

# Marketing and Ethics: What Islamic Ethics Have Contributed and the Challenges Ahead

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**Abstract** This article examines the role of Islamic ethics in the marketing field. It presents Islamic contributions to the field by referencing original sources and concepts that are often not easily available to researchers and practitioners alike. In foundational texts, Islamic ethics have their own marketing practice prescriptions, practices that are driven by a discipline which shuns any dichotomy between organizational and societal interests. The paper underscores the role of marketers in improving the well-being of individuals and the community and presents a framework for analyzing the link between Islamic ethics and societal welfare vis-a-vis marketing. Several marketing issues are identified and the contributions of Islamic teachings are presented. This paper, too, identifies emerging ethical dilemmas and the necessity to tackle them in a way that strengthens the role of marketing in societal affairs and ensures morally driven conduct.

**Keywords** Marketing exchange · Islamic ethics · Marketing ethics · Religion and business · Marketing function

## Introduction

In marketing exchange, the personal and the public, social and formal, individual and organizational business are

intimately interwoven. This distinct feature has been strengthened by the recent intensity of economic globalization and rapid technological advancement. Both have widened the marketing arena and accelerated marketing function penetration of every aspect of life; thereby increasing the vulnerability of some societal actors, while simultaneously improving the quality of life for many players. As a result, ethical conduct among marketers and the essential role that ethics play in steering marketing functions to optimally meet societal concerns have taken on an added value.

Marketing activities broadly penetrate and influence the lives and actions of individuals and organizations in subtle ways, making it impossible to effectively identify the overall contributions to or impact on those who have been directly or indirectly touched by these activities. Indeed, as Wilkie et al. (2007) argue, marketing contributions are generally “behind the scenes,” unrecognized by those indirectly involved. This aspect, combined with the fact that few marketing decisions are likely to pass a rigorous ethical test (Dunfee et al. 1999), requires that ethical guidance and principles be addressed in the context of marketing.

This study is designed to examine the contribution of Islamic ethics to various marketing activities. In addition, the study outlines certain challenges that must be faced so that marketing functions are carried out within the sanctioned ethical boundaries. Specifically, the paper seeks to answer four questions. First, does Islamic marketing differ from the prevailing and highly promoted theories of Western marketing? In recent years, there has been a plethora of writing on areas of Islamic marketing such as *Halal* food, pilgrimages to Mecca and associated sites, and Islamic fashion. However, does engaging in these activities represent Islamic business and marketing? Third, do

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Islamic marketing ethics, in their emphasis on common good, have any commonality with Western theories of ethics? Fourth, does globalization present a challenge to Islamic marketing? These questions are answered in the context of normative Islamic teachings and the essence of Islamic ethics. In conducting this study, references are made to original but scattered sources which may not be readily available to scholars who are unfamiliar with Arabic, or the literature that was written in the first seven centuries of Islam, either as treatises, religious instructions, or social perspectives.

In answering the aforementioned questions, we highlight that nations and countries vary in their perception of the role of marketing in society. Nevertheless, marketing, irrespective of place, plays a pivotal role in society and is a “social institution that is highly adaptive to its cultural and political context” (Wilkie et al. 2007). This reality, along with current global business developments, underscores the strategic link between cultural ethics and marketing. In fact, ethics are instrumental in enhancing and strengthening marketing functions and subsequently facilitating business growth and improving the quality of life for customers across the globe.

The relationship between ethics and marketing has been given careful consideration in recent years. While Dunfee et al. (1999) have focused on the normative moral foundation for marketing, other researchers have addressed character and ethics in marketing (Hunt and Vitell 1986; Muncy and Vitell 1992; Murphy 1999), the nature and scope of marketing ethics (Ferrell 2007, Koehn 1992), and ethical decision making (Gundlach and Murphy 2007; Hunt et al. 2007). Other researchers have attempted to explore ethical marketing (e.g., Bellizzi and Hasty, 2003; Goolby and Hunt) and the link between consumption and affluence (Muncy and Eastman 1998). These researchers underscore the importance of marketing and the contribution of ethics to sound marketing practices. Unfortunately, most studies on the subject have been carried out in Western countries. While systematic studies have recently been undertaken, in countries with Muslim majorities, analytical frameworks have still been inadequately addressed.

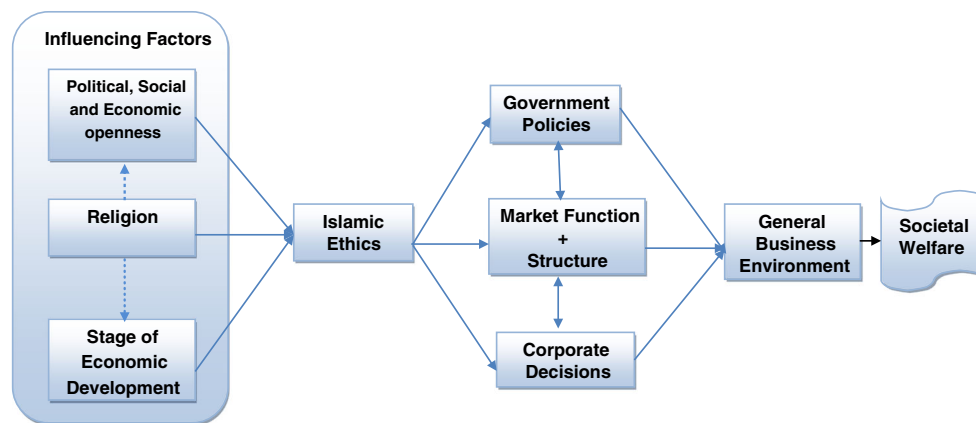
## Research Methodology

This study is conceptual in nature. It relies on original sources (discourses) of Islamic ethics (the Quran and the sayings of the Prophet Muhammad) and treatises written by early Islamic scholars. Furthermore, current studies on ethics are examined in the context of their relevance to marketing ethics. While this study attempts to answer, among other issues, the aforementioned questions, it proposes a model (see Fig. 1) depicting the impact of Islamic

