

BRANDING IN ISLAMIC COMMERCIAL LAW EYEING COMMERCIAL GAINS VERSUS OPPORTUNITIES FOR INTRODUCING *SHARĪ'AH* LEGAL ETHICS

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According to recent research, the *Halāl* (permissible in Islamic law) food market represents 16% of the total global market, which is expected to double in the near future. A huge potential, therefore, lies in the target market of Muslim consumers. In order to penetrate the *Halāl* markets, firms are employing brand Islamization strategies as per rules of Islamic Commercial Law. Most firms, however, are doing so for extra commercial gains. In this paper an effort has been made to introduce and highlight some of the legal ethical aspects of the branding practices in Islamic law, predominantly, in Islamic commercial law. The purpose of this paper is to analyze specific commercial activities carried out in the name of brand Islamization. One of the objectives is to raise awareness that increasing aspirations related to Islamic branding are, in fact, masked activities of utilizing huge potentials that exist both for Muslim and non-Muslim firms. New methods of incorporation of Islamic legal ethics in the brand design and developmental strategies are also explored in this paper. The paper clarifies that Islamic branding is not merely limited to the "*Halāl*" factor but is one that is purely *Sharī'ah* (Islamic Law) compliant, both in substance and form.

Keywords: Branding, Islamic commercial law, Islamic legal ethics, *Halāl*, *Sharī'ah*, *Harām*.

Introduction

The concept of Islamic marketing is gaining momentum the world

over. This rising trend holds its roots in the Muslim population which continues to increase rapidly across the globe. Business corporations and researchers, in order to tap this huge potential, are closely studying the consumption patterns in the Muslim consumer markets. It is therefore no surprise that changes taking place in the Muslim communities around the world are followed with keen interest, and receive careful attention by academic and managerial circles to meet their specific needs.¹

Muslims are like supra-nationals who share common beliefs and value systems. These core values have a direct effect on their consumption patterns.² Muslim populations form a major portion of consumer markets, and research confirms that the Muslim consumer market segment has been the fastest growing sector over the years.³ Such a growth rate clearly highlights the potential of the Muslim consumer market. Contemporary brand analysts and brand managers are paying special attention to this market segment, “the Muslim population”, and are analyzing their consumption patterns viz a viz their religious requirements in order to capture this market. Multinationals have also been captivated by this emerging group of potential consumers as approximately 90% of the global *Halāl* market is being covered by them. Despite the attention that the Muslim consumer market segment is receiving, there is still no single specialized market that serves its specific needs.⁴

Islamic branding is currently in its infancy and there is little common understanding of the concept. It encompasses: 1) products developed by Islamic countries; 2) products developed to satisfy the needs of Muslim consumers; and 3) products that are *Shari‘ah* (Islamic Law) compliant.⁵

There are arguments against Islamic branding suggesting that Islam allows Muslims to do business, and other daily activities, in harmony with the ethical code of conduct. Opponents of Islamic branding activities profess that Allah condemns those who are extravagant, which applies to extravagance in clothing as well as in food items.. This *Hadīth* (sayings) of the Holy Prophet (ﷺ) is also used as a reference:

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: الْبَدَاذَةُ مِنَ الْإِيمَانِ ، قَالَ: الْبَدَاذَةُ الْقَسَافَةُ،
يَعْنِي التَّقَشُّفَ

“Simplicity is part of faith”, He (narrator) said: “Simplicity means an ascetic and rough life”.⁶

However, another group favoring branding activities, supports Islamic branding through these *Aḥādīth*:

Said, the Holy Prophet (ﷺ):

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: إِنَّ اللَّهَ يُحِبُّ أَنْ يَرَى أَثَرَ نِعْمَتِهِ عَلَى عَبْدِهِ

“Allah loves to see the effects of His blessing on His slave.”⁷

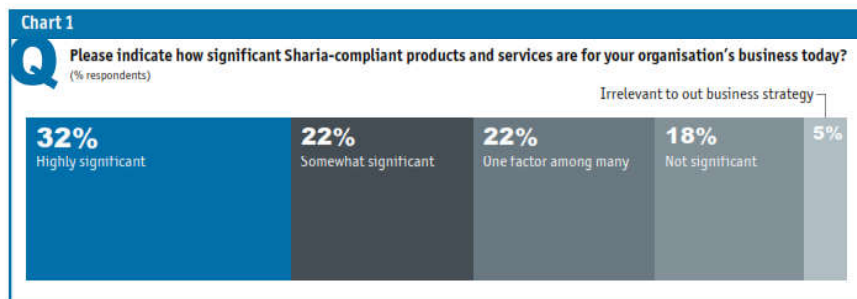
عَنْ عَبْدِ اللَّهِ بْنِ مَسْعُودٍ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: لَا يَدْخُلُ الْجَنَّةَ مَنْ كَانَ فِي قَلْبِهِ مِثْقَالُ ذَرَّةٍ مِنْ كِبَرٍ قَالَ رَجُلٌ: إِنَّ الرَّجُلَ يُحِبُّ أَنْ يَكُونَ ثَوْبُهُ حَسَنًا وَنَعْلُهُ حَسَنَةً، قَالَ: إِنَّ اللَّهَ جَمِيلٌ يُحِبُّ الْجَمَالَ، الْكِبَرُ بَطْرُ الْحَقِّ، وَغَمْطُ النَّاسِ

