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INCORPORATING ISLAMIC ETHIC ELEMENTS INTO MARKETING MIX PARADIGM

 Nazree Shafin^{1*}
Rozilah Kasim²

^{1,2}Faculty of Technology Management and Business, Universiti Tun Hussein
Onn Malaysia, Batu Pahat, Johor, Malaysia

¹Email: nazreeshafin@gmail.com Tel: +60127606651

²Email: rozilah@uthm.edu.my Tel: +60137051642



(+ Corresponding author)

ABSTRACT

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To consider the extent to which the dynamism of ethic elements from four commendable characteristics of Prophet Muhammad (PBUH) fits within existing marketing mix framework thinking in strengthening marketing mix approach of Islamic business. This can be achieved through analyzing selected elements of Islamic ethic features, that are derived from the four (4) commendable characteristics of the Prophet Muhammad (PBUH): Siddiq (Truthfulness), Amanah (Trustworthiness), Fathanah (Wisdom), and Tabligh (Advocacy), abbreviated as “SAFT to be incorporate as a catalyst to strengthen the marketing mix approach and thus propose a practical Islamic Marketing Mix as a competitive marketing tactic. Analytical and comparative analyses are used and study reveals four ethic elements in Islamic perspective that can be potential elements in developing a practical Islamic Marketing Mix for any business whether Islamic or non-Islamic.

Contribution/Originality: This paper contributes in the developing theories pertaining to Islamic religious teaching of moral behavior (Ethics) within business in practicing marketing mix approach – at the heart of which is the idea that incorporating Islamic ethic in business’ marketing mix approach could make the approach more efficient.

1. INTRODUCTION

The marketing approach and activities of a given firm will differ depending on which paradigm, or view of what marketing is, this firm applies (Grönroos, 1991). In the Muslim market, businesses are expected to operate in compliance with Syariah or Islamic principles, including especially in conducting their marketing strategy. Thus, it is necessary for businesses to develop appropriate marketing strategies for this kind of industry (Abdullah *et al.*, 2015). As the first represent the broad market and the latter directly point out at specific target market. These two views of marketing mix paradigm amplified on how a business should construct its marketing strategy framework based on how the business positions itself in the market. As the first represent the general market and the latter directly point out the specific target market. Distinguishing these two marketing approaches for different type of market is vital as the latter distinctly utilize religiosity to differentiate. Obviously, operating marketing activities in Islamic market where consumers were concerned about halal (permissible) or non-halal (non-permissible) products and services, Islamic values could provide an advantageous value added helps in consumer’s decision making.

In delivering marketing strategy, the right tactics are one of the most important. Refining businesses’ marketing mix approach were one of the phases in applying the right tactics. In the wake of numerous calls for

practicing ethical business, Islamic businesses should not be too complacent of the need to devise an appropriate marketing tactic in influencing their consumers' decision making and in gaining competitive edge in their target market. The intended focus of discussion for this paper is about determining the right marketing mix approach to differentiate, Van Waterschoot (2000) "The marketing mix as a creator of differentiation", as well as to distinguish Islamic business from its conventional peer based on religiosity, it is essential to incorporate its marketing mix approach with Islamic precepts; by means of Islamic precepts is by incorporating the doctrine of Al-Quran and Sunnah. Explained by Palmer (2012) a company must ensure that customers can immediately recognize its distinctive products in the marketplace.

The significance influences of religious teaching particularly Islam in every aspect of its practitioners live is very outstanding. This phenomenon should be seriously considered by every marketer who were targeting on consumers of Islamic based goods and services. It is a long-term phenomenon that is supposed to be thoroughly studied and understood in depth (Rice and Al-Mossawi, 2002; Fam *et al.*, 2004; Yousaf, 2014). In the process of making purchasing decisions, Islamic consumers usually will be more cautious in making decisions based on their religious literacy and the level of sensitivity to the halal status of a product or service acquire. Delener (1990) concluded that religious individuals tend to perceive higher risks in their purchase decisions. Accordingly, Alam *et al.* (2011) confirmed that religiosity acts as a full mediating role in the relationship between relative and contextual variables, and purchase behavior of Muslim consumers.