ethics on government policies, market functions, and corporate decisions. The model benefits from previous research, which has found that marketing practices are influenced by various factors, including marketing knowledge, and subsequently these practices vary accordingly (Biggadike 1981; Bloom and Gundlach 2001; Gundlach and Wilkie 2007; Hassan 2011; Hino 2011; Scammon et al. 2007). The proposed framework for Islamic ethics and its impact on marketing practices is informed by Islamic instruction and marketing knowledge. It should be noted, however, that the model generally manifests Islamic prescriptions under each category. These, in today’s business environment, are practiced differently in countries with Muslim majorities. For example, in terms of “*halal* fashion,” Turkey may adopt fashions that are different from those which prevail in Saudi Arabia (See Prokoepe and Kurdy 2011). Likewise, government intervention in the marketplace in Libya may not be similar to that of Malaysia or Morocco. The same can be said relative to price and promotion strategies.

While marketing practices vary among countries with Muslim majorities, they certainly differ from the early days of the Islamic state when the market was primitive, marketing functions unsophisticated, and market actors were limited in numbers and engagements. For example, the market administrator, appointed to supervise market operations and address market concerns or disputes during the time of the Prophet Muhammad and his four immediate successors (610–661 A.D.), was selected based on his piety and familiarity with market actors (Ali 2005; Siddiqui 1987). At that time, ethical guidelines were specified and ethical practices were sanctioned. Indeed, in the first few centuries of Islam, both governments and Muslim scholars underscored ethical conduct, especially in areas of trade and marketing. Fear of God and commitment to public good were the hallmark of that era (see Al-Maki 1995, died 996). This might not be the case in the contemporary marketplace. Indeed, even in the era between the tenth and the twelfth centuries A.D., unethical conduct was noted, though it was fiercely rejected by some enlightened chief ministers. Al-Şābi (2003, died 1056, p. 363), reported that in a letter to one of his deputies, Ali Ibn Esa, a chief minister during the Abbasid era, stated that,

It was brought to my attention [by representatives of the Rabea region] that dignitaries and merchants in your jurisdiction were forced to buy state crops at high and unreasonable prices. What I have been told troubles and saddens me. ...this can lead to being a severe burden for agriculture and an obstruction to economic growth. Therefore,... you must treat all your subjects according to the old [fairly set] procedures and laws, so they can once again experience the



**Fig. 1** Impact of Islamic ethics on government policies, market functions, and corporate decisions

preferred state and the best governance that they previously appreciated; obliterate and abolish oppressive policies and put an end to them.

However, by the thirteenth and fourteenth century, violation of Islamic prescriptions for the marketplace became commonplace. Al-Maqrizi, (died 1442) documented the rise of monopolistic practices and exploitation of the market in the fourteenth and fifteenth centuries in Egypt. Since then, violations of Islamic ethics in different countries where Muslims are the majority have been regularly denounced by learned scholars and the public.

Essentially, Islamic ethics took shape in the early years of Islam and were the product of several factors, chief among them were the stages of economic development, religion, and openness. The interplay of these factors (See Fig. 1) shapes how informed Muslims across centuries have dealt with business issues and emerging or pressing events. Religion, however, remains a determining force in ethics formation and application. During the formative period, the state was in the early stage of inception where economic and social openness were instrumental in ensuring the survival and growth of the new faith which was facing mounting challenges from formidable adversaries. Likewise, the state was determined to build a foundation for a thriving economy to confront powerful rivals and attract new followers to the emerging faith. While the three factors specified in Fig. 1 influenced ethics, it is Islam which was and has been the determining factor.

### Islamic Ethics and Marketing

In Islamic thinking, marketing is treated as an important business function that is essential for societal stability and prosperity. Both Quranic instructions and the Prophet's sayings, along with the actions of his immediate four wise

caliphs, bestowed upon marketers and the marketplace social and religious prestige, along with unique economic significance uncommon in other societies during the early era of Islam. In fact, the Quran considers business activities a divine duty saying; (62:10) "disperse through the land and seek of the bounty of God." Business activities are encouraged and the manipulation or obstruction of market function is generally forbidden. The Quran states (4:29), "Eat not up your property among yourselves in vanities; but let there be amongst you trade by mutual good-will" and (2:275) "God hath permitted trade and forbidden usury."

While the Prophet Muhammad elevated marketers to the highest status stating that "The truthful, honest merchant is with the prophets," he accentuated the significant role that marketers play in ensuring community growth and economic robustness by stating, "Making a living is a duty for every Muslim," (Quoted in Al Shaybani 1986, p. 18, died 805) and (p. 39) "Among the sins are sins that cannot be recompensed by prayer and fasting... [but are wiped out by] a commitment to earning a livelihood." To avoid deception and corruption in market transactions, the Prophet called for transparent market conduct stating, "Truthfulness leads to good deeds and the latter guides to heaven" (Quoted in Al-Hashimi 2001, p. 209) and "Those who declare things frankly will not lead to each other's destruction." Furthermore, to maintain smooth market operations, the Prophet selected market officers who were known for their piety and sound judgment to supervise market transactions and prevent manipulation (Ali 2005; Siddiqui 1987). For this reason, the second Caliph, Omer, stated, "Only he who is a religiously learned person can sell in our market" (Quoted in Asaf 1987, p. 224) and Al Shaybani, an Islamic jurist, (died 804 A.D., p. 42) argued that "If a person wishes to engage in commerce, he should learn what is necessary to safeguard against usury and fraud."

