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Toward a Comprehensive Understanding of Islamic Marketing: Concept, Evolution and Implications

Dina Ashmawy

American University in Cairo P.O. Box 74, New Cairo Egypt

Abstract

The main purpose of this paper is to try to develop a comprehensive definition of Islamic marketing. It aims to create an ample understanding which would help marketers recognize the value of Islamic marketing. The paper begins by introducing the various concepts and definitions of Islamic marketing by various scholars. Then, the paper discusses the growing interest in Islamic marketing by highlighting the psychographics of Islamic populations, growth of Islamic populations, and the religiosity of Muslim consumers. The paper also discusses the opportunities and challenges of marketing to Islamic populations. Finally conclusions and recommendations are proposed regarding Islamic marketing that highlight the future of Islamic marketing and prospects for research on Islamic marketing

Introduction

Islamic marketing is a fairly new area of study and the pursuit of a definition that universalizes the term has ignited much debate between scholars. Several questions have been posed surrounding the role of Islamic marketing and the possibility of it narrowing the gap between Muslims and non- Muslims by making the non-Muslim marketers aware of the importance of the Muslim consumers and changing the stereotype there is about Muslims.

A comprehensive definition of Islamic marketing was provided by Muhammad Arham splits the concept into four elements: spiritualistic, ethical, realistic and humanistic. Each of these elements has a strong association with the Five Pillars of Islam and is explained below (Arham , 2012).

Spiritualistic

All the business activity must be in accordance with the Quran and Sunnah[1] therefore, Islamic marketers need to believe in the Islamic laws. Belief in Islamic law is linked to the first pillar of Islam, *Shahadah*, which is the Muslims' declaration of faith and their acceptance of the laws set by Allah SWT[2] to live by. This is related to Islamic marketing because, by submission to Allah SWT, any marketing activities done will be in concordance with the Islamic rules and ensuring that nothing done will be un-Islamic (Arham, 2012).

Ethical

A primary quality of Islamic marketing is employing ethical thought, which is related to Islamic ethics and guidelines. The second Pillar of Islam, Prayer, is seen in the theory of Islamic ethics because Muslims need to cleanse certain parts of their bodies before meeting their Creator in prayer. In the same way, Islamic marketers must purify themselves before they engage in any marketing activities. 'Purifying' in this sense would mean ensuring that all marketing activity will be ethical and comply with Islamic standards .This would therefore purify the marketing activities from all forms of corruption (Arham, 2012).

Realistic

According to the author marketers should not be excessively rigid when practising Islamic marketing; rather they should be realistic and flexible. The authors relate this to the third Pillar of Islam (fasting) which teaches Muslims to be realistic and understand that after struggle, reward prevails. When fasting Muslims do not eat or drink anything from sunrise to sunset whilst continuing to perform all their regular daily activities and this is symbolic of a "struggle". Muslims thus learn to be realistic and understand that after every challenge or struggle there is hope and that even if their business activity is not profitable they should not resort to the 'un-Islamic' ways of trading just to gain profit. Islamic marketers in turn learn to be realistic and by understanding this it will create hope "which in turn creates an inner power to make a breakthrough" (Arham, 2012).

Humanistic

This concept entails the practice of teaching humans values to help them to interact with each other to be able to populate this world with healthy, good-willed individuals. Humanism can be associated with the fourth and fifth Pillars of Islam which are *zakah* [3] and *hajj*[4]. By paying 'zakah' this promotes one's social sensitivity towards the poor and reminds the poor of the obligation to give to the less fortunate. On the other hand 'hajj' increases the social acceptance of people of different race and nationality and establishes that we are all equal in the eyes of Allah (SWT). The author Arham also relates the element of 'humanistic' to a marketing term called

"Sustainable Marketing" (Kotler et al, 2002). This concept is concerned with keeping a balance between market requirements and the environmental preservations. It also points out to marketers that they need to pay as much attention to the environment as they pay to their business activities since paying attention to the environment is a social obligation (Arham, 2012).

