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An approach to Islamic consumerism and its implications on marketing mix

Ahasanul Haque,* Ali Shafiq, and Suharni Maulan*****

Abstract: This paper discusses consumerism movement from the Islamic point of view, which implies that all the marketing activities should be done in order to satisfy the consumers while adhering to the tenets of Islamic ethical system. In line with this, the paper then discusses the significance and practicality of Islamic marketing and how the traditional marketing mix can be translated into the Islamic marketing mix. Specific elements of the marketing mix are discussed in light of Islamic injunctions. *Maqāsid al-Shari'āh* (Shariah-based objective), *Qawa'id Al-Fiqhiya* (Islamic legal maxims/principles) and Usul Al-Fiqh (Islamic scholars' judgments) are the main sources to approach the Islamic consumerism and its implementations on marketing mix, where these sources help find consumers' rights that could show ways of marketing mix or program of product, price, place, promotion and people. This theoretical paper that holds both academic and practical significance for the need of Islamic marketing is eminent to gain a firm foothold in Muslim markets.

Keywords: Consumerism; *Islamic ethical system*; Islamic marketing; Islamic marketing mix; *Maqāsid al-Shari'āh*.

Abstrak: Kertas kajian ini membincangkan tentang konsep kepenggunaan daripada perspektif Islam yang menekankan bahawa dalam memberi kepuasan kepada pengguna, aktiviti-aktiviti pemasaran yang dijalankan mestilah

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menurut prinsip-prinsip sistem etika Islam. Justeru itu, kertas kajian ini membincangkan kepentingan dan pendekatan praktikal pemasaran Islam dan bagaimana campuran pemasaran tradisional mampu diterjemahkan kepada campuran pemasaran Islam. *Maqasid Al Shariah* (objektif Shariah), *Qawa'id Al-Fiqhiya* (maksim undang-undang/prinsip Islam) dan Usul Al-Fiqh (penghakiman ulama') adalah sumber utama pendekatan kepenggunaan Islam dan implementasinya ke atas campuran pemasaran, di mana sumber-sumber tersebut membantu menegakkan hak-hak pengguna serta menunjukkan kaedah campuran pemasaran atau program perkaitan produk, harga, pengagihan, promosi dan orang. Kertas teori ini adalah signifikan secara akademik dan praktikal kerana keperluan pemasaran Islam adalah sangat penting untuk mengukuhkan tapak dalam pasaran Muslim.

Kata Kunci: Penggunaan, sistem etika Islam, Pemasaran Islam, Pemasaran Islam Campuran, *Maqāsīd al-Sharī'ah*.

Introduction

Consumers occupy a central position in all marketing activities. Marketing starts from recognizing the consumers' needs and terminates in satisfying the same consumers' needs – hence underscoring the importance of understanding consumers' needs and behavior. Consumer movements, prominent of which is consumerism, further strengthen such importance given to consumers. Jones et al. (2005) writes that this movement originated in the 20th century in the United States as a result of urging the big companies to be responsible towards their customers. Although consumerism, in a sentence, means protecting consumers' rights the term has been defined in various ways. For example Gilbert (1999) defines it as an “*organized group pressure, which has become a set of values held not only by the consumers of a company's products but also within the wider society*”. Meanwhile, Kotler et al. (1999) explains consumerism as “*an organized movement of citizens and government agencies to improve the rights and powers of buyers in relation to sellers*”. In the words of consumers' rights, wishes, and satisfaction become the guiding light for an organization's philosophy and subsequent actions.

While discussing consumerism, which is referred here as the conventional approach to consumerism, Kotler and Armstrong (1995) narrate several rights that a consumer possesses:

1. Right to be informed adequately about a product's main aspects.
2. Right to be protected from marketers' doubtful practices and products.
3. Right to expect a safe product provided by the marketers.
4. Right to influence the practices in product development that the marketers undertake.
5. Right to expect that the products sold to them will conform to the performance claims made by the marketers.

A direct consequence of the consumerism movement was the formulation of consumer protection laws and an awareness campaign about consumer rights (Mann & Thornton, 2007). The awareness campaign focused on providing consumers with the correct information so that they can make rational choices when needed. Mirchevska and Markova (2011) report that as a result, the companies are now adopting stringent policies on consumer rights and are adamant on keeping customers aware via truth in advertising, packaging, labeling, as well as providing them with superior products. All these translate into a more savvy and aware consumer who demands more clarity in terms of marketers' communication. Such a consumer is not only aware of what is being sold but is also rational enough not to be deluded by marketing gimmicks – hence the fall of selling approach and a subsequent rise in consumer orientation in marketing. This is the point where consumerism and consumer orientation philosophy converge and meet, which means that in order to satisfy consumers, their rights and opinions should be taken into consideration at every stages of product development.