**Table 1** Major characteristics of marketing ethics in Islam

Dimension	Aspect
Marketing domain	Marketing is not merely an economic activity but also a medium for strengthening the linkage between societal interests and the exchange function
Market morality	Transcend any market exchange concern; social dimensions are an integral part of market function
Foundation	Ethics and business affairs are entwined; marketing does not exist independent of ethics
Government role	Intervention to influence market function or given preference to market actor(s) over others is prohibited
Theory	Both intentions (deontology approach) and outcomes (teleology–egoism and utilitarianism approaches) are considered
Benefits to individuals and society	Treated as obligatory rather than a voluntary goal
Nature of marketing activities	Does not sanction activities that acquire Islamic expression but fail to further societal interests
Competition	Should not intentionally seek to drive other market actors out of business

The significant role of marketers was underscored by a letter sent by the fourth Caliph (598–661 A.D.) to his governor in Egypt. The letter advises:

Take good care of the merchants and artisans, and ensure their well-being, whether they are settled or traveling or working on their own. Those are the providers of benefits and goods, which they bring from far away by sea or by land through mountains and valleys, securing them for people who are unable to reach them. Those are the people who will assure you of durable peace and respected allegiance. Give them due care in your vicinity and in other areas of your land (pp. 329–330)

The above message articulates how early Muslims viewed marketing functions and provided certain guidelines, which are useful even in today's business. First, the state must protect business activities and remove obstacles to trade. Second, the interests of marketers are not inconsistent with those of the state and in fact these interests enhance the function of the state. Third, marketing activities not only contribute to economic growth but also improve societal welfare, create value to society, and provide more options for customers to choose from. Fourth, marketing functions make it possible to connect markets across nations, making cross-cultural understanding possible. And fifth, commercial activities enhance the possibility

of peace among nations and sustain allegiance of citizens to their respective governments.

Underscoring the economic, political, and social significance of marketing function is in itself a major development. Islamic perspectives treat marketing not merely as an economic activity, as it is generally perceived in the west, but as a medium for strengthening the link between societal interests and the exchange function. This broadens the arena of marketing and bestows on it a spiritual dimension that enriches the lives of individuals and the society (see Table 1).

Imam Abu Ahmed Al Ghazali (died 1111, p. 411) suggested that marketers should learn religious principles, avoid lying in conversation, refrain from exaggerating the quality of goods when selling and degrading them when buying, disclose full information, eschew wrongdoing when bidding, seek to avoid arguments with other marketers, refrain from joking with immature individuals, and minimize conflicts. In stressing the spiritual aspect of marketing, Al Ghazali, like Imam Ali, attempted to safeguard marketing functions and market transactions by anchoring market exchange in religious instruction and ensuring the integrity of the market actors.

The above instructions were intended as ethical foundations upon which to make informed marketing decisions consistent with the general teachings and principles of the faith, so that harm to society would be minimized and unintended consequences avoided. Islamic ethics are built on these specific foundations. They are: *ihsan*, relationship with others, equity, and accountability (See Ali 2011 for details). The American Marketing Association defines ethics as “professionally right or befitting, conforming to professional standards of conduct” and marketing ethics as “standards of marketing decision making based on “what is right” and “what is wrong,” and emanating from our religious heritage and our traditions of social, political, and economic freedom.” Islamic ethics, however, are defined (See Ali 2011, p. 20) as “specified rules that govern individuals and organizational conduct and seek to ensure generosity, transparency, and accountability in behavior and actions while safeguarding societal interests.” In the context of marketing, Islamic ethics seek to sustain responsible marketing conduct in accordance with religiously sanctioned instructions, from the prevention of deception and fraudulent behavior to strengthening transparent operations and munificent behavior. According to Western thinking, this line of thought is treated as normative. But, in Islamic ethics, the normative is embedded in practice and vice versa. This perception adds a complexity to understanding marketing practices from an Islamic perspective. This is especially true when market reality in today's business environment dictates that cost reduction is a must, while Islamic prescriptions preach

generosity and going beyond what is required by mere market exchange in a free market economy.

The definition of Islamic ethics differs from the concept of ethics promoted by the American Marketing Association with its emphasis on behavior and conduct that serve societal interests, while pursuing corporate goals. In addition, it highlights generosity and openness in relation to others, be they in the workplace or outside the work environment. As Islam places considerable emphasis on relationships and on serving societal interests, improving societal welfare has become an end goal of Islamic ethics. While the Quran instructs believers to do good (2:148), the Prophet Muhammad made faith contingent on serving people stating, “He who does not thank the people, does not thank God” (quoted in Al-Barai and Abdeen 1987, p. 70). Furthermore, the Prophet recognized the importance of relationships with others when he stated, “*Al-Din Al-maamala*” (Religion is found in the way of dealing with other people). That is, judging whether any action or conduct is right or wrong must stem primarily from its benefit to the people and society. In the marketplace, this relationship is articulated in the Prophet’s saying, “May God have mercy on the person who is generous when he buys and when he sells and in what he demands.”

This underscores the importance of engaging in purposeful marketing activities; activities which are driven by serving and meeting the needs of others without intentionally harming members of the exchange function. Quranic prescriptions and the Prophet’s sayings make it obligatory to engage in activities that will not harm others and which will further the interests of society. In fact, serving societal needs is treated as a divine calling and a blessed action. The Quran (49:13) instructs, “The noblest of you in the sight of God is the best of you in conduct.” The Prophet Muhammad articulated this message in his sayings: “The best work is that which results in benefit” and “The best of people are those who benefit others” (Quoted in Al-Barai and Abdeen, p. 144). Consequently, a primary purpose of marketing in Islam is to meet societal demands and align them with societal goals.