Abdullah bin Mas‘ūd (May Allah be pleased with him) reported: The Prophet (ﷺ) said, “He who has, in his heart, an atom’s weight of arrogance will not enter *Jannah* (paradise).” Someone asked: “A man likes to wear beautiful clothes and shoes?” Messenger of Allah (ﷺ) said, “Allah is Beautiful, He loves beauty. Arrogance means ridiculing and rejecting the Truth and despising people.”⁸

These two *Aḥādīth* support the views of those who are in favor of branding activities in the name of Islam. This paper is aimed at highlighting the vision of both groups and presenting a clearer picture for better understanding on the topic.

Provisioning for Islamic marketing and branding services has been gaining momentum. In a recent survey conducted by The Economic Intelligences Unit Limited organizations were asked about the importance of developing *Shari‘ah* compliant products and services. Respondent firms showed highly significant results regarding the demand of *Shari‘ah* compliant products and services as illustrated in the following Table.⁹

TABLE 1
Importance of
Developing *Shari‘ah* Compliant Products and Services



While most multinationals are trying to fulfill the needs and desires of the fast growing Muslim market segment, many of their senior managers are unaware of the true spirit of Islamic laws and values.¹⁰ *Halāl* is mainly considered as the sole criteria for a brand to be Islamic or non-Islamic, whereas Islamic belief system requires brand developers to have a deeper sense and understanding of its core values. This research work emphasizes the understanding of Islamic values while developing an Islamic brand. Value maximization, trust worthiness, charging fair prices, and the use of appropriate promotional campaigns are some of the areas that have been highlighted in this research work.

This paper has four objectives. The first objective is to develop a deeper understanding of the concept of Islamic branding. The second is to evaluate the potential that Muslim consumer markets possess. The third is to analyze the contemporary branding practices that are exploiting the Muslim consumer markets in the name of religion. Finally, the fourth is to draw a framework consisting of core Islamic values that should be taken into account by brand developers and incorporated efficiently in brand developing strategies. This study is important as it bridges the existing gap in literature on Islamic branding and marketing. Facts have been interlinked with contemporary branding activities employed by various firms the world over. This paper will lend insight to managers in order to understand the Islamic core values and their implications. Some of the misconceptions of Islamic rulings by managers are highlighted as are the primary reasons for neglecting brand building on the basis of Islamic law. It has been advised that firms should not focus on short term profits but target long term benefits through brand building.

Literature Review

Islamic marketing is an emerging field. Due to various political, economic, and social factors the interests in understanding the needs and desires of Muslim consumers has increased. The requirements of Islam are complex and multifaceted backed by a very strong culture spread over centuries. These characteristics give a special dimension to Islamic markets requiring specific marketing techniques involved in Islamic marketing.¹¹ Sandikçi explained the reasons for an increasing interest in promoting Islamic brands and involvement of big corporations in Islamic

marketing activities.¹² The author recommended firms engaged in Islamic marketing to not rely solely on the *Halāl* feature but instead promote Islamic brands in their true spirits. Sandikçi's research was an effective addition to the knowledge in the field of marketing, although the area of Islamic marketing was broached only generically. To fill that void, this paper analyzes commercialization of the Muslim consumer market potential through branding and suggests the incorporation of Islamic legal ethics in its practices.

Nasr attributed the growing consumer trend to the increase of the Muslim middle class population.¹³ This class is dispersed all around the world and can afford branded goods and services. Jafari wrote about the emergence of Islamic marketing, and criticized the use of Islam as a mere marketing tool.¹⁴ He explains that this approach of marketers is undermining the scope of Islam. He emphasized Islamic marketing in its true spirit and indicated the resulting potentials and/or prospects. However, he does not touch on the area of Islamic branding in particular.

Islamic branding has only evolved in the global markets over the last few years. Alserhan highlights the importance and essence of Islamic branding, makes a special reference to *Halāl* products, and also critiques various associated activities.¹⁵ Wilson and Liu analyzed the use of *Halāl* in Islamic marketing and branding noting that the terminology is still not clear to many and *Halāl* can have far more applications, beyond merely analyzing the ingredients of eatables in accordance with the ruling.¹⁶ They concluded that there is need for further investigations in order to unveil the full range of interpretations underlying the term. They expand on the term *Halāl* and portray its implications as an Islamic brand.

