by helping potential customers to see what they are buying. Due to the intangibility of services, service quality is difficult for consumers to objectively evaluate. As a result, consumers often rely on tangible evidence that surrounds the service to help them make their evaluations. Physical evidence can fall into three categories:

1. *Facility Exterior* includes the exterior design, signage, parking, landscaping, and the surrounding environment, such as building a facility on a mountain site, overlooking a lake. In some Muslim countries buildings like banks, shopping malls are taking the shape of Islamic architecture.
2. *Facility Interior* includes elements such as the interior design, the equipment used to serve the customers directly or used to run the business, signage, layout, air quality and temperature (Hoffman and Bateson, 2006). In Muslim countries you will find pictures of founders of the businesses on walls in a sign of respect for the elders and parents. You will also see *Suras* from the *Quran* and *Hadith* as well as Arab wisdoms and sayings posted on walls in many of the businesses. In many business establishments like shopping malls, universities and manufactories etc. you will find mosques to enable employees pray at work and in congregation.
3. *3.Other Tangibles*, which are part of the firm's physical evidence, include items such as business cards, stationary, billing statements, reports, employee appearance, uniforms and brochures (Bitner,

1992). In *Ramadan* and two *Eids* (religious festivals) bills, envelopes, brochures of organizations and packages carry the drawings of the crescent and good wishes for the holidays.

Due to the unique characteristics of the Islamic-marketing mix, a customer will get natural satisfaction from most aspects of the products and services, therefore reflecting strong loyalty towards Islamic products and services. A modest atmosphere and non-mixed facilities could encourage customers to become more loyal. No gambling halls, discos, or pornographic TV channels are allowed. Rooms with markers pointing the direction of *Kibble* (Mecca), and placing the *Quran* on tables or in drawers of hotels make customers feel more comfortable. Finally, in many institutions in the Middle East you will see scripts or verses from the *Quran* and *Hadiths* posted on walls of offices and in corridors.

### **Promise**

This is purely an Islamic element of the marketing mix. When we talk about the promise element we talk about “promise management” which means shifting from marketing mix to building relationships. In a survey conducted by the researcher the following question was asked to managers and owners of the private sector in the West Bank “What do you consider to be the single major reason for your success? 75 percent of the one hundred twenty participants named keeping promises and being patient as their major reasons. An integral element of relationship marketing approach is the “promise concept” which has been strongly emphasized by Henrik Calonius. According to him the responsibilities of marketing do not only or predominantly, include giving promises and thus persuading customers as passive counterparts on the market place to act in given way. A firm that is preoccupied with giving promises may attract new customers and initially build relationships. However, if promises are not kept, the evolving relationship cannot be maintained and enhanced (Calonius, 1983). Fulfilling promises that have been given is equally important as means of achieving customer satisfaction, retention of the customer base and long-term profitability. It should be stressed that promises must be mutually given and maintained. Marketers should

not give faked promises. *Allah* has ordered believers to honor promises. The *Quran* states “you who believe! fulfill your obligations” (*Surah Maeda 5:1*) and Said “*O you who believe! Why do you say that which you do not do? Most hateful it is with Allah that you say that which you do not do (Quran, 61:2,3)* and states, “*O ye who believe! Fear Allah and be with those who are true in word and deed (Quran, 9:119)*. The importance of maintaining promises has been stressed in Sunnah. Prophet Mohammad (PBUH) said in *Hadith*: “*the three signs of blasphemers are: lying, not keeping promises and not being trustworthy*”. From an Islamic perspectives any promise given to customers must be kept and honored.

### **Patience**

Patience is another element of Islamic marketing mix .This element is of utmost importance in service industry. Islam urges people to be patient in dealing with customers. Patience is a key characteristic of good communication. Because of its importance Allah dedicated a chapter in the *Quran* to Patience (*Sabireen*). The *Quran* states “*Allah surely loves those who are patients (Sabireen 3:146)*.Allah has ordered us to be patient. The *Quran* sates “*And be patient, indeed Allah is with the patient ones (Quran, 8:46)* and sates “*Be patient, for your patience is with the help of Allah (Quran, 16:127)* . *Allah* indeed rewards believers for being patient. The *Quran* states “*No one will be granted such goodness except those who exercise patience and self-restraint, none but persons of the greatest good fortune (Quran, 41:35)*.”