### Ethical Premises

During the formative years of the Islamic state, Islamic ethics were articulated with the aim of meeting community needs; facilitating cohesiveness among marketing actors; avoiding deceptive acts; minimizing unintended consequences of marketing activities; and increasing responsiveness and alertness to emerging community needs. To that end, there are certain instructions in the Quran and the sayings of the Prophet that cover business issues and daily market interaction. Likewise, early

Muslim scholars and jurists wrote treatises dealing directly or indirectly with issues such as price, product development, promotion, place, and decisions regarding market disputes.

In outlining the contributions of Islamic ethics to marketing functions and to business in general, it should be kept in mind that Islamic ethics are based on three general premises: whatever serves the people serves God (Quran 49:13) and several sayings attributed to the Prophet), the value of any act is derived from the accompanying intention (sayings of the Prophet), and whether or not individual moral judgment is judged sound must solely be measured by the capacity to benefit rather than harm others (several sayings attributed to the Prophet). These premises constitute a framework for evaluating marketing decisions and, when internalized, contribute to minimizing any tendency to follow self-interest and the espousal of flexible ethics. What is more important, however, is to recognize that Islamic ethics, as they were perceived in the early years of the Islamic state, espoused two issues that are at the center of contemporary debate. First, ethics is the foundation of business activities (see Al-Mawardi 2002, died 1058, p. 335). Business conduct has to be morally driven. Al-Jaroud, a Muslim scholar who lived in the seven century, asserted that “work is corrupted by bad ethics” (Quoted in Ibn ‘Abd Rabbih Al Anadalsi, died 940, p. 155, 2nd vol.). That is, ethics and business affairs are entwined. Liedekerke and Dubbink (2008), among others, have argued that it has only been in the last 50 years, in Europe, that the understanding that “business can never do without ethics” has been accepted. Second, in Islamic ethics, as it was pointed out earlier, the interests of the society are situated at the heart of the marketing function. Not only does morality transcend any market exchange concern, but social dimensions are an integral part of market function.

While it is possible to categorize Islamic ethics contributions based on the established marketing mix (product, price, promotion, and place), these, for clarity and practicality, are addressed under the major categories specified in Fig. 1. In reflecting on these contributions, it should be mentioned that Islamic ethics, in their sanctioning of private property (Quran 4:29), competition (Quran 83:26), and the sanctity of societal welfare (Quran 4:114), offer contributions that appear to be much broader in scope than those of basic marketing functions. These are essential for nurturing and enhancing a general business environment where individual rights and societal welfare are advanced, while corporations perform their economic and social roles. More likely, these aspects ease the reinforcement of contributions and give them the necessary moral dimension. In today’s business environment, principles and prescriptions are easily ignored by marketers and business people in general. The situation is not limited to a particular sector or



country, but it is found in almost every country with Muslim majorities. For example, in the Arab Gulf region, fraud and unethical behavior has accompanied the growth of the business sector (Ferris-lay 2008, July 16).

## Government Policies

During the formative years, the state engaged in issuing directives which were relevant to marketing functions but which primarily focused on product, price, and competition with the purpose of optimally serving customers. These are identified below:

### Product

Various types of products should be produced to satisfy the needs of differing segments of the population. According to the Prophet, “God blesses a person who perfects his craft (does the job right)” and “God loves a person who learns precisely how to perform his work and does it right.” Furthermore, competition among producers should lead to improving the quality of products and services. That is, rivals should compete in introducing new and better quality goods or services (Asaf 1987; Raghil 1995).

Furthermore, goods should be made accessible to the public and obstacles should not be created that make it difficult for customers to obtain them. The Prophet states, “Whoever withholds a commodity from the market is a sinner” and, furthermore, “He who brings goods to the market is blessed and the hoarder is cursed” (Quoted in Mahmud 2000, p. 158). Moreover, the products must be beneficial to individuals and society and should not encompass elements of prohibited products (alcohol, pork, etc.). Though the safety of products was not directly tackled in the early years of the Islamic state, the emphasis on quality, durability, and perfection can be seen as the forbiddance of defective products or products that can do harm to individuals and the society.

### Price

Islam sanctions prices that are determined freely in the marketplace. This is based on the Prophet saying that “Pricing belongs to God’s domain [supply and demand]. He provides and withholds sustenance. Therefore, I shall not determine pricing for fear that I would be questioned in the hereafter for possible harm done to any actor in the market” (quoted in Ibn Hajar al-Asqalani, died 1448, p. 168). Under emergency conditions (e.g., food crisis, price manipulation, etc.) and price rocketing, the state is permitted to intervene to place a temporary limit. There are two additional set of factors that should be considered, too,

in setting prices. The first is related to the quality of the products, risk involved in distribution, and distance (Ibn Khaldun 1989). If the risk is high, the sellers are permitted to charge higher prices to compensate for losses. Likewise, if the country of origin is far, the merchants may find it appropriate to charge a higher price for products than those sold in the home country or nearby cities. Ibn Khaldun (1332–1406, a medieval Muslim sociologist) states (p. 310), “it is more advantageous and more profitable for the merchant’s enterprise if he brings goods from a country that is far away and there is danger on the road. In such a case, the goods transported will be few and rare... When goods are few and rare, their prices go up.” Similarly, often the highest quality of any type of goods is demanded by the wealthy who are few in number. Therefore, the price of these goods should be high relative to goods which are of “medium quality,” which suit the majority of the people. The second consideration in pricing is related to the logic of *ihsan* (goodness) and the degree of the seller’s observance of the faith. In some cases, even though the competitive market may permit a higher price, a seller, guided by *ihsan*, may consider the state of the customers and opt to charge them a price that they can handle (Al-Ghazali, a twelfth-century imam, p. 411). This is done for moral and economic reasons: a commitment to social welfare- a form of charitable activity- and enabling market actors to be participants in the economy, thereby ensuring economic dynamism. Indeed, the Prophet Muhammad’s words, “God bless a person who is benevolent at selling and buying” (quoted in al-Bukhari, died 870, p. 467), underscores that engaging in economic activities, with the intention to ease transaction, facilitates economic growth and sustains business relationships among members of the exchange function.