Another definition states that Islamic Marketing is value maximization based on equity and justice and it should not only benefit the stakeholders of the business, but rather the whole society should stand something to gain. This should be done by using the Quran and Sunnah as guidelines to follow. Therefore, they should combine the advantages of both marketing techniques (Hussnain, 2011). Hussnain in his article *What Is Islamic Marketing* believes that "at the heart of Islamic marketing is the principle of value maximization based on equity and justice"

According to Jonathan Wilson, Islamic marketing is more than just marketing a religion or marketing to the religious consumers; it's a school of thought that has a moral compass which guides them towards the ethical values and rules of Islam. This school of thought can be followed by both Muslims and Non- Muslims, not only because the Muslims are spread over the world, but because of the sustained advantages and relevance to the non- Muslim consumers. Wilson suggests that Islamic marketing should take a similar path when it comes to marketing to Afro- Americans, for example, who have special food, fashion, hair products and films for this percentage of the population however it did not stop non- Afro- Americans from consuming these products. Therefore, he predicts that Islamic marketing has the potential to take the same route and be used by non-Muslims, if it is researched well and is given attention to make it known worldwide (Wilson, 2012).

Baker Alserhan (2010) believes that branding cannot be separated from faith for Muslims, all actions that they undergo must follow Allah guidance. Their main focus should be on the afterlife and view this earthly life as mostly a place for them to do good deeds that will benefit them in the afterlife. Marketers need to understand the concept of *halal*[5] and *haram*[6] because halal is considered as a good deed and haram a bad deed. Another important aspect that is often overlooked or not understood properly is that halal is not only restricted to food, but rather it affects every aspect of a Muslims life such as; what to produce, the terms of the sale, how to price the product and what promotional method to use. If Muslim consumers view one product to be more Islamic over another, they will purchase the Islamic one, because this will be seen as doing a good deed. Most of the things that are created in this world are halal, but it is humans that transform it to be haram for example, grapes are mentioned in the Quran as the fruit of paradise, though transforming them into intoxicating drinks makes it haram. Therefore, it could be said that Islamic Marketing focuses on marketing products that are considered to be halal and follow Allah's laws (Alserhan, 2010).

The main objectives of Islamic marketing is to bring forth a new marketing theory that unites the conventional marketing theory with Islamic rules which would in turn, lead to more integrity in our society. (Ahmed, p.26) It should also try to limit the intellectual gap between the Muslim and non- Muslim consumers by informing the consumers about Islamic marketing and stressing that it is not only related to Muslims. This would be very constructive if it could lead to non- Muslims changing their impressions of the Muslims and start to interact (Ahmed, 2011).

After analysing several definitions about Islamic marketing the most accepted one was; a method marketing that does not focus on customer satisfaction and equity but rather to equity and justice, which is done by following the Quran, Sunnah to ensure that the products are *halal* and that all marketing activities are done in an Islamic manner. This all is very closely linked to one of Arhams 4 elements ; *Spiritualistic* it could be considered the most common element of Islamic marketing that is to be present at all times. Spiritualistic could be the umbrella that all other definitions fall under because the first step in Islamic marketing is to accept the oneness of Allah (SWT) once that has happened it will be guaranteed that one will obey all of Allah (SWT) rules (Arham, 2012).

Interest in Islamic marketing

Psychographics of Islamic Populations

As recently as the last decade the term "Islamic Marketing" was unfamiliar to the general public and there was minimal study in the area of Muslim consumer behaviours. This exclusion was mainly because the Muslim consumers were seen as "low- income and uneducated people who did not constitute a significant market for branded products" (Sandikci , 2011.) and regarded as poor and "bottom- of- the-pyramid" (Prahalad , 2004). As a result, not much attention was given to them because in the eyes of the West they were not worthy of their economical attention. Ozlem Sandikci in his article *Researching Islamic marketing: past and future perspectives* refers to this lack of research and attention to the Muslim consumers as "omission". This omission was due to the stereotyping of Muslims as traditional uncivilized people who would not be able to comprehend the Western capitalist consumer ideology. However, this stereotype is starting to fade away which is leading to the recent interest in Muslim consumers. This interest comes as a result of several reasons such as their strong purchasing power and the emergence of the Muslim middle class which is linked to broader socio-economic developments.

These developments are a result of the countries opening up to foreign brands and shopping malls, such as in Egypt, Turkey and Indonesia (Sandikci, 2011).

The role of women in the Muslim world has played an important role, they are no longer viewed as ignorant and a burden to the male-dominated society. Now Muslim women play an important role in society, with their education and job opportunities becoming par with the males in the same position. In addition to the women's role, there are the young Muslim entrepreneurs who are aiming to pursue Islamic principles in their business; they are seeking to combine material success in an ethical way which does not disobey Islamic rules and their aim in doing this is to set an example of how modern Muslims should behave. They are changing the nature of the Muslim market and are gaining "confidence and political, economic and cultural power" (Sandikci, 2011). The purchasing power of the Muslim consumers and the success of the entrepreneurs are beginning to render Islamic marketing an attractive investment option (Sandikci, 2011).