Wilson and Liu addressed the challenges faced by *Halāl* conscious consumers in a later work, where they emphasize that the need for Islamic brand developers to understand the underlying Islamic values as most still do not know how to apply them when pursuing potential consumers.¹⁷ Lada, Suddin, Geoffrey Harvey Tanakinjal, and Hanudin Amin applied the Theory of Reasoned Action (TRA) in order to investigate marketers and their ability to predict consumers' intentions to buy a *Halāl* product.¹⁸ The study was conducted in Malaysia and the response of Malaysian consumers showed positive results as to where TRA can be applied in order to predict the behaviours of consumer choices for *Halāl* products.

Unfortunately, most branding activities are unscrupulously involved in blending religious and materialistic approaches. By branding on the basis of Islamic philosophy, most brand developers focus on the concepts of *Ḥalāl* and *Ḥarām*. Instead, Islam requires far more qualities in any product for it to be branded on the basis of Islamic teachings. Brand developers should seriously consider the spiritual requirements of Muslim consumers.¹⁹

Temporal analyzed the malfunctions in the current practices of Islamic branding. He discussed in detail the impact of religiosity on Muslim consumer choices.²⁰ God consciousness highly affect's Muslim consumers' choices. Temporal suggested that managers should aspire to get a share of Muslim consumer segments but only after a thorough understanding of the underlying concepts and philosophies of Islamic ethical teachings. Branding and marketing activities, today, are mixed with religion. Instead of developing religious brands, firms should develop brands that are consistent with the religious beliefs. Islam shares unique values that should be incorporated in brand Islamization processes.²¹ Islam strongly impacts the purchase behaviour of consumers. Alihodzic Vedad analyzed the impact of Islamic values and beliefs on the purchase behaviours of its followers and found a strong link between consumer choices and religion.²² It has been established by various studies that religious teachings direct and influence the behaviour of its followers in a significant way.²³ *Shari'ah* is the Islamic law which governs the behaviours of Muslims. Production and promotion of various products has been obstructed in some Muslim countries. This reveals the significance of religious teachings in making purchase decisions by consumers.²⁴

Some studies directly measure the impact of religiosity on brand attachment.²⁵ Park, C. Whan, Deborah J. MacInnis, and Joseph R. Priester stressed the importance of studying the impact of religious teachings on consumer behaviours suggesting that brand developers should first analyze as to what extent the degree of religiosity impacts consumer brand selection decisions.²⁶

Hassan, Abul, Abdelkader Chachi, and Salma Abdul Latiff described various Islamic ethical values that can guide Islamic brand marketers.²⁷ They explain that every firm aims at profit maximization, but the incorporation of justice and equity developing strategies vary, and that is

the actual essence of Islamic marketing. Dimensions of Islamic ethical behaviour pertaining to the matters of Islamic marketing were analyzed by Mohiuddin and Haque.²⁸ They emphasized why it was important for firms to behave ethically. Values of a conventional system and Islamic system were compared by these researchers in order to evaluate the significance of the Islamic ethical system. Tufail and Irfan (2009) evaluated various ethical systems that are prevalent in the business world today, stressing the importance of one's sense of self responsibility and personal duty.

Rice and Mossawi emphasized the importance of Islamic values while preparing advertising messages for Muslim consumers.²⁹ In their article, they analyzed the impact of religious beliefs on consumer behaviour, noting that because consumer behaviour is highly influenced by religious beliefs, managers should consider religious values in their advertisements.

Methodology

This conceptual paper employs a descriptive methodology in order to meet the study's objectives. There is a scarcity of literature regarding the concept of Islamic branding and marketing as it has not been largely researched. This paper aims to bridge that gap in the literature. Of the objectives, the first is met by incorporating the knowledge base on branding and then relating it to Islam. Islamic branding, its various types and classifications, has been studied through existing literature. In order to meet the second and third objectives, secondary data has been taken from various sources including the recent survey of Pew Research Center to illustrate the growth potential of the Muslim consumer markets. Secondary data from various brands and recent Islamic branding promotions has been collected in order to evaluate its primacy and originality of branding practices in the name of Islam. Finally, primary sources of *Shari'ah* have been used in order to provide key ethical concepts for branding activities in recent times. The authors introduce the practical implications of these Islamic ethical bases. Current practices of *Islamic branding* have been facing serious allegations concerning acceptability and authenticity as most Western multinationals are engaged in developing *Islamic brands*.³⁰ This happens because of the lack of

in-depth knowledge on the part of brand developers. The analysis performed in this research is, therefore, significant for current and future managerial implications.

Branding

History and Definition of Brand

Brand is derived from *brander*, a word from the Old Norse language, meaning “to burn”.³¹ This evolved from the practice of producers or owners of cattle who burned a special ownership mark on their herds, later termed as a “brand” on their products.³² Italians are said to be the first who used “branding” practices as they would draw a recognizable image or pattern known as “watermarks” on their papers.³³ Over the last few decades, branding has become part and parcel of commercial life. Every organization, firm, nonprofit organization, or even political party is now mounting their image in the form of elegant brands to captivate audiences. In this ceaseless progression of brand building, the concept of brand equity has gained significance as a vital element of the firm’s value.³⁴ Firms are engaged heavily in cultivating potential brand images and reaping the fruits of uniqueness that those brands provide. As Niall Fitzgerald, Chairman of Uni Lever, explains, “A brand is a storehouse of trust that matters more and more as the choices multiply ... People want to simplify their lives.”³⁵ The persuasive and exclusive images of different products allow consumers to choose from various options.