Islamic business differs from its conventional counterparts in these details as they are in a religious-based environment. Thus, in order to distinguish the marketing mix approaches between conventional and Islamic business, authors deem necessary that the differentiating should contemplate with ethically business practice, to be precise, with Islamic ethic. Having good ethical in operating a business produce valuable consequences in realizing desired long-term success. In contrast, poor ethics resulted in the collapse of business. Practicing good ethics helps business in sound decision making that resulted in positive value of branding; building trust with customers; retaining talent and reduce staff turn-over.

Islam highly recommends its believers to get involve in business or entrepreneurship as it is considered as 'ibadah' (worship) to God. With respect to that, when a business practicing good ethical business culture, it is as well been considered as performing 'ibadah'. In Islam, the two main sources of references are from Al-Quran and Hadiths. Explained by Saeed *et al.* (2001) in defining Islamic marketing, Islamic ethics are based on Al-Quran commandments and leave no room for ambiguous interpretation by marketing executives to suit their individual whims and desire.

There are several verses in Al-Quran and Sunnah (from collection of Hadiths), highlighted and emphasized the virtuous of conducting ethical business activities. Indeed, in Al-Quran, from verse of Ar-Rahman (55:9):

"And establish weight in justice and do not make deficient the balance."

Understandably from the above stated verse, God command that when making scales of business's goods, business should be fair, honest and do not lie which are the features of ethic. Correspondingly, as a fact, Al-Quran recommends every human being to emulate the faith and ethics of Prophet Muhammad (PBUH). As evident in verse An-Nur (24:54):

Say, "Obey Allah and obey the Messenger; but if you turn away - then upon him is only that [duty] with which he has been charged, and upon you is that with which you have been charged. And if you obey him, you will be [rightly] guided. And there is not upon the Messenger except the [responsibility for] clear notification."

Furthermore, Prophet Muhammad (PBUH) himself also did emphasized of having good ethics in doing business. For instance, narrated by al-Nawawi on the authority of Abu Hurayrah (may Allah be pleased with him) who said: The Messenger of Allah (peace and blessings of Allah be upon him) said, "Do not envy one another, and do not inflate prices for one another, and do not hate one another, and do not turn away from one another, and do not undercut one another in trade, but [rather] be slaves of Allah and brothers [amongst yourselves]. A Muslim is

the brother of a Muslim: he does not oppress him, nor does he fail him, nor does he lie to him, nor does he hold him in contempt. Taqwa (piety) is right here [and he pointed to his chest three times]. It is evil enough for a man to hold his brother Muslim in contempt. The whole of a Muslim is inviolable for another Muslim: his blood, his property, and his honor.” [Muslim]. From this hadith, we can understand that the solemnity of the Prophet Muhammad (PBUH) in prohibiting us from deceiving in doing business; deceive, cheat, and lie in business activities are ultimately unethical practice.

Muslim look upon Prophet Muhammad (PBUH) as the most ethical human being ever live. According to Nooh (2015) cited Ahmed (2001) in describing Prophet Muhammad is a person which having the highest ethics and morals as he was widely known as al-Amin, “the honest one”. Prophet Muhammad, since he was young, he was well known for his honesty and truthfulness among Arab communities and throughout centuries, from the Muslim point of view, is the symbol of perfection of both human person and society (Qamihah, 1996; Nasr, 2003). Noted by Dekmejian (1987) for generations of Muslims, however, the prophet became uswa hasana--“the beautiful model” – whose exemplary character and behavior made him a primary focus of veneration by the faithful. Again, it is revealed clearly in the Al-Quran, verse Al-Ahzaab (33:21):

“Ye have indeed In the Messenger of Allah, an excellent exemplar, for him who hopes in Allah and the Final Day, and who remember Allah much”.

Considering that Al-Quran stated the importance of being ethical in business and emphasized on human being to emulate the good character of the Prophet, this paper examined the dimension of Islamic ethics derivate from the four (4) commendable characteristics of Prophet Muhammad (PBUH). This derivate ethic elements are the features of the Prophet when he is called ‘Al-Amin’ during his entrepreneurship era before his prophethood. Siddiq (Truthfulness), Amanah (Trustworthiness), Fathanah (Wisdom) and Tabligh (Advocacy) (SAFT) were the derivate Islamic ethic elements to be put forth as potential incorporated elements into marketing mix approach of a business.