Growth of Islamic Populations

In the last decade, however, marketers have discovered the Muslim consumer and there has been a recent supplement to the interest in Islamic marketing. One of the main reasons for this is the sheer size of the Islamic market, estimated to be between 1.5 and 2 billion consumers, which represents about a quarter of the world's population (Alserhan, 2010). The Muslim states have formed the "Organization of Islamic Conference" which contains 57 member states that have a combined GDP (Gross Domestic Product) of about US\$ 8 trillion (before the oil boom of 2008) (Alserhan, 2010). Although events such as 9/11 marred the image of Islam, they have also surprisingly benefited it as it raised interest in the religion and as a result caused many people to convert to Islam (Sandikci, 2011). The rate of conversion to Islam is on the rise and it is currently the fastest growing religion in the world When this rate of growth is converted to economic figures it establishes that a number of the Islamic countries such as the oil rich countries are some of the most affluent in the world, which makes their markets especially attractive as they have not yet reached their full potential (Alserhan, 2010).

Muslim consumers more religious

Another reason for the interest in Islamic marketing is that increasing numbers of Muslims today are becoming conscious of their religion and observing its rules and guidance to become more Islamic. They are focusing mainly on the afterlife and paying very minimal attention to this earthly life. Viewing this life as a stepping stone to get into heaven in the afterlife, which is the eternal life. Therefore, many Muslims prefer to consume Islamic or Halal products because this is seen as doing a good deed. The rise in 'Islamization' has great influence over marketing activities; most of the advertisements in the Arab world depict women wearing head scarves and Islamic outfits whereas previously the advertisements showed non- Muslim women (Alserhan, 2010). The demand for visuals of women in non – Islamic attire is beginning to decline and is being replaced by more Islamic substitutes. A clear example that illustrates this point is the number of Muslim women wearing headscarf's and *Nekab*[7] is much more than 20 years ago. Islamic marketing is also drawing in non- Muslims who are moved by simplicity and purity which is found in the Islamic brands (Alserhan, 2010).

Marketing to Islamic Populations

Marketing to the Muslim consumers should be done by following an Islamic marketing mix. On pricing, the best method is the one used by the Prophet Muhammad (SAW) [8] which was to get his profit based on the sales volume. They should not overcharge on any products, even in times of shortages when there are few products in the market, they should not take advantage of peoples desperate needs. Monopolies are forbidden in Islam; dominating the market for a certain product and overpricing it, is condemned in Islam. Promotion should not be based on exaggeration of the product's qualities or on promoting products that do not actually exist, but rather on products that exist. They should also market the exact features for example promoting products and saying that they will make the consumers lose weight, when actually they do nothing is forbidden. The products sold should be of good quality and will not cause any harm to the consumers. The Prophet Muhammad (SAW) prohibited putting high quality goods with low quality goods, the reason for this was so that there could be transparency and the consumers could differentiate between the products easily. There are many Islamic products in the market and recently they are becoming very successful. Of these successful products (which has replaced non- Islamic products in some countries) is Fulla; a doll for young girls offering an alternative to the Barbie which was not dressed in Islamic attire. Since most young girls refer to their dolls as their role models and wish to dress similarly to them, it was beneficial to have an Islamic doll (Yaqin, 2007). Other examples include Coca- Cola and Pepsi that are frequently boycotted and substituted with brands like Zam Zam Cola and Mecca Cola (Wilson, 2011).

Jonathan Wilson and Jonathan Liu describe the reasons driving interest in Islamic marketing in their article *The challenges of Islamic Branding: navigating emotions and halal* and state that "existing schools of brand thought and frameworks appear to have gaps, which necessitate investigation and refinement". Therefore

this "gap" showed that there was an element missing in the marketing framework which could be essential to narrow the gap between the non- Muslim and the Muslim consumer (Wilson et al, 2011).

Opportunity

There is a huge opportunity for Islamic marketing in our current time; this opportunity comes as a result of several aspects. One of the main aspects is the growth of the Muslim population and the fact that Islam is the fastest growing religion. There have also been several political and economic developments underlying the recent interest in the Muslim consumers. Surprisingly the attack on the World Trade Centre on 9/11 which was seen as an attack by Muslims against Western civilization caused the growth in Islam. Many people began to question about Islam and take a deeper look at the religion; this initiated the growth in the Muslim population not only in the Arab world but also in America and Europe. Houssain Kettani in his article 2010 World Muslim Population estimates that the Muslim population in Europe has increased from 2% in 1950 to about 7% today and is expected to upsurge. Although the Muslim consumers were considered mostly poor, but a number of consumers had a noteworthy purchasing power which was deemed as significant to attract attention to the Muslim consumers (Kettani ,2010).