Furthermore, in pricing, Islamic teaching instructs that sellers must be free to decide the selling price as long as it is not intended to harm or deceive buyers. Ibn Taymiyah (1900, died 1328, p. 14) stated, “forcing sellers, without sound reason, to sell at an unfavorable price or prohibiting them from that which God has made permissible is religiously unacceptable.” However, mutual agreement and societal well-being shape the direction of pricing deliberations (Ali 2011). More importantly, artificially increasing prices harms society and is prohibited. Al-Maqrizi (died 1442, p. 31) noted that increasing prices leads to oppression, inequality, mistrust, instability, and weakens the government. Recently, the government of the UAE decided, due to manipulation of prices by major retailers, to determine the price of 1,650 basic commodities (Trade Arabia 2012).

Price, moreover, should not be used to drive competitors out of the market. It was reported that the second Caliph, Omer, noticed that a seller was deliberately lowering his

prices and undercutting the prices of the rest. He told him “either you bring your price up, or leave the market” (Quoted in Raghieb 1995, p. 344). In addition, the Prophet Muhammad asserted that in market exchange and function, harm should be prevented so that market actors can conduct their businesses with no obstructions.

### Promotion

There are certain guidelines for promotion that are sanctioned in Islam. These guidelines focus on prohibition of deception, manipulation, and cheating. The Prophet asserts, “He who cheated, is not one of us” (Quoted in Al-Mawardi 1986, p. 60). Islamic ethics prohibit hiding known defects. The Prophet instructs, “A seller must not sell an item to a buyer without stating its defect” (Quoted in Raghieb, 1995, p. 341). Furthermore, decoy shoppers (those who bid on a product to induce a potential buyer to pay a higher price and elicit interest in the item or who intentionally lure a consumer to select a product over others’) are prohibited, as evidenced in the instruction of the Prophet: “Decoying in sales is prohibited—”*La Tanajashoo*” (quoted in al-Nawawi, died 1278, p. 357). Also, advertisements should not claim something that is unfounded and must be consistent with prevailing moral standards. In particular, marketers are warned not to engage in emotional appeals (e.g., oath). The Prophet was clear that this, though perhaps beneficial to the owner of the goods, will deprive the transaction of its moral imperative stating, “The taking of oaths makes the commodities sell, but it obliterates the blessing (therein)” (Quoted in Muhammad Ali 1977, p. 296). Furthermore, marketers are instructed not to utilize promotional messages loaded with sexual innuendos. Some of these prohibitions are allowed in Western marketing practices. For example, pharmaceutical companies in marketing their drugs in the third world relative to the developed world, tend not to disclose side effects, prescribe higher doses, and tell physicians different things about their products (Smith et al. 1995).

There is another issue, with far reaching business implications, that places Islamic ethics, in the context of marketing, apart from Western marketing ethics, that pertains to the prevailing Western saying, “Buyer beware.” The underlying assumption of this concept implies that deception is not only a possibility, but a normalcy of market operation. Islam does not condone this tendency. The prohibition of this saying stems primarily from the fact that it shifts the responsibility of inspection from the producer/supplier to the buyer or customer (Ali 2011). In fact, the concept implies that a competitive environment is inclined toward corruption and abuse and that trust, in the marketplace, should not be taken for granted. That is, acting on this saying essentially creates formidable

obstacles to free and fair market practice, eventually leading to the erosion of trust among market actors and in market institutions and mechanisms.

### Competition

This was advocated to serve public interests and prevent any intervention in market function aimed at weakening or driving rivals out of the market. The Quran encourages competition (*munafasa*) stating literally (83:26), “Let competitors compete.” But the Prophet was clear that in marketing exchange, there should be “No harm or harm-doer” (Quoted in Raghieb 1995, p. 343). Marketers are expected not to engage in activities that may put competitors in a disadvantageous position. This was also articulated by the Prophet who prohibited using religion as a marketing tool in transactions aimed at increasing sales. This is the very reason for his injunction not to make oaths in transactions. Likewise, Islamic ethics require that market actors should have fair access to market information. Thus, at the time of the Prophet Muhammad, he outlawed meeting suppliers before they arrived at the market for fear that they might not know the current market price. He stated, “Do not go to meet the caravans on the way (in other words, buying their goods without letting them know the market price)” (Quoted in Al-Bukhari 1996, pp. 479–480). Disclosure of market information, therefore, becomes a necessary condition for fair transaction. That is, Islamic ethics are aimed at creating an environment where morality and trust in the marketplace are elements of the business culture.

### Monopoly

Hoarding is viewed as an obstruction to free market exchange and a manipulation of the market function. It not only obstructs competition but also harms society and endangers its welfare. The Prophet states, “He who brings goods to the market is blessed and the hoarder is cursed” and “Shame on the hoarder; when the price is low he is sad and when it is high he rejoices” (Quoted in Glaachi 2000, p. 16). Al-Maki (1995; died 996, p. 508) recorded that a grain merchant sent a shipment to his agent in Basra, Iraq. He told him that the commodity had to be sold on the day it arrived. The agent consulted with local merchants who told him they expected the price to go up the following Friday. The agent hoarded the shipment and sold it on the Friday, thus doubling the profit. When the agent informed his boss of his activities, the latter became upset and told his agent “you violated our order and committed sin by hoarding... give all the amount of sales to the poor in Basra as I do not like to be party to hoarding” (quoted in Ali 2011).