Customer is truly the king in contemporary business. Gone are the days when selling approach would work. Now, if a company wants to thrive in this cut-throat competition, knowing and addressing customer needs is the only solution. A company which tailors its products, and its ultimate marketing mix decisions, according to the wishes of its customers has a greater chance of survival. These reasons make a customer-oriented marketing approach imperative for companies. To take any actions against non-Shariah compliant behavior of marketers, Islamic consumerism requires stronger movements and needs to put effective pressures on government agencies and marketers. Therefore, this study aims to develop some concepts of the Islamic marketing mix

based on *Maqasid Al-Shariah* (to set and achieve objectives according to Shariah), *Qawa'id Al-Fiqhiya* (common rule for many similar cases or different cases falls under a common rule), and *Usul Al-Fiqh* (giving a rule according to Quran, Sunnah, *Ijma* and *Qiyas*).

Marketing and consumerism from an Islamic perspective

Islam contains a complete manual on how one's should lead his or her life. It provides guidelines for every aspect of human life, including commerce, economics, as well as legal matters (Md. Ilyas, 1992; Al Fārūqī, 2000; Rice & Al-Mossawi, 2002; Beekun, 2003; Bari & Abbas, 2011). Islam, therefore, requires its followers to adhere to the prescribed principles in everything that one endeavors. The rules of allowed and not-allowed, as mentioned in the Holy Quran and preserved in the Sunnah of Prophet Muhammad (SAW) are to be followed in full spirit if one wants to live a complete Islamic life (Riaz, 1992; Akhter et al., 2011). This emphasis on Islamic concepts of worldly activities has given rise to the notion of Islamic marketing which is reckoned to be "new" where in actual fact it has been laid down more than 1400 years ago.

Islamic marketing is different from conventional marketing in that it has roots in the Holy Quran and the Sunnah of Prophet Muhammad SAW. The religious beliefs and Islamic teachings provide a base for all marketing activities, including the all-encompassing marketing mix (Saeed et al., 2001; Hassan et al., 2008; Arham, 2010; Abdullah & Ismail, 2011; Damirchi & Shafai, 2011; Ahmad et al., 2014). Anything that contradicts such rules is not a part of Islamic marketing. In line with this Abuznaid (2012: 1477) gives a definition of Islamic marketing, after extensive research on the Holy Quran, the *Hadith*, Islamic history, and interviews from Islamic scholars: "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".

Muslim Consumer Market

Islamic market is where the target consumer is a Muslim, and a Muslim consumer is one who is a follower of the religion of Islam (Alserhan, 1988). Islam considers trade as a way of acquiring of the blessings of

God. 'O ye who believe! Squander not your wealth among yourselves in vanity, except it be a trade by mutual consent' (Quran 4:29). Believers are not only dwellers in mosques but also people of profession and trade (Analogic meaning from Quran 24:37). Markets in Islam were under *Hisbah* (authority) chaired market *Muhtasib* (governor). He had an office in the market, and his duty was continuous inspection and supervision in terms of terms, conditions and quality. He also would have a good character and knowledgeable of both trade and Shariah, and fair. The *Hisbah* or market authority was broadly defined by Ibn Khaldun (1332-1406 AD) as a religions job asking people to do good job and to refrain from doing evil. The prophet was first to monitor and control market; he saw a pile of foodstuff wet due to rain as a trader claimed and asked him put it on the top. Muslim markets offer a huge potential to marketers (De Run & Ming, 2011; Mahmood, 2011). Some simple facts endorse this: Islam is the fastest growing religion of the world (Andrew Kohut, 2011), with 1.5 billion adherents. Its followers are not concentrated in one or few particular areas but spread across the globe, though they are extremely homogeneous in terms of their consumption patterns (Sandikci, 2011; Sandikci & Ger, 2011). They also have high purchasing power and can afford luxury items too (Alserhan & Alserhan, 2012; Ishak & Abdullah, 2012). In addition, the halal market has grown at the rate of 15 per cent per year recently (Alserhan, 2010; Abuznaid, 2012). The *halal* market's worth is greater than USD 2.3 trillion out of which 60 percent corresponds to *halal* food (Adnan, 2013).