Another opportunity Islamic Marketing has is the emergence of Islamist political parties. In the past most of these parties were banned and unfavourable and most consumers had a negative perception about them. However, these parties are now gaining popularity and dominance in several countries. This popularity and strength is removing the negative stereotypes and is replacing them with favourable perceptions of the Islamic parties which has created a huge opportunity for Islamic products to flourish.

The strength of the Muslim consumers is not something that can be overlooked. For example when there were Danish cartoons depicting the prophet Muhammad (SAW) in a disrespectful image, all Danish products were boycotted by many Muslims who had the perception that purchasing Danish goods is a bad deed, therefore marketers need to be careful and not underestimate the power of Muslim consumers. On the other hand, the boycott was an opportunity for the Islamic brands that were not as popular as the Danish products to gain recognition in the market (Sandiki, 2011).

Inbound and outbound Islamic brands have a superior opportunity in the coming year. Inbound Islamic brands are Halal brands that target Muslims but come from non- Muslim countries. These brands are changing and becoming more Islamic to cater to the growing Muslim market. Examples of such products are KFC and Mc Donald's who are adding halal meals to their menus. The size of this market is estimated to be about 1.5-1.8 billion consumers and has the potential to grow as the Muslim population is the fastest growing in the world. The marketing focus of these brands is the halal and the quality of the international brands. Outbound Islamic brands are halal brands that originate from Muslim countries but are mainly targeting non- Muslim consumers or Muslims that live abroad. An example of outbound Islamic brands is Islamic finance which is currently dominated by Muslims but it is finding interest from non – Muslim regions such as China and Europe. Especially after the recent financial crisis, many people are taking precautions as to not face more financial crisis. This market has lots of potential because it is not limited to the Muslim world but rather it is opened up to the whole world. The main focus of these types of products; this is so that consumers do not perceive it as being a religious product (Alsherhan, 2010).

Islamic marketing will benefit with the rise of Muslim entrepreneurs in Muslim minority countries. They are increasing because they are gaining more power which is giving them the strength and courage to be entrepreneurial in countries where they were an oppressed minority. They aim to achieve their entrepreneurial goals by combining economic and business activities in an Islamic manner. These entrepreneurs design, manufacture and market products that are vital to modern Muslim consumers. Triumphant entrepreneurs in Muslim minority countries include Australian Ahida who created the *burqini* which is an Islamic swimsuit for ladies and the UK *Emel;* a Muslim lifestyle magazine (Sandiki, 2011).

The 'halal' food industry has huge potential because the halal food market which is estimated to be the fastest growing market in the world in both Islamic and non-Islamic nations (Hasseb et al, 2011). Several non-Islamic restaurants have adapted halal food because it is seen by most of the consumers as cleaner and healthier and many popular franchises such as McDonalds, KFC and Subway are beginning to offer halal products. The demand is not only due to the growing Muslim population, but also to the positive perceptions non-Muslims have about halal products. This is clearly demonstrated by the large numbers of non-Muslims who choose to dine at traditional halal restaurants over other places (Hasseb et al, 2011).

Challenges

Emerging marketers trying to engage in Islamic marketing are encountering problems due to a lack of secondary research. This means that while developing new brands in the Islamic market, marketers have to begin their research from scratch to identify the exact requirements of the brand and what the target demographic will be as

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this has not previously been identified (Chailan et al, 2010).

Islamic marketing may encounter problems with marketers who prefer the conventional marketing. This refusal to adapt to the Islamic marketing could be due to a resistance to change or a fear of taking risks and of losing consumers who would prefer the secular conventional marketing. Some marketers are refusing to leave the marketing principles that they have been applying and which were successful rather than pursue the new Islamic marketing which is something foreign to them. Some marketers believe that when they address Muslim consumers they need to have "a particular Islamic character" and that they also require "specific recourses skills and tools" that are required to undertake Islamic marketing (Sandikci, 2011). This assumption poses a problem to marketers who feel that they lack that Islamic character or those skills and therefore believe that Islamic marketing would not be appropriate for them (Sandikci, 2011).

