

Islamic Marketing and Muslim Consumers' Behavior

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Abstract

Religion is a system of beliefs and practices that dictates individual response and interpretations regarding what is supernatural and sacred (Mukhtar, and Butt, 2011). Religion is one of the most universal and influential social institutions that has strong influence on people's belief, personal identity and value systems (Nooshin Ghodsimaab, 2016).

The impact of religion on culture is exerted from the *Quran* and *Sunnah* (Abuznaid, 2006; Delener, 1994).

Religion has received little attention from consumer researchers mainly because they believe that the influence of religion on consumption processes is indirect and the topic of religion has no place in consumer behavior theories and literature.

As a result of *the* widening gap and cultural conflict between the West and Muslim countries, many international companies have become negatively affected by the changes in the international environment, which is reflected in changes in consumer behavior (Al-Hayari et al., 2012).

This research aims to discuss the impact of Islam on marketing practices and Muslim consumers' behavior. A descriptive analytical approach using the interview method was used as a research tool for data collection.

Conference papers in the field of Islamic marketing knowledge were consulted. *Qur'anic* quotes and *Ahadiths* (sayings and practices of Prophet Muhammad) are heavily used to best describe and explain Muslim consumers' behavior. In addition, Muslim scholars and Imams (preachers) have been consulted on some issues for better definitions of Islamic terms and concepts.

The findings of the study show that Islam has a major impact on Muslims' buying behavior. Consumer behavior issues have become more heterogeneous because of cultural differences. This phenomenon makes it progressively important to understand factors impacting it (Abdellatif, Abu Auf, Meddour, Saoula, 2018).

This paper will help marketers better address Muslim markets and Muslim consumer's behavior taking into account that *Halal* food industry is growing in a number of markets in East Asia countries, North Africa, North America, South America, Western Europe and the Middle East as the largest market.

Keywords: Islamic marketing mix, buying behavior, Muslim consumers, *Halal*, culture, religion, Islam

1. Introduction

The influence of religion on many aspects of one's life is obvious. Nonetheless, it is also true that religion has no equal effect on two individuals. Thus, one can argue that the magnitude of a religion's influence will also vary from one Muslim to another. Therefore, it is not only religion that matters the most in the consumption world but religiosity. In simple words, religiosity means the degree of being religious or the extent to which an individual is committed to his/her religion, reflected in his/her attitude and behavior (Mukhtar and Butt, 2011, P.109). As a result of the widening gap and cultural conflict between the West and Muslim countries, many international companies have become negatively affected by the changes in the international environment, which is reflected in changes in consumer behavior (Al-Hayari et al., 2012). The boycott by Muslim countries of Danish dairy products in 2005 was an example.

Islam as a religion governs the believer's life in this world in every aspect (Al-Sheha, 2000, p.11). It is a well-known fact that the Holy Qur'an and Sunnah (Hadith) are the main sources of guidance for Muslims in all spheres of life. The Qur'an never gives its followers suggestions but commands them to perform the commands

of Allah. The Qur'an and Sunnah form the constitution for all Muslims. Therefore, Muslims must abide by them and adjust their behaviors accordingly (Islahi, 2015).

This analytical research design is built on the authors' vast knowledge, expertise and years of teaching of Islamic marketing and management in addition to the survey that was carried out by the researcher. The article uses *Quran* (Islamic law) and *Sunnah* (*acts and sayings of Prophet Muhammad*) to analyze and explain marketing mix and consumer behavior from Islamic perspectives.

The study is divided into four sections. The first section presents the abstract, the second an introduction, the third deals with Islamic marketing mix and findings, and the fourth part is dedicated to the conclusions, implications and recommendations.