Muslim market is one that is based on compliance to Islamic principles. The Muslim consumers, resultantly, are those who demand products and services that are in accordance with the Islamic principles. Hence, if consumerism means looking after the wishes, rights, and satisfaction of consumers, then the same would imply that Islamic consumerism is aiming the same for the Muslim consumers. Basically, Islamic consumerism differs from conventional consumerism on several facets. The fundamental lies on the fact that Islam treats consumers not merely as consumers but as vicegerents of Allah SWT (2:30, 6:165); contrary to the conventional consumerism which views consumers strictly in material context. Thus, in comparison to the consumers' rights outlined in the conventional consumerism, Islamic concept of

consumerism is more holistic and all-inclusive. Its salient features can be briefly listed as follows:

1. To help humans in playing their roles as the vicegerent of Allah while giving them their rights as consumers (2:30, 6:165)
2. To grant consumers their rights through providing them better quality of life by making their consumption processes, activities and strategies *Shariah*-compliant (2:275, 4:13).
3. To provide *Haqqul Ibad* (that is the right to conduct duties, to worship Allah SWT as His servant on this earth) to consumers and their society at large (51:56-68).
4. To spread and sustain equal and fair distribution of wealth in the society (2:3-5, 57:7).
5. To enhance *Ummatic (Islamic community)* brotherhood through vigilant consumptions of resources bestowed by Allah SWT (5:2; 49:10).

Indeed, the literal meaning of Islam is ‘submission’. It requires that its followers submit themselves to Allah for peace of them and their community by giving their due rights to everyone. It is for this reason that ‘*adl*’ (Justice) and ‘*ihsan*’ (worship to God) are highly stressed upon Muslims. This is supported by Damirchi and Shafai (2011: 1339) who say that “at the heart of Islamic marketing is the principle of value-maximization based on *equity* and *justice*... for the wider welfare of the society”. The same principles apply to Islamic marketing and hence Islamic consumerism. In Islamic marketing, a marketer is not only responsible for providing goods and services that fulfill the needs of people but also to Islamize its marketing activities that work towards the Islamic goals of equality, justice, equal distribution of wealth, elimination of poverty, and satisfaction of humanity as a whole (Saeed et al., 2001; Rice & Al-Mossawi, 2002; Abdullah, 2008; Hassan et al., 2008; Arham, 2010; Alserhan, 2011). Hence, consumerism can be seen not only from conventional point of view, but also from Islamic view which also and more profoundly stresses upon the same issues.

Sandikci, Ö (2011) stated, “A deeper understanding of Muslim consumers and Islamic markets and marketers requires doing away with essentialist approaches that reify difference. In other words, instead of focusing on differences and imagining the Muslim market as separate

from the market in general, we need to pay attention to how such “differences” play out in daily lives of consumers”. So, marketers that are targeting Muslim markets should not only eye on consumerism but on Islamic consumerism. In order to fully understand the concept of Islamic consumerism, it is necessary to discuss the marketing mix from an Islamic perspective.

Islamic principles, consumerism and marketing mix

In development of marketing mix and consumerism, government’s stern rulling with Shariah principles is not progressing not only in business but also other sectors in Islamic countries or Muslaim majority countries, but Hisbah (shariah rulling) is supported by some Imminent Islamic marketing scholars (For example, Damirchi & Shafai, 2011; Hasan et al., 2008; Saeed et al. 2001), which can not encourage Muslims for consumerism for lack of Islamic consumerism concepts. However, to entice Muslims consumers for Islamic consumerism is possible through the concepts of *Maqasid Al-Shariah* (To set and achieve objectives according to Shariah), *Qawa'id Al-Fiqhiya* (common rule for many similar cases or different cases falls under a common rule), and *Usul Al-Fiqh* (Giving a rule according to Quran, Sunnah, *Ijma* and *Qiyas*). For the *Maqasid Al-Shariah*, objectives and achievement ways on marketing mix and consumerism are to be set by government through a legitimation, in which an Islamic community for consumer protection will then appear to form an Islamic consumer association. For *Qawa'id Al-Fiqhiya*, general rules can be set up by government and Shariah board to maintain marketing mix and consumerism according to Shariah. For *Usul Al-Fiqh*, Shariah board can give rule for marketing mix and consumerism, in any difficulties, from Quran, Sunnah, *Ijma* and *Qiyas*.