Definitions of Brand

Brands are defined in various ways and terms. Paramaswaran, M.G. describes brand as, “a symbol of trust, a symbol of warmth, symbol of value, a symbol of premium or a symbol of loyalty. A brand is all this and more”.³⁶ According to the American Marketing Association, “A brand is a name, term, sign, symbol, or a combination of these, which, identifies the product or service of one seller or a group of sellers and differentiates it from those of the competitors”.³⁷ Usually the brand is a composite of a persuasive promotional message containing an idea or a message along

with the contents of the brand. The brand form or linguistic sign, is functionable at three levels, including the form of linguistic record (representativeness, meaning, and name positioning), the meaning of the linguistic sign (semantic and stylistic values plus lexical formula), and finally, the linguistic record (color, motifs, design of the symbols and type).

Branding Islamic Commercial Law

Islamic branding is now gaining attention by multinational firms. After scrutinizing effective academic material on the subject, it is apparent that they realize the immense opportunities in this field. Miles Young (worldwide chairman and CEO of Ogilvy & Mather, international advertising, marketing and public relations agency) after attending the World Islamic Economic Forum in Kuala Lumpur, asserted “*Islamic branding* is going to receive serious public attention. There is a new big thing in the world of marketing – and it’s green. Not the familiar grass green of the environment, however, but a deeper green- the traditional color of Islam”.³⁸

Islamic branding can be defined in three pertinent ways: a) branding products in compliance with *Shari’ah*, also termed as Islamic branding by religion; b) products that gain the tag Islamic brand owing to their location or origin also known as Islamic branding by origin; and c) Islamic branding by the type of customers or brands that are specially created for Muslim inhabitants of non-Muslim countries.³⁹

Shan, the market leader in food industry in Pakistan, is more than a suitable example of a food product that is being branded and advertised in the *Halāl* way. Despite the fact that women are the prime audience for these products, they never advertised or tried to develop a brand by stereotyping women. There are other good examples of *Islamic Branding* that are not only using *Halāl* as a means to boost their finances but are also marketing their brands in *Shari’ah* compliant ways. Similarly, “JJ” (Junaid Jamshed) and Shahid Afridi are two brands that are in total compliance with *Shari’ah*. These brands neither involve women for selling their products nor do they stereotype women with their brands. In fact, they do not even show the faces of male models in their advertising.

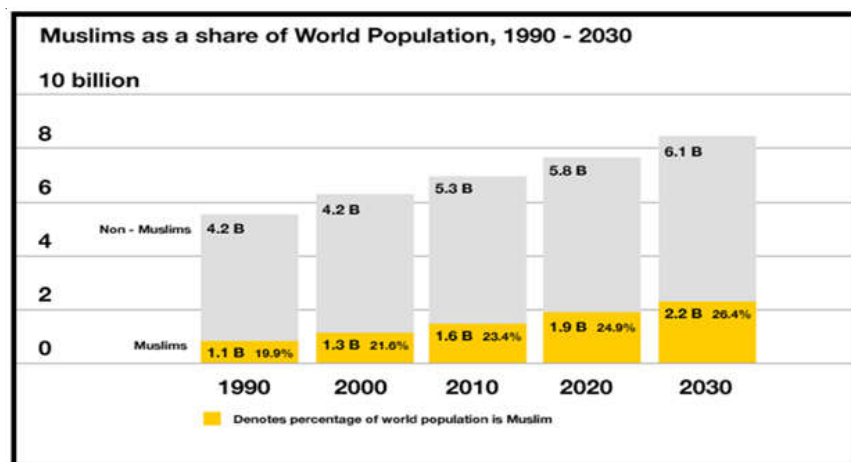
Potential for Commercial Gains as per Islamic Law

Potential of Muslim Consumer Market

A huge and mounting *Halāl* tagged purchasing power by Muslim consumers exists in countries like South Africa, Turkey, Morocco, Malaysia, India, Egypt, Iran, and Saudi Arabia. The US Commerce Department has targeted ten big emerging markets for export promotion. Of the ten, Turkey and Indonesia are Muslim countries while South Africa and India have significant Muslim minorities. Some developed non-Muslim states (e.g. Germany, UK, and USA) also have a substantial market of Muslim consumers. In France, the Muslim population is almost one tenth of the whole population;⁴⁰ while the US has been a country with the fastest growing Muslim population ranging from six to eight million.⁴¹

According to a recent report, the world's Muslim population is expected to grow by about 35% increasing from 1.6 billion in 2012 to 2.2 billion in 2030. The growth of the Muslim population is twice that of Non-Muslims with 1.5% of Muslims vs. 0.7% growth of non-Muslims.⁴² See Table 2.