2. Theoretical Background

Regardless of location, Islam is built on five pillars: the testimony of faith (*Shehadah*), prayer (*Salat*), supporting the needy (*zakat*), fasting during the month of Ramadan (*Siyam*) and *Hajj* (pilgrimage to Mecca once in a lifetime for those who are able to make *Hajj*). Islam is a way of life. The Islamic religious perspective warrants considerable importance in the field of global business ethics and ethical behavior and social responsibility for several reasons. First, Islam provides the framework that shapes the moral and ethical behavior of a growing number of Muslim consumers around the globe. Second, an increasing number of Muslim countries represent some of the most affluent consumers in the world. Third, there has been an increasing level of foreign investment in Muslim countries in recent years. Fourth, there is a growing momentum towards the formation of a Muslim trading block. And fifth, the current political mood indicates that there appears to be a definitive push towards greater *Islamization* of countries, where Muslims are in the majority, in the form of a return to the application of the Islamic law (*Shari'ah*) in all facets of life and thoughts (Saeed *et al*, 2001).

The *Quran* identifies a Muslim way of life in two ways: *Halal*, a *Quranic* term meaning permitted, lawful or legal. Its opposite *Haram*, meaning forbidden, unlawful or illegal. The two terms *Halal and Haram* apply to all aspects of a Muslim's life including food and nonfood items, life style and services. Some estimates show that 70% of all Muslims worldwide follow *Halal* principles (Minkus McKenna cited in Miller and others, 2009). However, not all the international brands are subject to possible hostility or boycott from Muslim consumers for being non Islamic. Most of high involvement products like computers, automobiles, mobile phones and weapons face little or no rivalry from the local brands in the Muslim world, therefore, they face no hostility in the Muslim world for being non Islamic. Fortunately, in Islam the question of whether an act is considered a virtue or a vice is determined in the *Quran* and *Sunnah* (Abuznaid, 2009).

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

The religion of Islam has permitted all types of financial transactions, such as buying and selling, forming of companies, rent, trade and bartering in order to make matters pertaining to daily life easy for them. Nothing is forbidden in Islam that does not cause harm or danger to one of the parties in a transaction in general. Trade is lawful in Islam because it is based on exchange of benefits for both buyers and sellers. But when harm may be incurred to either of the two parties, then the trade is deemed unlawful and prohibited by the law of God. Allah says: "O you who believe! Eat not up your property among yourselves unjustly" (Al-Nisa' 4:29). And Says "Believers! Do not devour one another's possessions wrongfully; rather than that, let there be trading by mutual consent. You shall not kill yourselves, surely Allah is ever compassionate to you" (Alnisaa 4:29).

Truthfulness and clear descriptions of defects, if any, must be revealed. Telling the truth and making everything clear brings blessings to the transactions. Benevolence, fair dealing, being tolerant and courteous and not making hard sell are recommended practices in business.

Islam has enjoined that the individual be truthful, should not lie and should not cheat, while conducting a business. In making a sale, a Muslim should reveal any faults or defects which may not be apparent in the product. The Prophet said: "A Muslim merchant who is truthful and trustworthy will be with the martyrs on the

Day of Requital "and said "It is impermissible for anyone to sell anything except if he clarifies any fault that may be found in it, and anyone who knows of it should (also) clarify it" (*Hadith*).

Islam encourages that one takes back the sale if a person is regretful of the purchase. The Prophet said: "Whoever takes back the sale of his brother, Allah will take back the punishment of his slips on the Day of Resurrection (*Hadith*).

Muslims should be easy going while buying and selling, for it is a means to form and strengthen relations between the buyer and seller and promotes human and brotherly relationships. The Prophet said: "May Allah have mercy on a person who is easygoing when he buys, sells, or asks the repayment of a loan" (*Hadith*).

In making business, Muslims need to be careful not to swear or make oaths when selling. Swearing promotes business and increases sale, yet it brings all loss. The Prophet said:

"Be careful and stay away from swearing many oaths when trading, for [if he does so falsely] the buyer will buy, but then its blessing will be wiped out" [*Hadith*]

The Qur'an is explicit on the penalties for market abuse: Allah says:

"Woe to those who give less than due, Who, when they take a measure from people, take in full, but if they give by measure or by weight to them, they cause loss. Do they not think that they will be resurrected (*Al Mutaffifin*, 83:1-4).