Brownlie and Saren (1992) described, “Marketing ideologies go further and argue strongly from this that market demand must be the prime determinant of the direction which firm’s product innovation takes”. Wilson and Grant (2013) said, “Islamic marketing need not be thought to be derived directly from Islamic faith, but rather filtered through more worldly actors and activities by Muslims and non-Muslims alike; as part of a natural phenomenon, where marketing moves through evolutionary and revolutionary phases of meaning and practice – in order to maintain its relevance and efficacy within new environments”. If there is one widely known concept in marketing, that is the marketing

mix. It is the core concept in marketing around which all the activities of a marketer are based upon. It is also known as the 4P's of marketing, since it is made of: Product, Price, Place, and Promotion. These are the controllable tools for a marketer. In current times when there is a call for Islamic marketing, the marketing mix also needs to be blended in the same flavor. The same are discussed below:

Product

The Islamic concept of a product, apparently is the same, but has different underlying foundations. A product produced under Islamic marketing is not solely meant for material satisfaction and profit maximization (Abdullah, 2008; Abdullah & Ahmad, 2010). Since the entire marketing process is considered as an act of worship to Allah SWT, therefore, a product is made such that it acts towards the welfare of people, fulfills their physical and spiritual needs, does not indulge them away from their true purpose, is not harmful to the society or an individual, and is not unethical (Al-Buraey, 2004; Alserhan, 2011; Arham, 2011).

Similarly, the process of production is also legitimate, ethical, implies justice, fairness, and equality (Al-Buraey, 2004; Abdullah, 2008; Alserhan, 2011; Damirchi & Shafai, 2011). The concepts of commercialization and maximization of wealth do not find any place in Islamic marketing (Arham, 2011; Damirchi & Shafai, 2011). These axioms of product development are an epic depiction of Islamic ethical system. This ethical system is a direct extract from the Holy Quran and Sunnah (Al Fārūqī, 2000).

In terms of specifics, a product under Islamic marketing has to be *halal* (permissible) under Islamic principles. This is the basic and foremost principle for an Islamic product without which all other efforts are in vain (Fam et al., 2002 & 2004; Fam & Waller, 2003; Hasanuzzaman, 2003; Abdullah, 2008; De Run et al., 2010). In addition, a product must not be harmful to the users as well as the environment. Then, Islamic marketing also obligates a marketer to reveal true, accurate, and complete information regarding the product. This not only includes the ingredients, but also the process, the potential side or harmful effects, as well as the expiry date (Kartajaya & Sula, 2006).

The product in Islamic marketing can also be categorized in a hierarchical order on the basis of their need, but it must be *halal*.

The foremost is *daruri* things (need for surviving life) which are the products that are needed for survival. These include food, shelter, clothing, security of life and property, medicines, wealth, etc., and even it can be the *dharuriyyat things* which are foods normally forbidden are allowed to eat, such as eating dead animal meat in case of saving life or *Maytah* (Al-Sa'id, 1989). The next in the hierarchy is *hajjiyyah* (need for smooth socialization). Their presence eases life, while their absence does not disrupt it. They are needed for a convenient spending of life so to avoid hardships, such as a mobile phone eases human beings to communicate with each other from staying remote places. Without it social communication was very little before the invention of mobile or telecommunication technology but social ties then were very tight with less remote communication though inconvenient. This mobile phone falls into *halal* feature and out of *haram* list. So, it falls *haram* list when this device include non-Shariah compliant things, such as music and music related things. Ibn Ashur (2006:123) thinks "It consists of what is needed by the community for the achievement of its interest and the proper functioning of its affairs. If they are neglected, the social order will not actually collapse but will not function well. Likewise, they are not on the level of what is indispensable (*daruri*)". This is different from the former in that in order to obtain *hajjiyyah* one has to strive himself.

While the first two primarily deal with things necessary for life's sustenance, *tahsaniyyah* (embellishment/comfort) are related with one's leading a comfortable (not luxurious) life. Islam does not forbid from enjoying life with all its comforts as long as they are within the allowed boundaries. Such things include good dressing, fine eating, a comfortable place to live, etc. It is to be noted here that this is the final limit for a Muslim and while the next level does exist, it is not for Muslims. This level is *israaf* (extravagance). As the name shows, it concerns spend more than necessary and without account. Such behavior is not permitted in Islam (6:141, 7:31, 17:27).