An additional challenge that marketers may face is the need to view and understand Islam through the "varied lenses of Muslim consumers, imperfections and all" (Wilson el al , 2011). This may potentially be an arduous task since most consumers vary and while some consumers may be willing to bend their rules or be flexible; others will be extremely rigid and will prefer to remain closely aligned with the 'Sharia'. Targeting this segment or treating all Muslims in a uniform manner may not be efficient. Therefore treating all Muslims the same and the fact that there is minimal research on Muslim consumers, marketers will be in a difficult position as to whether or not they should adopt Islamic marketing. However, Sandikci states that there is a "pre-existing and uniform Muslim consumer segment" but critics maintain that this segment may not exist or be as apparent as the Sandikci states it to be. Consequently it is strongly encouraged that further research be conducted in this field so that, firstly, there is a clear segment of Muslim consumers and secondly, that the breach between the two consumers (Muslims and non- Muslims) is narrowed (Wilson el al, 2011).

Marketers face the challenge that consumer have negative perceptions about halal products: These are primarily due to consumers who are Religio- centric or Islam-o- phobic and associate 'halal' as being Islamic and therefore refrain from purchasing halal products (Hasseb et al, 2011). Marketers therefore need to work on removing the negative perceptions held by consumers and could be simply accomplished by changing the logos of the halal products to make them more attractive and appealing and in turn remove the consumers' perception of it being a religious and traditional product. Awareness of and removal of the stigma surrounding Islam in the consumers is essential by marketers because if consumers have strong background knowledge about a product they are more likely to purchase it even if it is halal. If the negative perceptions about halal products held by consumers are removed then the gap between Muslims and non-Muslims will decrease which will assist in promoting Islam (Hasseb et al, 2011).

Overcoming the challenges

What Islam dictates and what is practised by both Muslims and Non-Muslims often overlap and therefore each needs to understand the other to narrow the gaps between the two. The challenges facing Islamic marketing can be overcome if the intellectual gap between the Muslims and Non-Muslims was reduced. Narrowing this gap and making westerners understand that Islamic Marketing is not only limited to Muslims, but rather a universal theory.

Marketers need to encourage others to utilize Islamic marketing and highlight the benefits of the approach. The example of Islamic Finance and Banking could be used; a success story in that many non-Islamic firms have embraced it and it has withstood the financial crisis for example HSBC bank has created the "Amanah Finance product" (Wilson et al, 2011) HSBC clearly understands the importance of the Muslim consumers and is not underestimating their size and power. This is making them cater specifically for the Muslim consumer (Wilson et al, 2011).

Islamic marketing is also foreign to many Muslims and it has been strongly advised that scholars focus on this social science for this coming period of time, in order to strengthen this crucial field. This will enable marketers to access informational resources when they consider Islamic marketing and would also be of benefit to those attempting to further their religious understanding and follow more closely in the steps of the Prophet Muhammad (SAW). In this way, if marketers hear about Islamic marketing and were interested to learn more about it they would be able to adopt the principles. Research needs to go beyond the Five Pillars of Islam with an emphasis on "solutions that will help Muslims be better Muslims and live better Islamic lives rather than focus the attention only to achieve the *halalness* of products (Sandik, 2011).

Future Recommendations

It is highly recommended that more workshops and courses be created, that are dedicated to Islamic Marketing, in the same manner that there are many courses about Islamic Banking and Finance. If there are several courses focusing on Islamic Marketing and the Muslim consumer, this will help in making people more aware of them and be familiar to both Muslims and Non-Muslims in the same manner that Islamic Banking is now universally acknowledged. This could eventually lead to Islamic Marketing being adopted in several countries and

eventually on the long run it could implemented all over the world.

Johnathan Wilson (2011) suggests that in this early phase of Islamic Marketing conceptual papers and case studies will play an imperial role when addressing the topic, especially with the absence of much literature in this stage. Bakr Alserhan (2011) highlights several topics for researchers to carry out such as Islamic franchising which is an area that is very rich but it has not been given much attention. This would be very beneficial for the Islamic market and overtime these franchises could become market leaders. Another very influential topic is the Islamic market segmentation; much research needs to be done to identify the exact segment. However, if this segment is clearly indentified then marketing to the Muslim segment will be more efficient and beneficial than it is at the moment. It will make research topics such as Muslim consumption patterns and Islamic lifestyle markets easier to brand (Alserhan, 2011).