Since marketing is one of the vital aspects of a business activity, this paper will delve into the significance of Islamic ethical values in marketing mix approach of an Islamic business. Relatively, few academic articles have suggested how Islamic marketers might use this subject understanding to build an actionable approach to marketing activities (Saeed *et al.*, 2001; Hassan *et al.*, 2008; Arham, 2010; Abuznaid, 2012; Abdullah *et al.*, 2015). These endeavors, though constructive, all dearths an integrated approach for making Islamic ethic part of the strategic marketing planning process. Discussed by Housby (2013) the claim that ‘Islamic’ and ‘ethical’ are synonymous is rarely seriously examined, and nor is the claim that there exists a consistent and generally understood definition of ‘ethical’ practice. Hence, the purpose of this paper is to offer one way of whether formulating, constructing or developing marketing mix activities for accomplishing an ethical marketing mix practices by incorporating the derivate Islamic ethic elements into the marketing mix activities of the business (Figure-1).

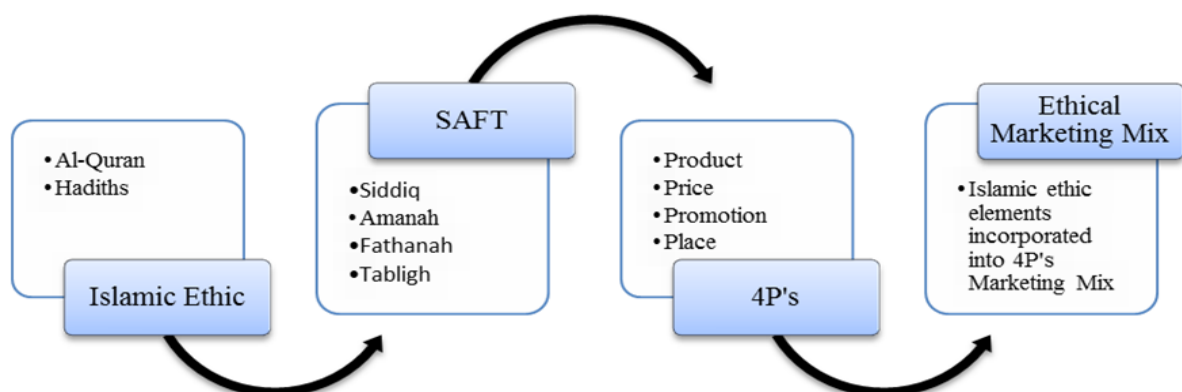


Figure-1. Flow of Proposed Incorporating SAFT into 4P's Marketing Mix

Sources: Al-Quran; Hadiths; and McCarthy (1964)

Incorporating Islamic Ethic elements (SAFT) started from the beginning of business execution. According to Hunt (2012) business execution is about having the employees required to support a company's strategy and making sure they are doing what the company needs them to do to achieve its strategic goals. In decision making level, there are strategic and tactical decisions which focus on long-term and short-term goals. Provided in Figure 1: a broad, general description of an approach for incorporating Islamic Ethic elements into the marketing decisions process as proposed. The 4P's of marketing mix were used as it is the foundation of marketing mix framework since it was introduced fifty years ago. This is where the tactical phase arises which a business delves into its marketing mix elements in developing an effective marketing strategy. The goal is in influencing consumer's buying decisions or demand by incorporating the derivate Islamic ethics elements as proposed. Kotler (2003) argued, "the four P's represent the sellers' view of the marketing tools available for influencing buyers". In addition, according to Kotler and Armstrong (2010) the marketing mix is the set of controllable, tactical marketing tools that the firm blends to produce the response it wants in the marketplace.

To establish the points of significance in incorporating SAFT into marketing mix of 4P's, it is important to discuss at both marketing mix paradigm; conventional marketing mix and Islamic marketing mix.

2. MARKETING MIX PARADIGMS

Marketing mix is a combination of controlled elements by organization to influence target population to purchase its products or services. It has been a phenomenon tool for decades, which has shaped the ways to plan for a successful products and services offering and to help understand what the products and services can offer. Marketing mix as a tool, in certain ways has revolutionize the nature and pattern of marketing strategy across the world; most commonly executed through the 4Ps and 7Ps of the mix. Marketing mix has been extremely influential in informing the development of both marketing theory and practice (Möller, 2006). The tools can be used to develop both long-term strategies and short-term tactical programs (Palmer, 2012). The study of marketing mix worldwide has been extensively researched on the frameworks and models, management paradigm, relationship and consequences. However, the traditional 4Ps (McCarthy, 1964) of Product, Price, Promotion and Place has been criticized by numbers of studies; Lauterborn (1990); Möller (2006); Popovic (2006) and Fakeideas (2008).