While in the market, Muslims are instructed to refrain from sitting in the streets. A passer-by the market should refrain from carrying harmful weapons or devices, as enjoined by the gracious Prophet who said: "When any one of you happens to move in our mosque or bazaar with arrow (in his hand) he must grasp its pointed head in his palm, so that none among the Muslims should receive any injury from it."

What about taking interest 'riba'? The term *riba* in Arabic means 'to grow, to exceed, to increase'. Technically, it denotes the amount that a lender receives from a borrower at a fixed rate of interest. Taking interest is one of the practices that deserve the curse and punishment from Allah. Interest "riba" is the most dangerous practice after the disbelief in faith, first pillar of Islam, which means "There is no God but Allah, Mohammad is His messenger. Allah stressed this very clearly in the Qur'an by warning those who don't give up interest "riba" by declaring war on them by saying "O Believers fear Allah and give up that interest which is still due to you, if you are true believers, but if you do not do so, and then you are warned of the declaration of war against you by Allah and His Messenger. If, however, you repent even now and forego interest, you are entitled to your principal; do no wrong, and no wrong will be done to you (*Al-Baqarah* 2:278, 279).

The previous verses indicate that those who charge interest become like the one whom Satan has bewitched and maddened by his touch. They have been condemned to this condition because they say "Trade is just like interest', whereas Allah has made trade lawful and interest unlawful. As an alternative to conventional banking and lending and for the sake of avoiding "riba" or other unlawful practices Islamic banks and Islamic financial institutions are becoming widespread in Islamic and non Islamic countries.

When lending something like money, jewelry etc. Islam ordered believers to make the exchange in writing and to have it witnessed. The Qur'an says:

"O you, who have believed, when you contract a debt for a specified term, write it down. And let a scribe write it between you in justice. Let no scribe refuse to write as Allah has taught him. So, let him write and let the one who has the obligation dictate. And let him fear Allah, his Lord, and not leave anything out of it. But if the one who has the obligation is of limited understanding or weak or unable to dictate him, then let his guardian dictate in justice. And bring to witness two witnesses from among your men. And if there are not two men available, then a man and two women from those whom you accept as witnesses- so that if one of the women errs, then the other can remind her. And let not the witnesses refuse when they are called upon. And do not be too weary to write it, whether it is small or large, for its specified term. That is more just in the sight of Allah and stronger as evidence and more likely to prevent doubt between you, except when it is an immediate transaction which you conduct among yourselves. For then there is no blame upon you if you do not write it. And take witnesses when you conclude a contract. Let no scribe be harmed or any witness. For if you do so, indeed, it is grave disobedience in you. And fear Allah. And Allah teaches you. And Allah is knowing of all things" (*Al-Baqarah* 2: 282).

2.1 Marketing Defined

Marketing does not simply surround us, but envelops us, permeating our lives (Brenkert, 2009). Marketing is a key functional area in the business organization that provides a visible interface with not only customers, but

with stakeholders such as the media, investors, regulatory agencies, channel members, trade associations, as well as others (Farrell, 2001).

From a managerial point view, marketing is an organizational function and a set of processes for creating, communicating, and delivering value customers and for managing customer relationships in ways that benefit the organization and its stakeholders (Kotler and Keller, 2009). The Chartered Institute of Marketing (CIM) defines marketing as the management process responsible for identifying, anticipating and satisfying customers' requirements profitably" (CIM, 2005).

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

Islamic marketing is defined as "The process of identification and implementation of value maximization strategies for the welfare of the stakeholders in particular and the society in general governed by the guidelines given in Quran and Sunnah (Syed Ali Hussnain, 2011). Adherence to such marketing practices will not only benefit us in this world but in the world after hence value-maximization is based on equity and justice for buyer, seller and society at large.

3. Research Method

To achieve its goal, the researcher employed a descriptive analytical approach using the interview method as a research tool for data collection. For the purpose of the study the author interviewed 20 Muslim consumers in 4 shopping centers in Hebron governorate of which 80% were male. Out of the remaining females 70% were married. All interviews were carried out separately. Consumers were asked questions about marital status, income spending, motives and buying behavior and impact of advertising on buying decisions.