**Table (2):** Islamic Marketing Mix.

<b>Marketing Mix</b>	<b>Market</b>	
<b>Product</b>	<ul style="list-style-type: none"> <li>✓ Shariah compliance</li> <li>✓ Should not use the name of Allah in branding and labeling</li> <li>✓ Halal(pure and lawful)</li> <li>✓ Accurate labeling</li> <li>✓ No weak packaging</li> <li>✓ Safety “no harm”</li> </ul>	<ul style="list-style-type: none"> <li>✓ No dullness of mind</li> <li>✓ No product obsolescence</li> <li>✓ Value durability</li> <li>✓ Environmental impact</li> <li>✓ No laissez faire</li> <li>✓ Deliverable</li> </ul>
<b>Price</b>	<ul style="list-style-type: none"> <li>✓ Fear God in pricing(God is pricer)</li> <li>✓ Fair</li> <li>✓ Societal welfare approach</li> <li>✓ Profit maximization not priority</li> <li>✓ No cheating</li> </ul>	<ul style="list-style-type: none"> <li>✓ No unjustified price</li> <li>✓ No manipulation</li> <li>✓ No predatory pricing</li> <li>✓ No hoarding</li> <li>✓ No switch and bait pricing</li> </ul>
<b>Place</b>	<ul style="list-style-type: none"> <li>✓ No harm to people on roads</li> <li>✓ No Unnecessary delay</li> <li>✓ No coercion</li> </ul>	<ul style="list-style-type: none"> <li>✓ Channel create no burden on customer</li> <li>✓ Closure during Friday midday prayer</li> <li>✓ Avoid suspicious places</li> </ul>
<b>Promotion</b>	<ul style="list-style-type: none"> <li>✓ Shariah compliance</li> <li>✓ Women should not be used to attract or lure customers</li> <li>✓ No use of suggestive language and behavior</li> <li>✓ No use of women in advertising</li> <li>✓ No concealment of fact and information</li> <li>✓ No manipulative promotional behavior</li> </ul>	<ul style="list-style-type: none"> <li>✓ No sexual appeal</li> <li>✓ No swearing in the name of Allah</li> <li>✓ No exaggeration of attributes</li> <li>✓ No false assertions</li> <li>✓ No misleading advertising</li> <li>✓ No deception</li> <li>✓ No obscene advertising</li> <li>✓ Disclosure of faults and defects</li> </ul>

... continue table (2)

Marketing Mix	Market	
<b>People</b>	<ul style="list-style-type: none"> <li>✓ Abide by Islamic Law (Shariah)</li> <li>✓ Polite, Friendly</li> <li>✓ Smiley, Honest</li> <li>✓ Good attire and appearance</li> <li>✓ Nice smell, No fraud</li> </ul>	<ul style="list-style-type: none"> <li>✓ No harm to customers</li> <li>✓ No coercion</li> <li>✓ Respect private property rights</li> <li>✓ Avoid suspicious acts and behavior</li> </ul>
<b>Process</b>	<ul style="list-style-type: none"> <li>✓ Shariah compliance</li> <li>✓ Shake hands with men</li> <li>✓ Islamic greeting( Salamu Alikum)</li> <li>✓ Islamic hospitality</li> <li>✓ No bribes, No sexual harassment</li> <li>✓ Honesty, Fairness , Respect customers</li> <li>✓ No hard sale, No harm, No coercion</li> <li>✓ Right marketing information</li> </ul>	<ul style="list-style-type: none"> <li>✓ No pressure selling techniques</li> <li>✓ No swearing in the name of Allah</li> <li>✓ No exploitation of monopoly power</li> <li>✓ No fraud transaction</li> <li>✓ Staff interaction efficiency</li> <li>✓ Proper use of customer waiting time</li> <li>✓ Respect for time</li> </ul>
<b>Physical evidence</b>	<ul style="list-style-type: none"> <li>✓ Shariah compliance</li> <li>✓ No gambling halls</li> <li>✓ Mosques in companies and businesses</li> <li>✓ Stationary engraved in the name of Allah</li> <li>✓ Islamic architectures</li> </ul>	<ul style="list-style-type: none"> <li>✓ Quranic verses, Hadiths and Arab wisdoms and sayings on walls</li> <li>✓ Pictures of founders (not a must)</li> <li>✓ Documentation and witnessing of credit</li> <li>✓ Taking items as collateral and guarantees for credit payment</li> </ul>
<b>Promise</b>	<ul style="list-style-type: none"> <li>✓ Abide by Islamic law (Shariah)</li> <li>✓ Respect promises</li> <li>✓ No faked promises</li> <li>✓ Respect for time</li> </ul>	<ul style="list-style-type: none"> <li>✓ Promise management</li> <li>✓ Relationship marketing</li> <li>✓ Good communication</li> <li>✓ Passive persuasion</li> </ul>