In countries with Muslim majorities, some governments, in exchange for ensuring the loyalty of influential families

or controlling market functions, have given the right to import or export certain goods to specific individuals or enterprises. This is common in the Arab Gulf region. For example, the Saudi newspaper, *Okaz*, reported (2013) that in the Kingdom the practice of giving exclusive license to certain companies to trade in particular goods and services has led to high prices, lack of competition, and quick accumulation of wealth. The report indicated that this practice has resulted in a few major Saudi corporations controlling 45 percent of the market.

### Market Function

In the marketplace, the supply and demand mechanism is assumed to function without intervention and manipulation by either the state or powerful market actors. Like any traditional societies, the marketplace during the formative years of the Islamic state was a designated public area where exchange functions were performed and or sales were set up. The states appointed market officers to prevent manipulation and undue process. Thus, market actors, especially those who do not have adequate legal or business knowledge can consult, seek direction, mediate disputes, or clarify ethical issues with the market officers. Nevertheless, transactions must be carried out freely. The Quran (4:29) specifies that it must be an outcome of mutual agreement, free of any deception or coercion: "Let there be amongst you trade by mutual good-will."

In today's environment where virtual markets are not only a possibility but also a necessity, various forces can have a sudden influence on market function and restrict competition. Islamic instructions regarding morality and ethics can set the stage for restraining wrongdoing and encouraging involvement in the market place. Indeed, Islam considers the marketplace an arena of self-struggle where marketers attempt to avoid financial temptation, deception, and fraud (Al-Qurni 1987).

The flourishing of Internet marketing activities in the world, including countries with Muslim majorities (CMM), has opened new avenues for marketers. Marketers, however, should still observe the aforementioned morally accepted transaction elements. That is, whether on the Internet or in a designated open area, market transactions should be carried out according to sanctioned ethical norms. This especially pertains to the quality, type, size, model, and function of the product.

### Corporate Decisions

The Islamic contribution to organization policies is derived from the general premises discussed previously: (a) the value of any decision is judged by its contribution to society and individual welfare, and (b) decision makers

within corporations have to be evaluated based on their intentions and the avoidance of harm to society, rather than resulting financial gains. The Prophet Muhammad stated, "God does not look upon either your appearance or wealth, rather God examines your intentions and actions" (Quoted in Ali 2011, p. 24). Both intention and behavior in the marketplace are judged by their benefit to society or the easing of distress, which enables other actors to overcome difficulties. It is in this context that Islamic business ethics, including marketing, should be differentiated from existing theories that look at ethics either in terms of intentions (deontology) or desired results (teleology—egoism and utilitarianism). Islamic ethics does not compartmentalize intentions and results, though it considered intentions a necessary condition for measuring any action.

According to the Prophet Muhammad, "The best of people are those who benefit others." Similarly, Imam Ali (p. 706) stated, "Do not shy from giving only a little; deprivation is still less." The end game of the exchange function is to serve individuals and society. That is, senior executives in crafting and executing decisions have to go beyond what is officially required and be responsive toward customer needs, the rights of other stakeholders, and the safety of the environment.

Though social responsibility is an integral part of Islamic ethics, it is only recently that emerging and established corporations in Muslim countries have given it serious consideration. With the green movement gaining acceptance globally, corporations in these countries, increasingly, have espoused its goals. Furthermore, several corporations have established ethical policies and communicated them to both internal and external stakeholders. For example, the Sabanci Group, a Turkish based conglomerate, has an elaborated code of ethics covering a wide range of issues including bribery, relationships with suppliers and customers, and environment protection. Endorsing social responsibility is correlated with awareness of global trends and Islamic ethics. As awareness increases, more corporations will integrate social responsibility issues in their policy deliberation and enactment.

While the above contributions are articulated in the context of morality, their application for marketers' operational and strategic conduct remains strong. And because the faithful usually recite religious sayings, either in making a point or in showing their piety, they can be powerful forces in governing activities in the marketplace. Indeed, the values and sentiments embedded in them can be used to remind Muslim marketers of not only their historical significance but also the need to channel energies into acting responsibly to better serve the self, while at the same time benefiting other market actors and the community at large. This is the very reason that early Muslim scholars called for marketers to acquire marketing



knowledge immersed in religious principles. Such knowledge can enable marketers to avoid temptations and minefields, while deepening the bond between their marketing goals and social interests.

### Challenges Ahead

Islamic ethics underscore the significance of public and individual honesty in conduct, be it in or outside the marketplace. If observed, they can be a powerful moral impetus that nurtures trust and enables market players to act with optimism and confidence in delivering value to society. There are, however, certain developments that emanate within and outside Muslim majority countries. Many of these developments are new, but some are variations of events and circumstances found during the era of the Prophet and his immediate four wise caliphs. Nevertheless, issues like globalization of business, consumerism, the *halal* industry, size and scale of operations of companies, the Internet, etc., present genuine challenges to religious authority, policymakers, and marketers. These issues may create value to customers and optimize the welfare of the society. This, however, does not take place automatically without articulating guidelines on how to better serve consumers and be responsive to their emerging and potential needs.

### Globalization

This development broadens the space and arena of the marketplace. Likewise, marketers have not only multiplied but are scattered across the globe. The era where marketers have intimate relationships and their characters and aspirations are fairly known to market participants is long over. As a result, the trust and reliability factor which governed relations among marketers in the early Islamic state has increasingly eroded. Also, the multiplicity of players in the exchange function has further complicated the relationships and the expectations of these players.