The paper employs a grounded theory approach to phenomenological investigation based upon desk reviews of published manuscripts, conference papers in the field of Islamic marketing. *Qur'anic* quotes and *Ahadiths* are heavily used to best describe and explain Muslim consumers' behavior. In addition, Muslim scholars and *Imams* (preachers) have been consulted on some issues for better definitions of Islamic terms and concepts.

4. Findings and Discussions

While many Muslim consumers' lives are defined by the dietary, lifestyle of the Islamic faith, yet they are far from homogenous". In Islam customer needs have to be satisfied 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 through the good conduct of marketers and ethical advertising.

Islamic marketing should apply ethical behavior that leads to customer credibility, confidence and trust. Ethically sound marketing mix dictates that the freedom of customers' decision-making must be protected from all elements of coercion (Abul Hassan, Chachi and Abdu Latiff, 2008: p.35). According to Islamic teaching, unethical marketing practices and their implications in pursuit of profit maximization will constitute injustice, exploitation, and repression (*Thulm*).

From an Islamic perspective, adherence to an Islamic ethical framework based on equity and justice ensures the dignity and freedom of people's minds, consciences and souls from all types of bondage. Marketing practitioners must recognize that they not only serve their enterprises, but they also act as stewards of society in creating, facilitating and executing the efficient and effective transactions that are part of the greater economy. Muslim marketers should embrace the highest ethical norms, practice professional and ethical values implied by their responsibility towards stakeholders, e.g. employees, investors, channel members, regulators and host country. There are key words which enumerate this definition (Haque, 2011).

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

2. Muslim consumers: Muslim consumers are defined by the dietary, lifestyle and financial rules of the Islamic faith, they are far from homogeneous (Kearney, 2006). Muslim consumers speak different languages, wear different styles of clothing and eat different foods. i.e. the Turkish, Pakistani, Bangladesh, Kurdish, Algerian,

Moroccan, Palestinians and Saudis etc. It is important to note, however, that not all Arabs are Muslims and not all Muslims Arabs.

3. Market: A Muslim market abides by *Sharia* principles in all sectors. There are acceptable religious viewpoints regarding this. For example, in Muslim countries non *Halal* products or products that do not abide by *Sharia* principles are sold in restaurants and hotels like alcohol and pork. Muslim customers have no problem eating in hotels and restaurants in non Muslim countries as long as what they eat has no pork or alcohol. While in many countries in the Muslim world restaurants must be pork free if they need to attract Muslim customers.

It is noteworthy that not all citizens and or residents of Muslim countries are Muslims. There are people of other religions like Christians, Jews or Hindus etc.

4. Good conduct, meaning ethical behavior. In fact the core of Islamic religion is ethics. *Halal*: “*Tayyibat*” wholesomeness, pure, safe, lawful and beneficial products (Quran, 2;172,2:168). The term “*Tayyibat*” is repeated eighteen times in the *Quran*.

5. Mutual consent: fair and free will of buyer and seller and without coercion (*Al-Nisa*, 4:29).

6. Wellbeing: *Falah*, success and welfare (*Al-Baqarah*, 2:201) and (*Hadiths*).

7. Ethical advertising: no acts of misleading, deception and cheating in advertising (*Al-Imran*, 3:77).

4.1 Islamic Marketing Mix

Once businesses decide on the overall marketing strategy, they are then ready to begin planning the details of the marketing mix. One of the major concepts in modern marketing mix is the set of controllable, tactical, marketing tools that the firm blends to produce the response it wants in the target market. An effective marketing program blends all of the marketing mix elements into marketing program designed to achieve the company’s marketing objectives by delivering value to customers” (Kotler & Armstrong, 2006). Marketing mix consists of everything the firm can do to influence demand for its products. McCarthy classified various marketing activities into marketing–mix tools of four broad kinds, which he called the four Ps of marketing: product, price, place, and promotion (Perreault and McCarthy, 2002). The conventional four Ps are not the whole marketing anymore. Modern marketing encompasses four more modern marketing realities; people, processes, physical evidence, and performance (Kotler and Keller, 2012). The researcher has gone even beyond the “eight Ps” to define marketing mix into “ten ingredients” including promise and patience as purely Islamic elements (See Table 1 for illustration).