Constantinides (2006) disclosed that even though 4P's framework has been dominant as marketing management paradigm, current markets developments, environmental changes, and trends, as well as changing academic attitudes likely to affect the future of the Mix as theoretical concept and also the favorite management tool of marketing practitioners. Furthermore, suggested by Constantinides (2006) that marketing scholars should focus their efforts in formulating the conceptual foundations and marketing methodologies that better address the needs of today's and tomorrow's marketers.

In significant, western scholars of marketing particularly, has been arguing on the traditional 4P's. Several prominent scholars even proposed alternative framework and modified versions of marketing mix, with some added new elements (Booms and Bitner, 1981; Ohmae, 1982; Kotler, 1984; Lauterborn, 1990; Robins, 1991; Doyle, 1994; Grönroos, 1994; Vignali and Davies, 1994; Aldridge *et al.*, 1997; Mosley-Matchett, 1997; Yudelson, 1999; Melewar and Saunders, 2000; Beckwith, 2001; Healy *et al.*, 2001; Schultz, 2001; Constantinides, 2002) to name a few. In common, all these previous studies agreed to the extent that 4P's marketing mix framework need a paradigm shift that can meet management and planning needs, while upholding the Mix's essential features, namely simplicity, applicability and richness. However, less attention has been paid to the significance of religiosity in marketing mix, particularly within Islamic marketing paradigm.

Islamic Marketing Mix

Islam as a religion that has masses followers, the application of Islamic values in the field of marketing is still less visible even though Islamic-related business has been ranked one of the top categories in world business.

Accordingly, as marketing is also an important part of a business, it is very appropriate if the value of Islam also been applied in marketing activities. Noted by Arham (2010) religious teachings, at least Islam, could be applied in the realm of modern marketing theory.

According to Ahmed and Rahman (2015) conventional marketing strategies satisfy the customers based on the current needs of the customer, whereas, Islamic marketing strategies satisfy the customers based on the human values, marketing cultures, and Islamic rules and regulations (shariah laws). Apart from conventional marketing strategies, the Islamic marketing strategies more focus on religious rules and ethics which do not exist in conventional marketing. In addition, El-Bassiouny (2014) Islam is a global religion and way of life that goes beyond geo-political confines, and “because the Islamic ideology is a paradigm that transcends all acts of life, Muslim believers naturally expect that business conduct, and hence marketing as well, will be impacted by the precepts of their faith. If marketers are to relate more effectively to Muslim consumers, then some study of the distinctive aspects of Islam is warranted”. Nevertheless, understanding the pedigrees of the traditional marketing mix is critical to understand the paradigm distinction between conventional and Islamic proposed in this paper.

Review on literatures related to Islamic marketing mix found some facts that have been produced by researchers on Islamic marketing mix. For instants, Abuznaid (2012) attempted to conceptualize and clarifies the various elements of marketing mix from Islamic point view with strong emphasis on Islamic business culture. The author, Abuznaid, added two new elements “promise” and “patience” into the already existing conventional seven Ps of marketing mix. In addition, Abdullah et al. (2013) attempts to identify critical factors in conducting Islamic marketing mix activities and their relative importance by using combination of both qualitative and quantitative research method, authors proposed that businesses can adopt the strategies in engaging with Muslim customers through their marketing mix activities by consistently conforming to Syariah, exhibiting distinctive characteristics, instilling insurance, embedding morality and conscience and lastly embracing a ‘customer oriented’ approach. A direct suggestion by Hashim and Hamzah (2014) since there are arguments from scholars that Islamic marketing is significant in contemporary commercial activities, the concept of 7P’s in marketing should be incorporated with Islamic principles.

There are several scholars’ studies in Islamic Marketing which proposed extended or new framework for Islamic Marketing Mix (Table 1).