In case of service failure and service recovery, it might be difficult to precisely identify the source of the failure and what is required to rectify the situation. This may lead to sub optimality in serving customers and society. Furthermore, the homogenizing effect of globalization may result in eliminating certain traditions and the gradual disappearance of cherished values. More importantly, globalization may increase the anxiety and vulnerability of some consumers and unfortunate segments of the population. What complicates the matter further is that public policymakers and corporate decision makers often espouse globalization without serious rethinking unintended consequences like the spread of greed, reoccurrence of fraud,

and the passion for accumulation of wealth at any expense. On the other hand, globalization may serve to strengthen compliance with certain religious principles. For example, in Malaysia, religious-compliant funds were perceived by investors from the Arab Gulf region as not being strict enough. To attract such investors, Malaysia revised its equities regulations (Vizcaino 2012, June 19).

Of significance is the widening spread of secularized ethics among marketers and corporations. This may weaken the traditional links between corporations and consumers and the balanced approach to profit and societal wellbeing, as advocated by normative Islamic ethics. Traditional moral guidelines specified in Islamic ethics were originally devised to curtail charging unjustifiable prices and to take on the care of the needy and unfortunate customers in communities. However, flexible ethics grounded on secular ideologies are driven by maximizing profits and the accumulation of wealth. This may result in enhancing powerful individual interests without concern for disadvantaged individuals whose needs will not be met. In fact, many of them may find themselves insignificant actors or completely outside the market arena. Furthermore, in secularized marketing practices driven by material priorities, there is a tendency to use religion selectively as an instrument of marketing function, thereby furthering confusion among consumers inspired by traditional norms and weakening spirited market exchange and adherence to morally sanctioned principles. Utilizing religious teaching in marketing to steer corporate objectives and actions in order to boost societal welfare is different from using religion in the service of marketing functions. The first plays a positive role in restraining selfish and greedy desires. The second is opportunistic and implies subordinating religion to worldly affairs. This is actually antithetical to religious principles and instead assumes that marketing functions shape religion, rather than vice versa.

Under the pressures of trade liberalization, managers often find themselves in a race with time to make profits and compete efficiently. In doing so, many of them neglect ethical principles. For instance, fraudulent practices among marketers are not limited to manipulating prices, especially during religious holidays or events, but include selling commodities with long expired dates to customers who are either illiterate or are unaware of the significance of buying products with valid dates. The pressure to make a profit, too, may induce some marketers or companies to bribe government officers in order to obtain export or import licenses or influence governments to open markets for imported agricultural or industrial products, irrespective of the damage done to local producers. In Islamic thinking, however, creating benefits and the avoidance of harm to society is viewed as an obligatory rather than a voluntary goal (see Dusuki and Abdullah 2007; Osman 1995). This

conveys that profit considerations must be viewed in the context of ethical norms and the primacy of social interests, thereby preventing exploitation and mischief in the marketplace. In this regard, the Islamic view is similar, though broader, to stakeholder theory in advocating that the concern “for profits is the result rather than the driver in the process of value creation” (Freeman et al. 2004, p. 364).

### Online Marketing

As in the case of globalization, the intimate relationship among marketing players is no longer possible. This relationship has been critically weakened as players may not share similar beliefs and priorities. It might be impossible, too, to assess the quality of the goods sold online. Though the Internet makes knowledge widely available to the public, the authenticity and reliability of such information may be questionable, thereby endangering one of the most important elements of Islamic ethics, trust.

Consumers may be influenced in their decisions to participate in online marketing by social groups, impulse, and emotional attachment. In this case, they might not be able to evaluate available alternatives or they may rush to make a decision based on the influence of the moment. In the absence of careful consideration and the availability of sound regulatory agencies, consumer vulnerability may increase and fraudulent practices may be difficult to prevent.

On the positive side, online marketing may improve the quality of life and the well-being of consumers. This is especially true in areas of health and environment where widely available sources help in minimizing the spread of diseases and pollution, while attempting to effectively utilize scarce resources.

### Consumerism

The rise of consumerism is fueled by globalization, materialism, and the spread of Western ideologies, along with the willingness of new generations to express themselves through conspicuous consumption. Consumerism constitutes a threat to modesty in conduct and in spending. This trend is powerful and is attracting consumers from different backgrounds and thus the possibility that it will diminish is slim. However, it could be channeled toward consumption that furthers societal interest and individual welfare. Most of the Islamic prescriptions in the Quran and in the Sayings of the Prophet may be used as a reminder and as motivation to participate in activities and functions that lead to enhancing what is good for the society at different stages of development. For example, the Quran (25:67) instructs, “Those who, when they spend, are not extravagant and not niggardly, but hold a just (balanced) between those (extreme) and (7:31) “waste not by excess, for God loveth

not the wasters.” These instructions broadly outline the moral justifications for prudent spending and responsible market conduct.

As argued earlier, marketing functions have increasingly played a complex role in various aspects of life, from public policy to economics, education, and health. This enlarges the marketing arena well beyond traditional business boundaries to include matters related to quality of life and the well-being of individuals and the society, especially in areas like health, education, and government activities. In Islam, this is not a new development but rather an affirmation of the intertwining of societal, business, and government affairs. However, the development also highlights the significant role that marketers assume in the business world. Traditionally, Muslim states and jurists acknowledged the marketer’s role in ensuring prosperity and peace. In fact, the fourth Caliph, Imam Ali, and Imam Abu al-Hassan al-Mawardi (died 1058), in their praise of marketers, were guided by the Prophet’s saying, “God has guards in heaven and earth. Those in heaven are the angels and those on earth are those who work for their sustenance and serve the people” (Quoted in Al-Mawardi 2002, p. 218).