Promise is the first element that has been added by the researcher to traditional marketing mix. Promise means building relationships. In an earlier survey that was conducted by the researcher in the West Bank on a sample of 120 businessmen where they were asked the question “What do you consider to be the two major reasons for your success? The majority of them, 75%, responded by saying “keeping promises and being patient” are major reasons for our success. An integral element of relationship marketing approach is the “promise concept” which has been strongly emphasized by Henrik Calonius. A firm that is preoccupied with giving promises may attract new customers and initially build relationships. However, if promises are not kept, the evolving relationship cannot be maintained and enhanced (Calonius, 1983). Fulfilling promises that have been given is equally important as means of achieving customer satisfaction, retention of the customer base and long-term profitability. It should be stressed that promises must be mutually given and maintained. Faked promises should not be given by marketers. *Allah* in the holy *Quran* has ordered believers to honor promises by saying “you who believe! fulfill your obligations” (*Maeda* 5:1) and Said “O you who believe! Why do you say that which you do not do? Most hateful it is with *Allah* that you say that which you do not do (*Al-Anam*, 61:2,3) and states, “O ye who believe! Fear *Allah* and be with those who are true in word and deed” (*Al-Tawbah*, 9:119).

The importance of maintaining promises has been stressed in *Sunnah*. Prophet Mohammad (PBUH) said in *Hadith*: “the three signs of blasphemers are: lying, not keeping promises and not being trustworthy”. From Islamic perspectives any promise given to customers must be kept and honored.

Patience has been added as second major element of Islamic marketing mix. This element is of utmost importance in service industry. Islam urges people to be patient in dealing with others. Patience is a key characteristic of good communication. Because of its importance, *Allah* dedicated some verses in the *Quran* to Patience (*Sabr*). The *Quran* states “O you who have believed, seek help through patience and prayer. Indeed, *Allah* is with the patient” (*Al-Baqarah* 3:146). In fact *Allah* has ordered its believers to be patient. The *Quran* states “And seek help through patience and prayer, and indeed, it is difficult except for the humbly submissive to *Allah* (*Al-Baqarah* 3:45) and said. “No one will be granted such goodness except those who exercise patience and self-restraint, none but persons of the greatest good fortune (*Fussilat*, 41:35).

Another major contribution that has been added by the researcher is the modification of the conventional marketing mix elements to include Islamic elements and perspectives (see Table 1).

The Islamic marketing mix elements are defined based on interviews with Muslim consumers, review of Qur'anic verses and sayings of the Prophet Mohammad (*Ahadiths*).