TABLE 2
Muslim Population (Pew Research Center)



The *Halāl* Journal (*Power*; 2009), a Kuala Lumpur based Magazine, notes that the growth of the *Halāl* food market has exploded in the past

few years by gaining an annual estimated size of \$632 billion comprising 16% of the global food industry.⁴³ Out of the many factors identified for the immense growth of this *Ḥalāl* and Islamic type economy, whether in the finance sector or in relation to other products like real estate, hotels, fashion or insurance, was the single important factor of the large 1.6 billion Muslim population. In an industry video shown at the conference held at the World *Ḥalāl* Forum, it was noted that “industry is at a verge now where *Ḥalāl* has become more than a religious duty.”⁴⁴

According to a recent survey of the Economist Intelligence Unit, the Muslim population of the world has increased to 1.8 billion, offering businesses the opportunity to turn their attention towards these demographics as 50% of the Muslim population is under the age of 25 years and comprises 10% of the world’s population.⁴⁵ The survey states that if multinationals and other organizations target *Shari’ah* conscious consumers, then they are doing so at their own behest because the future of this target market seems outstandingly bright. Potential is emerging in various products and service categories ranging from food, finance, fashion, tourism, all the way to pharmaceuticals.

Commercialization of the Potential

Temporal in his recent book *Islamic branding and Marketing: Creating a global Islamic Business*, has stated that most of the Islamic brands are not doing well. A list of causes was presented, some of which follow:⁴⁶

- Most companies are focusing on short term gains instead of building long term bonds,
- Firms are relying heavily on status-quo, or in other words targeting only those countries that have abundant resources,
- Most executives involved in brand building through advertisement or promotions are doing so without keeping in view that Islam is a complete code of life, hence ignoring *Islamic branding* needs and covering only ordinary promotional techniques, and
- There is lack of support by Islamic governments for transparent and accurate *Islamic branding* practices.

The concept of Muslim purchasing has evolved over the years,

expanding from the limited connotation of avoiding alcohol and pork, and buying meat from the *Halāl* butchers, to include other facets that are *Shari'ah* compliant. The significance of this Islam sensitive customer segmentation came into prominence at the third Annual World Health Forum where numerous stalls contained a basket full of Islamic brands put on view by different multinationals. For instance, Nestle had its *Halāl* breakfast cereals, power bars, and Smarties candy at its stalls with the “*Halāl*” word written, bold and prominent. Even Red Bull presented a newer version of its drink for Muslims. Colgate and Maggie are also ensuring Muslim consumers that their products are *Halāl* and contain no prohibited ingredients. Even though all of these big multinationals are presenting *Islamic branding* versions of their products, there are many other aspects where those brands are not Islam sensitive at all.



Fig. 1: *Halāl* skin care saleswomen (Time Magazine)

As shown in the photograph in Fig. 1, sales women with their heads covered with a scarf are presented at different Forums and Conferences.

Islam does not promote using women as an object to lure others or use evocative language or behaviours.⁴⁷ It is evident in the picture that young women are selling “*Halāl* Skincare” for customers intending to perform Pilgrimage. One could simply state this act of the company as the “commodification” of Islam because to Muslims *Hajj* is an obligatory duty where every Muslim completely submits him or herself before Allah. The so called *Halāl* Company is especially commercializing skincare products linking it to the sacred duty of Muslims. Recently, Sun Silk introduced a new shampoo in its existing product line as designed especially

for those Muslim females who wear *Hijāb* (headscarf). They have targeted a very sensitive and fundamental aspect of Muslim consumers. However, their brand offering was non-*Shari'ah* compliant showing a beautiful young woman wearing a very elegant scarf with a pair of jeans which is contradictory to Islamic teachings.

Commodification as described by Shirazi originates from the profit motive where attaching an idea, art, item, and belief to a commodity makes it highly influenced by religious and cultural values.⁴⁸ These values thereby influence branding and advertising decisions.

Islamization of commodities has become a common commercial activity by the firms owned by Muslims, and in particular by Non-Muslims, for the sake of profit generation. Many have raised their voice against religious commodification emphasizing that by dressing up a doll with *Hijāb*, and naming them "*Hijābi Dolls*", or simply putting a label *Halāl* does not make those products "*Shari'ah* compliant" (see Fig. 2). "Islam" has become a buzzword for the commodification of numerous toys, household goods and a variety of services.⁴⁹ Most Muslims do not accept these types of innovations associated with religious matters which Christians may term as an adoption of the religion to modern times (Eaton, 1994).