(We do so) that you may not grieve over the loss you suffer, nor exult over what He gave you. Allah does not love the vainglorious, the boastful (57:23).

In Islamic consumerism, Muslim consumers can boycott products that causes harm for their health. Many companies are producing products which have severe side effects but they hide them and make a mountain money to spend to lead an *israaf* or extravagant life. So,

Islamic consumerism has a surprising effects on the business operations running from national to global level, which brings the maximum well-being of the whole human society.

Price

Islamic marketing emphasizes setting price not only from the sellers' perspective but also from the buyers'. Islam encourages that a price be set in such that it pleases both the parties. This, in essence, serves the Islamic purpose of serving the community while restricting self-interest. In the same vein, Islam prohibits monopoly as in that the seller restricts the demand-supply balance and hence can charge price at own will (Al-Buraey, 1983; Al-Buraey, 2004; Abdullah, 2008; Alserhan, 2011; Ishak & Abdullah, 2012). Furthermore, the practice of predatory pricing or dumping is also prohibited as it reduces competition. Finally, it is almost needless to mention that Islam prohibits *riba* as it gives rise to many social and economic evils (Abdullah, 2008). It is mentioned in the Holy Quran:

“That they took *riba* (usury), though they were forbidden and that they devoured men’s substance wrongfully – We have prepared for those among men who reject faith a grievous punishment.” (4:161)

“O you who have attained faith! Remain conscious of God, and give up all outstanding gains from Usury, if you are (truly) believers” (2: 278)

In relation to pricing, it is also not permissible to charge different prices to favor certain customers over others; *maisir* which is the act of making easy money, without efforts; and *tatfif*, which is altering the quality or quantity of a product without commensurate alteration in its price in order to fraudulently allure the customers (Beekun, 2003; Abdullah, 2008).

Place

The distribution from Islamic perspective must also follow the Islamic ethics, i.e. from the start till the end; the distribution system should reflect ethics, fairness, and transparency (Ishak & Abdullah, 2012). This is mentioned by many scholars on Islamic marketing (Anwar & Saeed 1996; Saeed et al., 2001; Beekun, 2003; Al-Buraey, 2004; Abdullah, 2008; Arham, 2010; Alserhan, 2011; Damirchi & Shafai,

2011). Similarly, Islamic marketing also underscores the importance of ultimate price that the consumer has to pay after the distribution channel terminates. The marketer also has to ensure no delays in product or service distribution due to lengthy distribution channels. Since Islamic ethics generally, and Islamic marketing specifically requires no harm to any element in the surroundings, the distribution under Islamic marketing also demands no environmental deterioration, in a similar way as the packaging should not harm the environment (Saeed et al., 2001).

Further, the distribution under Islamic marketing prohibits the marketers or distributors from hoarding in order to create artificial shortage. In a similar manner, slotting allowance is prohibited under Islamic marketing as it resembles bribery, which is explicitly forbidden in Islam. Finally, any practice within the distribution channel that creates unfair types of price discrimination are also prohibited (Abdullah, 2008).

Promotion

Finally, and perhaps most noticeably, Islamic marketing is very different from the conventional approach to promotion (Abdullah & Ismail, 2011; Abuznaid, 2012). Irrespective of which element in promotional mix is in question, it has to follow the Islamic ethical principles (Luqmani et al., 1987; Anwar & Saeed, 1996; Rice, 1999; Al-Buraey, 2004; Abdullah, 2008; Akhter et al., 2011; Bari & Abbas, 2011; Mostafa, 2011). These ethical principles ask for truthfulness, justice, trust, sincerity, brotherhood, and knowledge (Hanafy & Salam, 1988) to be placed ahead of any action related to promotion. Honesty has been emphatically stressed upon Muslims many a times: "Oh ye who believe! Eat not up each other's property by unfair and dishonest means" (4:29).

It is for this reason that the underlying basis for all promotional activities are honesty and truthfulness. If there are any faults or weaknesses in the product, they must be told outright (Anwar & Saeed, 1996; Rice & Al-Mossawi, 2002; Al-Buraey, 2004; Hassan et al., 2008; Arham, 2010; Bari & Abbas, 2011; Damirchi & Shafai, 2011; Haque et al., 2011; Abuznaid, 2012; Behravan et al., 2012). This comes directly from the Sunnah of Prophet Muhammad SAW, an avid trader he was, who had this self-imposed obligation to tell the faults or defects in the product he would sell (Kartajaya & Sula, 2006; Arham, 2010).