Table 1. Islamic marketing mix

Marketing Mix Element	Marketing mix in compliance with the <i>Quran</i> and <i>Sunnah</i> as main sources of guidance	
Product	<ul style="list-style-type: none"> • <i>Shariah</i> compliance • Should not use the name of Allah in branding and labeling • <i>Halal</i>(pure and lawful) • Accurate labeling • No weak packaging • Safety “no harm” 	<ul style="list-style-type: none"> • No dullness of mind • No product obsolescence • Value durability • Environmental impact • No laissez faire • Deliverable
Price	<ul style="list-style-type: none"> • Fear God in pricing(God is Pricer) • Fair • Societal welfare approach • Profit maximization not priority • No cheating 	<ul style="list-style-type: none"> • No unjustified price • No manipulation • No predatory pricing • No hoarding • No switch and bait pricing
Place	<ul style="list-style-type: none"> • No harm to people on roads • No unnecessary delay • No coercion 	<ul style="list-style-type: none"> • Channel create no burden on customer • Closure of shops during Friday midday prayer (recommended to allow for praying in congregation) • Avoid suspicious places
Promotion	<ul style="list-style-type: none"> • <i>Shariah</i> compliance • Women should not be used to attract or lure customers • No use of suggestive language and behavior • No use of women in advertising • No concealment of fact and information • No manipulative promotional behavior 	<ul style="list-style-type: none"> • No sexual appeal • No swearing in the name of Allah • No exaggeration of attributes • No false assertions • No misleading advertising • No deception • No obscene advertising • Disclosure of faults and defects • submission to the moral order of God • empathy and mercy to God’s creations • refraining from doing harm to others
People	<ul style="list-style-type: none"> • Abide by Islamic Law (<i>Shariah</i>) • Polite, friendly • Smiley, honest • Good attire and appearance • Nice smell, no fraud 	<ul style="list-style-type: none"> • No harm to customers • No coercion • Respect private property rights • Avoid suspicious acts and behavior • No gossip
Process	<ul style="list-style-type: none"> • <i>Shariah</i> compliance • Shake hands with men • Islamic greeting(<i>SalamuAlikum</i>) • Islamic hospitality • No bribes, no sexual harassment • Honesty, fairness and respect customers • No hard sale, no harm, no coercion • Right marketing information • No swearing 	<ul style="list-style-type: none"> • No pressure selling techniques • No swearing in the name of Allah • No exploitation of monopoly power • No fraud transaction • Staff interaction efficiency • Proper use of customer waiting time • Respect for time • Right and proper delivery • Not being sarcastic

Physical evidence	<ul style="list-style-type: none"> • <i>Shariah</i> compliance • No gambling halls • Mosques in companies and businesses • Stationary engraved in the name of Allah • Islamic architectures 	<ul style="list-style-type: none"> • <i>Quranic</i> verses, <i>Hadiths</i> and Arab wisdoms and sayings on walls⁹ not a must) • Pictures of founders (not a must) • Documentation and witnessing of credit • Taking items as collateral and guarantees for credit payment
Performance	<ul style="list-style-type: none"> • Performance is grounded in Islamic principles and values • Work is a worship • Deliver the goodness to all mankind according to Islamic values and principles 	<ul style="list-style-type: none"> • Revenue sharing arrangements are permitted • Collecting and paying interest is not permitted • Kindness and blessings in doing
Promise	<ul style="list-style-type: none"> • Abide by Islamic law (<i>Shariah</i>) • Respect promises • No faked promises • Respect for time 	<ul style="list-style-type: none"> • Promise management • Relationship marketing • Good communication • Passive persuasion
Patience	<ul style="list-style-type: none"> • Abide by Islamic law (<i>Shariah</i>) • Be patient with all customers • Good communication skills 	<ul style="list-style-type: none"> • Advising and listening to customers • Be helpful

Source: Author, Muslim consumers interviews, *Qur'anic* Quotes and *Ahadiths* (sayings and practices of Prophet Muhammad) 2020.

The study of consumer buying behavior is concerned with all aspects of purchasing behavior – from pre-purchase activities through to post-purchase consumption, evaluation and disposal activities. Consumer buyer behavior refers to the buying behavior of final consumers, individuals and households that buy goods and services for personal consumption. Nonetheless, there are many characteristics that affect Muslim consumers' behavior (Kotler and Keller, p.164). However, there are some prohibitions that guide Muslim consumers' behavior. It must be known that all spending in Islam must comply with the sayings of Allah. The Quran says "Spending in the ways of righteousness and charity" and says "And spend in the way of Allah from what We have provided you before death approaches one of you and says, "My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous" (*Almunafiqun: 10*). Based on this, Muslims must commit themselves to the following principles when making a purchase. The principles that guide Muslim consumers as mentioned in the *Holy Quran* and *Ahadith* are:

1. Avoid consumption of harmful goods. The *Quran* says "O you who have believed, indeed, intoxicants, gambling, sacrificing on stone alters to other than Allah, and divining arrows are but defilement from the work of Satan, so avoid it that you may be successful" (*Al-Ma'idah: 90*).
2. Be moderate in consumption. The Quran urges its believers to be moderate in their spending by saying "And do not make your hand [as] chained to your neck or extend it completely and thereby become blamed and insolvent (*Alisraa: 29*).
3. Prohibition on stinginess and scarcity. The Quran says "And also for, those who were settled in *Al-Madinah* and adopted the faith before them. They love those who emigrated to them and find not any want in their breasts of what the emigrants were given but give them preference over themselves, even though they are in privation. And whoever is protected from the stinginess of his soul - it is those who will be the successful (*Alhashr: 9*)
4. Prohibitions of extravagance and waste in consumption. The Quran says "O children of Adam, take your adornment at every *masjid*, and eat and drink, but be not excessive. Indeed, He likes not those who commit excess (*Alaraf: 31*).
5. Interdicting a mentally retarded person by his (Legal guardian), which means prohibiting someone from using his money due to financial and other obligations to others. Otherwise, withholding the money of bankrupts to use it for the fulfillment of obligations to others. This principle aims to protect people's rights which will help in the end in maintaining harmony within the community. The Quran says "And do not give the weak-minded your property, which Allah has made a means of sustenance for you, but provide for them with it and clothe them and speak to them words of appropriate kindness (*Alnissaa:5*).

Although all food consumed by Muslims must be Halal according to the teachings of Islam, no restrictions are made on what to consume as long it conforms to Halal specifications (Alserhan, B. and Alserhan, Z. 2012).

There are some factors, however, that influence Muslim consumers' behavior as prescribed by the Quran and Sunnah. They include: spending for daily needs but saving for future needs, spending in the cause of Allah, buying only lawful products, piety based behavior, spending on the poor and needy as prescribed in Zakat (alms giving) and saving and investing (Al-Anbiaa:74) (Al-Araf: 157).

4.2 Components of Muslim Consumers' Behavior

As prescribed in the Quran and Ahadith, the main components of Muslim consumers' behavior are:

1. Economic rationalization. The Quran says "And among us are Muslims in submission to Allah, and among us are the unjust. And whoever has become Muslim - those have sought out the right course (*Aljin*:14). And said" "And do not give the weak-minded your property, which Allah has made a means of sustenance for you, but provide for them with it and clothe them and speak to them words of appropriate kindness" (*Alnissa*:5).
2. Time dimension. The Quran says "But seek, through that which Allah has given you, the home of the Hereafter; and yet, do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters" (*Al-Qasas*: 77).
3. Freedom oriented. There is no absolute freedom. The Quran says "And when he goes away, he strives throughout the land to cause corruption therein and destroy crops and animals. And Allah does not like corruption (*Al-Baqarah*: 205)
4. Material and spiritual benefit. Islam is not against hard work, *Halal* gains and living in high standards. In fact, this is considered a virtue for Muslims. The Quran says "And prepare against them whatever you are able of power and of steeds of war by which you may terrify the enemy of Allah and your enemy and others besides them whom you do not know but whom Allah knows. And whatever you spend in the cause of Allah will be fully repaid to you, and you will not be wronged (*Al-Anfal*: 60) and says "Obey Allah and His Messenger, and do not dispute and thus lose courage and then your strength would depart; and be patient. Indeed, Allah is with the patient (*Al-Anfal*: 46).

The prescribed components of Muslim consumers' behavior coincide with the research findings. Based on the results of the interviews, the researcher found that half of the consumers interviewed (fifty percent), seek to make the best use and maximal benefits from their purchase decision. Forty percent of those interviewed indicated that they spend a significant amount of their income for charity and helping the needy. Eighty percent of respondents revealed that they avoid consumption or buying of goods that are forbidden or proscribed by Islamic law (Haram). Consumers were found to be aware of what is right and what is wrong when it comes to purchasing. Not surprisingly, seventy percent of respondents indicated that their buying decisions can be influenced by advertising and promotion campaigns, yet their purchase still remains within the teachings of Islam.