Table-1. Previous Scholars on Islamic Marketing Mix

Authors/Year	Proposition/Suggestion	Argument
Saeed et al. (2001)	5Ps: Product; Price; Promotion; Place; and People.	Islam emphasizes the importance of “free” and “independent” judgment on the part of the customer.
Wilson (2012)	Add another 7Ps to existing: Pragmatism; Pertinence; Palliation; Peer-support; Pedagogy; Persistence; Patience.	The new wave of reciprocity-based and consumer driven marketing requires much more. Especially in the case of Islamic marketing.
Abuznaid (2012)	Add 2 new elements in services marketing i.e. “promise” and “patience”.	Promise is element for building relationship; Patient is in dealing with customer.
Abdullah et al. (2015)	‘Customer Oriented Approach’. Proposed 5Cs: Commitment; Characteristic; Conformity; Conscience; and Customer Centric.	Suggest that Muslim consumer consider five critical factors that must be emphasized by businesses in conducting their marketing mix.

Source: Literature Review (Saeed et al., 2001; Abuznaid, 2012; Wilson, 2012; Abdullah et al., 2015)

3. METHODOLOGY

Abdullah and Ismail (2010) called for many viable Islamic guidelines for business, specifically in conducting marketing mix activities. In addition, Ahmad and Santhapparaj (2012) found out similar vein, calling for more studies to be carried out on marketing from an Islamic perspective especially on pricing strategy. Hence, to

understand the true position of the Islamic ethic with regards to Islamic Marketing mix and to clearly distinguish between conventional marketing mix and Islamic marketing mix by means of Islamic ethic dimensions and to establish the need for a shift from contemporary marketing approach to a more Islamic approach which is relatively a new paradigm in Islamic business perspective, more than two hundred academic papers and materials were reviewed from the background of marketing mix and Islamic marketing mix from which fifty-nine was found to be more relevant to the phenomenon under study. Therefore, the review involved about fifty-nine academic writings and materials including reference from Al-Quran and Hadiths.

4. THE NEEDS FOR INCORPORATING ISLAMIC ETHIC INTO MARKETING MIX PARADIGM

In satisfying needs and wants of customers, marketers must also look and analyze on ethics side. The call for a more ethical business practices is becoming a priority for business participants as well as academic scholars. Practicing and operating marketing activities also needs to be ethical. Yussuf (2018) argued, "Good ethics play a significant role in your business decisions, staffing, branding, motivation, customer retention and so much more. Having a strong ethical core to your business can directly affect the strength of your company as a whole, and its future." Each element in marketing mix framework could be manipulated to deceive consumers. For instance, a misleading promotion activity being used in hiding their products and services faulty or problems. There have been numerous cases of unethical marketing practices such as in 2013 when Samsung was fined by Fair Trade Commission (FTC) for practicing unfair marketing strategy. The unethical marketing practice performed by Samsung was said to be a deceptive practice. Indeed Lantos (2015) stated, in the wake of numerous openly exposed scandals in the business and marketing worlds, modern marketers are concerned not just with doing well through effective and efficient marketing strategy; they are also focused on doing good through ethical marketing tactics. A paper by Cadogan *et al.* (2009) noted that sales teams are less likely to engage in unethical behavior when the teams have strong ethical standards.

Kertajaya and Sula (2006) stated, "ethic" as one of the four characteristics for Islamic Marketing. It is also argued by Arham (2010) "this ethical conduct, must follow the teachings of Al-Quran and Hadith. Therefore, it is necessary to refer this kind of ethics as Islamic Ethics." Cited from Hussnain (2011).

"I believe marketing practices, embedded in a strong ethical doctrine, can play a vital role in raising the standards of business conduct worldwide, while in no way compromising the quality of services or products offered to customers, or surrendering the profit margins of businesses. Adherence to such ethical practices can help to elevate the standards of behavior and thus of living, of traders and consumer alike".

The ethical approach of Islamic proposition development would reap rewards not only by both Muslims and non-Muslims. Within the Islamic context, the existence of a well-defined framework of ethical values of marketing mix is a pre-requisite in ensuring the actualization of international marketing ethics (Ishak and Abdullah, 2012). As accordingly by Abuznaid (2012) 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.