Fig. 2

Barbie and Islam (Shirazi, 2010)

There are many other examples of commercialized branding. It was discovered in France, in early 2011, that a *Halāl* brand's sausage, claimed to be made of poultry, was actually DNA tested and confirmed to be made with pork fats. This is *Harām*, but the Muslim community had been using it because it was claimed as a *Halāl* Brand.⁵⁰

Hong Kong Shanghai Banking Corporation (HSBC), a worldwide renowned bank, has recently banned their operations of its Islamic banking branches in several Muslim countries. This was because the legislative bodies required all Islamic banking brands to affirm to the *Shari'ah* compliant procedures and limit their product line to the provision of only

a few services, for example in Qatar and KSA (Kingdom of Saudi Arabia). However, in other countries where less focus is given to this issue, its Islamic banking branches are still operative. At times, firms owned by Muslims also seem to engage in Islamization related brand activities. For example, Mecca-Cola was introduced as a substitute to Coca-Cola after the boycott of western products. The brand was established due to the resentful emotions of Muslim consumers who were aroused in reaction to the disrespectful attitude of some Western countries towards the Holy Prophet (ﷺ) of Muslims. It was, however, a purely commercialized activity of Islamic branding as people, after consuming their beverage, would dispose of the bottles and cans into trash bins despite the fact that they were imprinted with the holy word “Mecca”.⁵¹

Usually, *Islamic branding* of consumer goods is not rationalized by brand developers or marketers. For instance, in Yemen “Islamic Socks” are sold for females with a stamp saying ‘made in China’ and displaying a photograph of a Muslim girl with her face covered by a veil on the packaging. If we analyze the *Shari‘ah* traditions, we find that there is no particular requirement in *Shari‘ah* for Muslim females to wear such socks. This commercialized attitude of non-Muslim/Muslim organizations is making ‘Islamic branding’ a suspicious activity. Muslims are voicing serious concerns about whether products are being particularly designed and developed by keeping in mind their religious beliefs or just used as a clever strategy towards commercial gains by targeting the developing Muslim market segment. Another growing concern is about the promotional campaigns of ‘Islamic brands’. Most of these brands are being developed and advertised through mega branding companies that do not take into account the essence of *Shari‘ah* compliance.

Consumer Behaviour Model and Brand Preferences

Religiosity and Consumer Behaviour

Religion plays a very significant role in establishing the behaviour and attitude of humans.⁵² Research shows that the religious focus influences the purchasing behaviours of consumers.⁵³ Religiosity is a crucial aspect of human behaviour and attitudes, and the depiction of the same is often associated with the degree of being religious. This is a

multi-faceted notion containing numerous elements within similar practices, beliefs, experiences, and impact on an individual's everyday life.⁵⁴ It greatly influences human lives by affecting their goals, satisfaction levels, and motivations.⁵⁵ Culture has a crucial impact on consumer buying decisions and religion, being a fundamental part of culture, highly affects decision making of consumers.⁵⁶ Religion, therefore, is said to play a critical role in the consumer world in terms of influencing and shaping consumption patterns.⁵⁷ It directly impacts the marketing communication by acting as a lens in the course of which marketers often decode important messages relative to the consumption patterns.⁵⁸

Religiosity and Brand Attachment

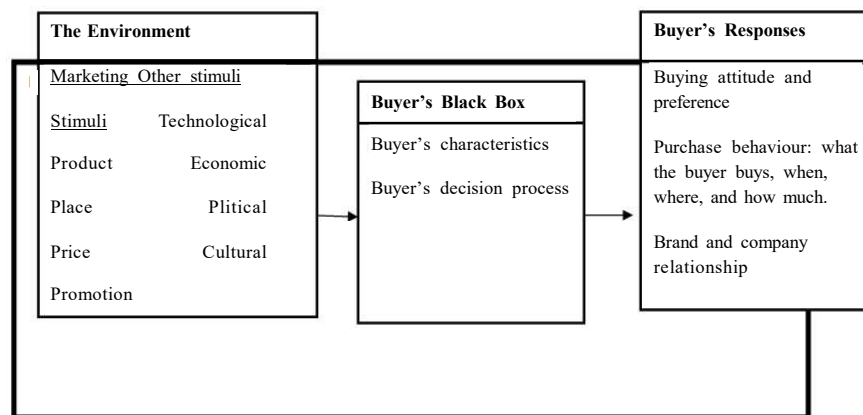
Brand attachment is often defined as a cognitive and emotional strength that connects a brand with the self. There are two unique elements of this definition from which the first is attachment of the brand with the self, while the second element is a strong emotional and cognitive strength that diverts and channels the resources of a person towards that particular brand.⁵⁹ According to Keller, the form of relationship that a consumer develops with a given brand may be of two types.⁶⁰ It can be a cognitive preference (brand loyalty), or emotional attachment (self-connectedness). Emotion and cognition are the basic elements that tie brands with the self, and personalize experiences of an individual. Memories of one's use of brand generate strong cognitive plans that link a brand with personalized elements.⁶¹ Links, that connect self with the brand are inherently self-relevant to the individual concerned.⁶² At the same time, the emotional element has a connection with self, giving it a hot effect.⁶³ Religion is said to be the most important element of cognition.⁶⁴ Religiosity, hence, plays a vital role in the connectedness of consumers with particular brands.⁶⁵