5. Conclusions, Implications, Suggestions and Recommendations

The study investigated the significant role of Islam in influencing consumer behavior. The findings of the study strongly indicate that Islamic religion has a major impact on human and consumer behavior, social interactions, and social relations. Islamic teachings have laid the foundations for good, sound and ethical behavior. Muslim consumers should act and behave in accordance with the Qur'an and teachings of the Prophet. Good interaction and true Islamic behavior not only ensure that Muslims are not violating other people's rights but can also make them well accepted and appreciated by others.

The paper has identified the importance of understanding Islamic marketing and marketing mix elements from an Islamic perspective. Two new major elements "promise" and "patience" as pure Islamic ingredients have been added by the researcher to the conventional Ps of marketing mix. A globalized marketing mix should not ignore the cultural differences and perceptions that pertain to consumer's culture. Entrepreneurs should consider religion and the development of new marketing mix elements in order to satisfy Muslim consumers' needs, wants and understand their marketing behavior. In Islam, adherence to the Islamic ethical framework is based on equity and justice which ensure the dignity and freedom of people's "consumers and producers" and liberate their minds, consciences and souls from all types of bondage.

When dealing with Muslim countries and societies, marketers should know that Muslim consumers are far from homogeneous; therefore making it even more difficult for them to meet the various needs of Muslims worldwide.

The analytical framework used in this study is applicable in any Islamic culture and environment.

This research has several implications for practitioners. The paper provided a deeper understanding of more culturally complex Islamic business culture and environment.

This paper contributes to familiarizing non-Muslim marketers with the principles of Islamic marketing, marketing mix and Muslim consumers' motivations and behavior. Thus, reducing misunderstanding or false assumptions which often are the root of unethical marketing practices. The discussion of Islamic marketing mix and the modifications that have been made by the author to the elements, by applying the Islamic perspective to each element, could benefit non-Muslim marketers in understanding and meeting Muslim consumer' needs and wants successfully.

The researcher believes that the application of Islamic marketing mix and ethical code of conduct will have a positive impact on the development and maintenance of buyer seller relationships. For Muslims the *Quran* and *Sunnah* provide specific guidelines concerning how Muslim manufacturers and marketers should apply the major "ingredients" of marketing. In Islam and according to *Shariah* (Islamic law), all issues concerning *Halal* or *Haram* and even all disputes should be referred to *Quran* and *Sunnah*. Finally, an understanding of Muslims' behavior will help avoid any negative bigotry of Islam and Muslims.

The subject of "Islamic marketing" has huge potential for further research and study. The paper offers guidance for future research in the field of Islamic marketing and Muslim consumers' motivation and behavior. For example, empirical research could investigate the perceptions and attitudes towards women marketers in an Islamic environment. Another research avenue could be to find out what makes non-Muslim customers select Islamic *Halal* products and services? Finally, a future research is recommended on the impact of Islamic-marketing mix on customer satisfaction.

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Appendix

The Qur'an: The "Qur'an" has been historically used specifically to refer to the book which was revealed to Prophet Muhammad (Peace Be upon Him). The Qur'an includes all the legislations which are needed to reform society. It (the Qur'an) is literal revelation of God, dictated to Muhammad, the Prophet of God, by Gabriel, perfect in every letter (Al-Sheha, Abdurrahman, 2000).

For the purpose of the study the versions of Qur'an used are: "The Qur'an; A Project of King Saud University". And the Qur'an, translated by Maulana Wahiduddin Khan, edited by Farida Khanam, Goodword Books, New Delhi. Reprinted in 2013.

The verses of the Qur'an referred to in the text are as follows:

Q 4:29; Q 4:29; Q 83:1-4; Q 2:278, 279; Q 2: 282 ;Q 20:118-119; Q17:29; Q2: 172, 168; Q 4:29 ;Q 2:201; Q 3:77;Q5:1;Q61:2,3;Q 9:119;Q 3:146;Q 3:45; Q,41:35; Q 63 :10;Q5:90; Q 17: 29Q 59: 9; Q 7: 31; Q 28: 77;Q 4:5; Q21:74 Q 7:157;Q72 :14;Q4:5; Q 2:205; Q 8:60; Q8:46.

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