Several works on Islamic marketing particularly mentioning ethics in marketing mix from an Islamic perspective have made these characteristics as compulsory in their literature review (Hassan *et al.*, 2008; Arham, 2010) to name a few. However, no multidimensional study which investigated the SAFT i.e. the Four commendable characteristics of Prophet Muhammad (PBUH)) that correlate with marketing mix approach had ever been reported. According to Saeed *et al.* (2001) it is not surprising to learn, therefore, that marketing ethics merit special attention in Islam and constitute a separate discipline underpinned by documented practices of the Prophet (pbh). Nooh (2015) concluded, ethics and moral from Islamic perspective is akhlaq or the state of feelings that shapes

human behavior. Thus, to shape the akhlaq of one self, he or she have to practice the characteristic of the prophet such as Siddiq, Amanah, Fathanah, and Tabligh.

In discussing Islamic ways of doing business, Islamic business or entrepreneur cannot abscond from associating with ethics. From reviewed literatures, there are several authors relates Islamic ethic with business practicing, but none specifically investigate SAFT dimension as significant elements in Islamic marketing mix activities. As for this paper, Islamic Ethic transpired by SAFT, will be incorporated into entrepreneur's business activities in influencing consumer's buying decisions or demand. Concluded by [Hassan et al. \(2008\)](#) given the key importance of customer trust in the Islamic banking and financial services sector, it is recommended that Islamic banks should emphasize frontline employees' Islamic ethical behaviors that particularly lead to customer trust. Put simply, they need to be honest and implement low-pressure selling techniques.

In describing and defining Muslim entrepreneur, some writers inserted Ethics in their statement as if it were synonymous with Islamic business. 'Muslim Entrepreneur' termed by [Sandıkçı \(2011\)](#) as a new class of business people, located both in Muslim-majority and minority societies who successfully blend Islamic ethical principles and values with capitalist business practices. In addition, in pursuing their entrepreneurial goals they seek to combine religious and economic activities through Islamic ethical values and norms ([Sandıkçı, 2011](#)). Whereas, [Osella and Osella \(2009\)](#) in observing business behavior of Muslim entrepreneur in Kerala, India, stated that, by promoting modern education among Muslims, entrepreneurs (Muslim Entrepreneur) seek to promote economic development while also embedding economic practices within a framework of ethics and moral responsibilities deemed to be 'Islamic'.

5. CONCLUSION

Islam and marketing are two terms that, until recently, seldom came together ([Sandikci and Ger, 2011](#)). Islamic business competes in the market like any other business, but they use religiosity influences to achieve their objectives and making impact commonly in Muslim's consumers market. Islamic businesses are also looking for business profits, but in doing that, complying with Islamic teaching is necessary as they consider it to be 'Ibadah' in achieving 'Maqasid al shariah'. Conducting dealing and transactions ethically in business are considered doing 'ibadah' or obedient to God's order. This makes Islamic business distinct from their conventional peers. Accordingly, [Yousaf \(2014\)](#) from an Islamic perspective, even trade and all functions related to it, e.g., marketing, are considered as religious service, 'Ibadah'.

Practicing marketing in Islamic markets needs a suitable approach which really reflects Islamic features. Thus, it is a challenging step in designing the right marketing mix. Being ethical is one way of acquiring distinction in marketing mix approaches. Argued by [Arham \(2010\)](#) in marketing sense, Islamic marketers must make themselves ready. They must be "purified" before commencing their marketing activities. The term "purified" refers to any attempt of "self-cleansing" before serving the markets. For instance, companies must train their marketers so that all marketing activities could be done in ethical standard set by Islamic teaching.

Ethical Islamic marketing mix as one of marketing management tool is a new way in optimizing the applicability and efficiency of marketing mix approach for Islamic business. An implication of this significance paradigm is a need to improve strategic and tactical approach to meet new challenges in doing business within Islamic market context. However, if the Islamic businesses are willing to take up this challenge, they have to move away from their conventional approaches of supporting the marketing objectives and towards more shariah compliance objectives that is producing pure and lawful (Halal) products and services by accordingly follow the teaching of Al-Quran and Sunnah, that is, by blending their marketing mix with Islamic ethic elements, Siddiq; Amanah; Fathanah; and Tabligh (SAFT). This paper will lead to a more comprehensive and scientific understanding the significance of Islamic ethic in marketing management tool especially in developing a practical Islamic Marketing mix model for business operating in Islamic market.

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