Certainly, marketers are among those who serve people and without them, according to the fourth Caliph, societal prosperity is impossible. Business developments and technological advances, however, present moral challenges to marketers on how to cope with ever-changing marketing issues and concerns. These issues can be grouped into three categories: fraudulent practices, sanctioning of rituals versus safeguarding the essence of the religious message, and venturing into gray areas.

### The Halal Industry

Sanctioning rituals is a common practice which meets religious guidelines and is always utilized as an effective marketing tool. Take, for example, *halal* food. The worldwide *halal* market is estimated to be worth US\$2.3 trillion (New Zealand Trade and Enterprise 2011). The meat segment is the largest. The focus, however, among marketers is on the slaughtering ritual, not on whether or not the slaughtered animals received hormones or are fed genetically modified (GM) materials. The Union of Concerned Citizens (2006) reported that “many of the ingredients used in feed these days are not the kind of food the animals are designed by nature to eat... [and] animals feed legally can contain rendered road kill, dead horses, and euthanized cats and dogs” (Romig and Miller 2011). Likewise, in some countries, farmers increasingly clone pigs, cattle, and sheep. These are sold in markets across the globe. Marketers and policymakers in CMM should address these issues not because of potential health and environmental problems but for the possibility that animals

which were fed GM materials or were cloned could violate religious instructions. The *halal* certification, therefore, should include on the packages of *halal* food complete information on the nature of the product.

However, does obtaining the *halal* certification qualify the food, fashion, banking, tourism, etc., to be Islamic industries? The common perception is yes. However, like any market activity, these are business activities which are carried out for reasons of profit. Companies like Citibank, Gucci, Wal-Mart, KFC, or other firms, regardless of ownership, engage in selling products or service that are labeled as *halal*. For these companies, these activities constitute lucrative niches. Whether these are Islamic or not must be measured by intention, the benefit created to society, and the advancement of the quality of life. The Quran (9:19) instructs, “Do ye consider the giving of drink to pilgrims or the maintenance of the sacred mosques equal to (the pious service of) those who believe in God and the last day, and strive... in the cause of God? They are not equal.”

Other gray marketing areas that may pose challenges to marketers include, but are not limited to, distributing and marketing farmed and cloned fish and non-organic produce. In many CMM states, the market for these products is thriving. However, in Western countries there are certain regulations and guidelines available to limit possible health and environmental risks. For example, Hites et al. (2004) reported that farmed fish (salmon) has high concentrations of several cancer-causing substances suggesting that consumers should consider restricting their consumption of farmed salmon.

Other gray marketing areas are human organ-smuggling and trade, human trafficking, and recruiting and promoting of domestic and other guest workers. The U.S. State Department (2011) reported that traffickers lure many young men and women, under the pretense of high-paying employment opportunities, to Afghanistan and the Gulf States and subject them to forced labor and or prostitution. In some CMM states, these issues have not been given necessary attention and some are completely neglected. For example, human trafficking and the deceptive recruitment of domestic and construction workers constitute illegal trade and are antithetical to Islamic ethics, but specialized companies in the Middle East, the East, or South Asia run operations openly without fearing legal consequences or social backlash. In practice, however, these activities not only harm individuals, but society at large. Thereby, they disqualify as being ethical.

## Conclusion

In this article, we have briefly explored the contribution of Islamic ethics to the field of marketing. In particular, we addressed four questions that collectively give special

meaning to Islamic marketing in today’s global marketplace. We discussed, too, how Islamic ethics shape government policies, market functions, and corporate decisions. The interplay among these factors influences the general business environment and the welfare of the society. We recognize that though Islamic prescriptions are considered normative, their influence, in traditional societies, is widespread. We have argued that Islamic prescriptions, in the context of marketing, offer guidance essential for safeguarding individual, organizational, and societal welfare. Whether for reasons of travel difficulties, cultural misconceptions, research priorities, and or a familiarity with Arabic or other languages spoken in countries with Muslim majorities, Western marketing scholarship has either not looked closely at or overlooked Islamic ethics and their contributions to marketing practices in other parts of the world. However, this study shows that Islamic ethics offer perspectives on marketing practices and guidelines that are useful in enhancing moral conduct and safeguarding the interests of marketing actors.

In presenting original Islamic sources and concepts, we have reflected on their applicability in the marketplace. Though Islamic instructions and concepts were introduced centuries ago, their significance to current events is real and their usefulness in sustaining market functions and morally driven conduct are strikingly relevant. These instructions and ideas enable marketers to identify boundaries for moral conduct and, if internalized, they can be powerful instruments to preventing temptations and engagement in wrongdoings.

Indeed, marketing is highly adaptive to its cultural and political context. This eases the application of marketing concepts and ideas in different cultures and societies. Islamic ethics, in their focus on the individual and society, provide a fruitful environment for marketing approaches to be in tune with cultural norms and for optimizing benefits for those involved in marketing exchange functions.

In addition, we have outlined certain challenges that marketers face in today’s world. These challenges are real and must be addressed. It is not enough for researchers and marketers alike to recite or utter certain ethics or to blame the Western culture for the flourishing of materialistic attitudes. This may require a rethinking of original Islamic practices. Indeed, the Islamic concept of “learned marketers” should be revisited in order to explore its applicability to a changing business world and its usefulness in improving marketing practices while minimizing fraud and corruption. Likewise, the concept of “*Al-Din Al-maamala*” (Religion is found in the way of dealing with other people) offers a remarkable insight into the nature of the exchange relationship, the richness of the marketing experience, and the need to explore and rediscover genuine ethical answers to ever-changing market conditions.

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