The future of Islamic marketing is promising to be very bright especially with the World Cup Football hosted in a Muslim city for the first time ever. The International Federation of Association Football (FIFA) is aiming to make the non-Muslim world engage with the Muslim world through sport. The hope is that this action will erase the negative stereotypes of Muslims as uneducated terrorists. When non-Muslims go to Qatar for the next World cup they will discover that Muslims are not all terrorists and that Muslim cities are just as modernized as any European or American city. If the stereotype is removed and non-Muslims no longer suffer from severe Islamphobiae, this will benefit Islamic marketing, because it will open it up to non-Muslims as well. It will make them realise that Islamic marketing is not a religious phenomena that can only be used by Muslims , but rather that it can be adopted by non-Muslims , in the same way that Islamic Finance was.

While Islamphobia is quite common in places like Europe or America, in Africa Islamphobiae is not as familiar .After interviewing several consumers in the Southern African region and upon asking them what they thought of Islamic products, they commented that they were used to seeing the 'Halal' logo on all products even on water bottles. Their perceptions of these products did not change and they did not consider them as products linked to religion, but instead considered these logos as merely a way to help Muslim consumers when purchasing. This presents a fruitful opportunity for Islamic marketers to try and invest in Africa, because they will not face problems like Islamphobia . It will also allow them to avoid the effort they would have to put in trying to change the Western consumers' negative perspectives of Islam. If marketers focus their attention on Africa, this will be effective as that market promises to be very lucrative. This also presents a chance for Islam to grow in these countries. Many might argue that African countries are poor and there is not much potential, but this is just a stereotype. African countries are prosperous especially with the discovery of diamonds in many of the countries especially in the Southern African region. Therefore, we encourage marketers to focus on Africa, not just blindly give all their attention and resources to the Western world.

Islamic Marketing needs to acquire some of the limelight that Islamic Finance has gotten; at the moment Islamic Finance is known internationally and many non-Muslim countries are beginning to adopt it. On the other hand, Islamic Marketing is unheard of in most of the non-Muslim world and a great part of the Muslim world. Therefore it is advised by many scholars that researchers focus on Islamic marketing now so that it could follow in the success of Islamic Finance.

Conclusion

At times it feels that the Muslim market has just been newly discovered, this market is receiving more attention than it has ever received in the past. The reason for this is the growing population and that non-Muslims are beginning to interact with the Muslims. This interaction is reducing Islamphobiae, making non-Muslims learn more about Muslims and as a result, realising that Arabs are more than just primitives living in the desert, but rather that they are possibly just as educated and successful as their Western counterparts. With Islamphobiae fading away this gives a good opportunity for many products linked to the religion such as Zam Zam Cola it is expected that in the near future the Islamic market could be market leaders.

Several non-Islamic tourist destinations are beginning to offer facilities in accordance with Islamic requirements. Various Italian hotels are "providing a prayer room for devout Muslims, offering halal food choices on their restaurant's menus and receiving approval from local authorities to authorize an all-female beach section for Muslim women" (Pizzurno et al). This is a clever idea put forth by the Italians because it shows they have studied the Muslim consumer and they know how successful this segment is, especially at the present time when the segment is not greatly catered for. It is, therefore, very likely that they reap all the benefits before more competitors enter the market.(Pizzurno et al)

The future of Islamic marketing is very promising especially with the great success of Islamic Finance along with the religious diversity that is happening in Europe at the moment leading to people accepting and respecting all regions. Schools in Europe are beginning to teach religions in schools to the children. This will benefit Islam and Islamic marketing because it will explain to them the true message of Islam and it will make them able to judge for themselves, not just solely rely on the media who portrays Islam as a religion of terrorism. At this time researchers have a vital role to inform marketers about Islamic marketing in order to allow it to become a worldwide phenomenon and in so doing, foster an understanding about the religion and promoting Islam simultaneously.

Notes

- 1) Sunnah the way of life prescribed as normative for Muslims on the basis of the teachings and practices of prophet Muhammad (SAW) and interpretations
- 2) *SWT*-It is an accepted abbreviation of the Arabic *subhanahu wa ta'ala* meaning "glorious and exalted is He". It is customary to pronounce this honorific at least after first time of utterance in a conversation.
- 3) Zakah Paying charities under predetermined rate
- 4) Hajj Performing religious ritual in the city of Mecca and Madina, Saudi Arabia
- 5) Halal Is an Arabic word meaning permissible in Islam
- 6) *Haram* Is the opposite of Halal, meaning prohibited
- 7) *Nekab* A veil worn by some Muslim women in public, covering all of the face apart from the eyes
- 8) SAW Accepted abbreviation of the Arabic "peace and blessings upon them". It is customary to pronounce this honorific at least after first time of utterance in a conversation.

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