Cumulative Effect

In recent years, marketing has begun paying special attention to consumer responses toward brands. Marketers need to predict how consumers might respond toward a particular brand and in the case of commercialization of *Islamic branding* practices, religiosity, which affects and enhances attachment of the consumers with the brand, needs to be

taken into consideration.⁶⁶ Use of suggestive language in promotional campaigns of Islamic brands allures the consumers to develop self-connectedness with these brands because they affect both the cognitive and emotional elements of brand attachment. Religion also plays a crucial role in consumers' decision making processes by directing their attitudes.⁶⁷ Consumers predominantly develop attachment with these brands because of the religious affiliation and identification. This process of self-identification, also known as socialization, guides individuals to learn various values, practices, and behavioural patterns that are socially acceptable.⁶⁸ However, in Islamic law, the qualification of any decision depends on the independent and free judgment of the concerned individual. The same needs to be applied to the global marketing activities.⁶⁹ It can, therefore, be concluded that in most cases development of Islamic brands is performed in a way that contains a hot effect for the buyer's black box. It directly hits the decision process of buyers which ultimately leads them to purchase particular brands. See Table 3.

TABLE 3
Consumer Decision Making Process



With the increasing focus on Islamic branding in the global market, many multinationals have started commercially exploiting this potential in the Muslim consumer markets without giving any importance to the essence of the term Islamic branding and its deeper meaning. The growing concerns about Islamic branding can be used as an opportunity to introduce

the Islamic ethical practices in the branding process and create necessary awareness and understanding. The unscrupulous intentions of segmenting markets focusing on the customers' religion should be relinquished and a ban should be placed on targeting consumers because they belong to a specific religion. In this way, many firms can focus on satisfying the needs and desires of a large and growing segment that has common values and practices.⁷⁰

Opportunity for the Introduction of Islamic Legal Ethics

Islam is a way of life and moral values are the cornerstones of the teachings of Islam. According to Islam, morality is important for leading a good life while its absence causes the decline of individuals, nations and civilizations. Some fundamental rights regarding the welfare of humanity are established by Islam and enforced not only by law but by morality as well, and these are the core concepts to be followed under all circumstances. It is unanimously accepted by Muslims that whatever is conducted with the view to provide welfare to the society, and is not against the basic principles of Islam, is morally good.

A complete code of conduct is presented to the followers of Islam regarding moral and ethical behaviour that serves as a moral filter for doing business in a fair way. The Islamic moral system touches each and every aspect of human life ranging from simple greetings to diversified international relations. It requires that people must fulfill their promises and avoid cheating and other prohibited activities. The guidelines for this Islamic ethical system have been drawn from the interconnected concepts of justice, unity, and trusteeship.⁷¹

Islam has paid much attention on the behaviour of its followers, and manners for an appropriate consumer and seller behaviour have been laid down in the Divine book, Al-Qur'ān. One verse of the Holy Qur'ān says that Islam does not allow the display of unaccepted behaviours in any way, either through word of mouth or through physical conduct, like misrepresentation, falsehood or cheating. Friendly behaviours are appreciated by Islamic teachings and Muslims are advised to display pleasant behaviours in their dealings. The following verse aptly encompasses the above,

“... And speak fair to the people ...”⁷²

Speaking good words can be interpreted in several ways, such as abstaining its followers from misrepresenting, misbehaving or lying to others. While commenting on the explanation of this verse following hadith has been mentioned in which the Holy Prophet (ﷺ) said:

“Do not consider any act of piety trifle, if you cannot do anything (greater) at least; speak to your brother with a smile”.⁷³

This verse and the *Hadīth* of the Holy Prophet (ﷺ) guide consumers and sellers toward a friendly behaviour.

The moral system of Islam commands Muslims to practice the good and abstain from all evils in each and every aspect of their life. A *Hadīth* of Holy Prophet (ﷺ) explains the required practices in the following words: “My Sustainer has given me nine commands: to remain conscious of Allah (SWT), whether in private or in public; to speak justly, whether angry or pleased; to take on moderation, both when poor and when rich; to reunite friendship with those who have broken off with me; to give to him who refuses me; that my silence should be occupied with thought; that my looking should be an admonition; and that I should command what is right”.⁷⁴

Disclosure of Complete Information in Islamic Law

The Islamic legal ethical system upholds the dignity of human rights in every aspect of life, and hence the complete information about products and services is the primary right of every consumer. In most cases of Islamic branding today some basic norms are missing that are the core of a *Shari'ah* compliant business activity. For example, there is lack of honest communication and most companies use exaggeration and deception while representing their brands. Some of the Islamic teachings pertaining to these matters are clearly addressed in the Qur'ān:

“Truly, God guides not him who is a liar.”⁷⁵

The Qur'ān further guides,

“... Give just measure and weight, nor withhold from the people the things that are their due.”⁷⁶