... continue table (2)

Marketing Mix	Market	
<b>Patience</b>	<ul style="list-style-type: none"> <li>✓ Abide by Islamic law (Shariah)</li> <li>✓ Be patient with all kinds of customers</li> <li>✓ Good communication skills</li> </ul>	<ul style="list-style-type: none"> <li>✓ listening to customers</li> <li>✓ Be helpful</li> </ul>

**Source:** Dr. Samir A. Abuznaid, Associate Professor of Marketing and Management, Hebron University, West Bank, Palestine

### Research Implications

The study has several implications for practitioners. A deeper understanding of more culturally complex Islamic business culture and environment on the part of non-Muslim executives can help create a global marketing ethical framework for business success. This paper contributes to familiarizing non-Muslim marketers with the principles of Islamic marketing, thus reducing misunderstanding or false assumptions which often are the root of unethical marketing practices. The discussion of Islamic marketing mix could benefit non-Muslim marketers in meeting Muslim consumer needs successfully. When dealing with Muslim countries and societies marketers should know that Muslim consumers are far from homogeneous; therefore making it even more difficult for them to meet the various needs of Muslim consumers worldwide. To succeed globally, marketers should act according to the well-known proverb "*When in Rome do as the Romans do*".

### Conclusion and future research

The paper has identified the importance of understanding the seven conventional 'ingredients' of marketing from Islamic perspective. Two new elements "promise" and "patience" have been added by the researcher to the seven Ps of marketing mix as pure Islamic ingredients.

A globalized marketing mix should not ignore the cultural differences and perceptions that pertain to consumer's religion, values, beliefs, behavior, characteristics, culture, traditions and habits. The application of Islamic marketing mix and ethical code of conduct will have a positive impact on the development and maintenance of buyer seller relationships. For Muslims the *Quran* and *Sunnah* provide specific guidelines concerning how Muslim manufacturers and marketers should apply the major "ingredients" of marketing. In Islam and according to *Shariah* (Islamic law), all issues concerning *Halal* or *Haram* and even all disputes should be referred to *Quran* and *Sunnah*. Islamic marketing should apply ethical behavior that leads to customer credibility, confidence and trust. Ethically sound marketing mix dictates that the freedom of customers' decision-making must be protected from all elements of coercion (Abul Hassan, Chachi and Abdu Latiff, 2008: p.35). According to Islam, unethical marketing practices and their implications in pursuit of profit maximization will constitute injustice, exploitation, and repression (*Thulm*).

From Islamic perspective, adherence to an Islamic ethical framework based on equity and justice ensures the dignity and freedom of people's minds, consciences and souls from all types of bondage. Marketing practitioners must recognize that they not only serve their enterprises, but they also act as stewards of society in creating, facilitating and executing the efficient and effective transactions that are part of the greater economy. Marketers should embrace the highest ethical norms practicing professional and ethical values implied by their responsibility towards stakeholders, e.g. employees, investors, channel members, regulators and host country. This study has added to the current literature relating to the application of marketing mix in Muslim countries and societies. The analytical framework used in this study is applicable in any Islamic culture and environment.

There are many future research opportunities stemming from this article. For example, empirical research could investigate the perceptions and attitudes towards women marketers in an Islamic environment. Another research avenue could be to find out what makes non-Muslim

customers select Islamic *Halal* products and services? Finally, a future research is recommended on the impact of Islamic-marketing mix on customer satisfaction.

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