Then, several other commonly observed unethical practices in contemporary advertising are also strictly prohibited in Islamic means of promotion; for example exaggeration, deceit, promoting wasteful practices, indecent behaviors, etc. (Luqmani et al., 1987; Anwar & Saeed, 1996; Saeed et al., 2001; Rice & Al-Mossawi, 2002; Al-Buraey, 2004; Hassan et al., 2008; Abdullah & Ahmad, 2010; Arham, 2010; Haque et al., 2010; Abdullah & Ismail, 2011; Bari & Abbas, 2011; Damirchi & Shafai, 2011; Hakim et al., 2011; Haque et al., 2011; Abuznaid, 2012; Behravan et al., 2012; Behboudi et al. 2013). This implies Islamic manner of promotion to be honest, trustworthy, portraying good character and family orientation, not exaggerating, containing *halal* and wholesome products, etc. (Waller & Fam 2000). Similarly, the Prophet Muhamad SAW had warned: “Whoever bears arms against us is not one of us, and whoever cheats us is not one of us.”

In addition, as against the prevalent practice, women should not be depicted as mere tools of promotion and used unnecessarily (Rice and Al-Mossawi, 2002; Hassan et al., 2008; Alserhan, 2011; Bari & Abbas, 2011; Hakim et al., 2011; Haque et al., 2011; Abuznaid, 2012; Behravan et al., 2012). Neither should any gender or race be ridiculed or stereotyped. These are the values explicitly mentioned in the Holy Quran.

“O believers, let not some men among you laugh at others; it might be that the (latter) are better than the (former); nor let some women laugh at others; it may be that the (latter) are better than the (former); nor defame not be sarcastic to each other; nor call each other by offensive nicknames; ill-seeming is a name connoting wickedness, and those who do not desist are (indeed) doing wrong” (*al-Hujrāt* 49: 11)

To conclude, the Islamic means of promotion are to assist in real-time the consumers for better decision making regarding the products by providing true and accurate information, without exaggeration or other unethical means.

People

It is imperative that Islamic or conventional marketer add people with conventional marketing mix to serve Muslims worldwide. People are the most important component of any services or experiences. Services are produced and consumed at the same time. Goods and other products

also require personal selling to be sold. Personal selling is conventionally a promotional tool, but it can be extended to customer care, customer relationship, training customers to take some products and services, and many other related issues with different stakeholders. People buy from people that they like; so attitude, skills and facial expression of all staff need to be Shariah-compliant. People role should be limited to those activities, it should also be extended to employers as people. Employers and employees must think of Allah, business, Shariah and stakeholders to build a human friendly productive system where injustice or inequity will never take place. First one of the following verse clearly mentions that people should believe in righteous job, which means that people of organizations should produce and distribute products and service right ways that meet needs and wants of and do not harm customers. The second verse also indicates that people have been given opportunities to meet the demands of people a manageable way, which means a sound exchange and transaction in the business process.

“Verily as for those who believed and did righteous deeds, certainly we shall not make the reward of anyone who does his (righteous) deeds in the most perfect manner to be lost”. (Al-Kahf verse 30)

“It is He who has made the earth manageable for you, so traverse ye through tracts and enjoy of the sustenance which he furnishes: but unto him is the resurrection”. (Al-Mulk 67:15)

Conclusion

In contemporary marketing, it has become imperative to inculcate ethics. This is necessary not only particularly in the Muslim world, but the overall marketing arena in general. The burden of responsibility lies in the hands of marketers on how they follow the Islamic ethical principles. It can be noted from the discussion above that the concepts of consumerism and marketing ethics that have long been trumpeted in contemporary world has long been advocated in Islam. In addition, reflexivity and self-critique to the development of knowledge is crucial in the domain of Islamic marketing (Jafari, 2012). Hence, it becomes even more convenient to follow these principles, especially by Muslims. It can be argued that after following these principles, the unethical practices in contemporary marketing can be curtailed in order to make marketing more humane.

An approach to Islamic marketing mix development based on Islamic principles and consumerism was not yet properly advanced with what Islam really says to marketers to do. To develop this approach, Quranic codes, Sunnah, and Fiqh are necessarily to be studied to discover Islamic principles of consumers' rights and Marketing mix so that marketing managers can be enticed to develop such a marketing mix that consumers and different concerned stakeholders consider to be a super idol of human consumption.

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