The Prophet Muḥammad (ﷺ) condemned all manipulative promotional behaviours. It is narrated on the authority of Abū Huraira (رضي الله عنه) that the Messenger of Allah (ﷺ) happened to pass by a heap of eatables (corn). He thrust his hand in that (heap) and his fingers were moistened. He said to its owner, “what is this”? He replied: Messenger of Allah (ﷺ), these have been drenched by rainfall. He (the Holy Prophet [ﷺ]) remarked: Why did you not place this (the drenched part of the heap) over other eatables so that the people could see it? He who deceives is not of me (is not my follower)”.⁷⁷ While explaining this *Ḥadīth*, Maulāna Khalīl Aḥmed presented the saying of Allama Khāṭabi. Khāṭabi said that by saying *Laīsa Mīnnā*, the Holy Prophet (ﷺ) declared that those people are not from his religion and his way of life, who deceive other Muslims (their brethren), i.e., leaving his *Sunnah*.

It is clear from the previous Qur’ānic texts and *Ḥadīth* that the first and foremost duty of brand developers is to disclose the actual quality and quantity in the brand development process.

Pricing in Islamic Law

It is a common practice that most of the well-known brands are priced higher, owing to their credibility in the market, as compared to others. Frequently, these prices are unjustified and are usually charged to give a false impression to the customer that she or he is receiving something of superior value.⁷⁸ Brands formalize their pricing strategies and policies in a way to exploit the psyche of the consumers, which Islam clearly rejects. Ibn Taymiah (1982) denounces all pricing practices where consumers are being charged very high prices without offering a justified quality or quantity. All instances of charging high prices come under the head of injustice in *Shari’ah*. As the Holy Prophet (ﷺ) said:^{78A}

“Do not raise prices in competition.”

Islam also does not approve getting something easily, without working or striving hard for it.⁷⁹ The debate is not on charging high prices for brand values regarding precious commodities. Islam accepts that the

wealthy people can spend their money on expensive things. The advertising and branding of luxury goods and services by that logic is acceptable in wealthy communities:

“... He has raised you in ranks, some above others; that He may try you in the gifts that He has given you.”⁸⁰

“... Wear your beautiful apparel at every time and place of prayer ...”⁸¹

However, Islam at the same time condemns the flamboyant and showy consumption of these luxury products, as extravagance in the form of luxurious living and boasting of one's wealth. Similarly Islam does not allow burning out one's resources. According to the Holy Qur'ān,

“... and spend of your substance in the cause of God and make not your own hands contribute to your destruction; but do good ...”⁸²

“... Wealth and children are allurements of the life of this world ...”⁸³

“... of their wealth take alms so that you might purify and sanctify ...”⁸⁴

The most important character building traits of any Muslim are humility and piety, so it can be stated that the uses of luxurious brands have a direct effect on these characteristics, and may lead to arrogance. A Muslim must, therefore, keep his or her desires under control, rather than giving in to them.

“And turn not your face away from people (with pride), nor walk in insolence through the earth. Verily, Allah (SWT) likes not each arrogant boaster. And be moderate (or show no insolence) in your walking, and lower your voice. Verily, the harshest of all voices is the voice (braying) of the ass.”⁸⁵

The above mentioned verse limits the actions of companies, that they indulge in, in order to compete with other brands. Tall claims are made by certain brands and exaggerated features are often boasted just to compete favorably with other brands. Such activities misguide and

mislead the users of these brands. Islam, however, presents the concept of piety which helps every action of its followers to be in accordance with the ethical system of Islam. Piety is described in Islam in the following way:

“It is not righteousness that you turn your faces towards East or West; but it is righteousness (the quality of) the one who believes in Allah (SWT) and the Last Day and the Angels, and the Book, and the Messengers; who spends of his wealth, in spite of love for it, to your kin, to the orphans, to the needy, to the wayfarer, to those who ask and for the freeing of slaves; and to be steadfast in prayers, and practice regular charity (Alms); and to fulfill their covenants which they made; and to be patient and perseverant in poverty and ailment and throughout all periods of panic. Such are the people of truth, the pious.”⁸⁶

A righteous person is the one who is most reliable and honest. The concept of piety is based on the belief that Allah (SWT) sees all of our actions and the accountability of every act depends upon the intentions while performing that act. This concept of intention has incredible alignment to the concept of Islamic marketing, advertising, and branding. This concept is also very much relevant to the perception of *Tazkiyah* (purification).

Conversion of Wants into Needs (An Approach of Islamic Law)

With the passage of time, the self-generated economy is being exploited by the marketers and is commercialized.⁸⁷ Wants and desires are being converted into needs. This approach is not approved by the moral system of Islam. The concept that without having a particular brand a person feels deprived is not accepted in Islam. It does not allow the material world to fill the hearts of Muslims; rather, it commands them to remember Allah (SWT). A Muslim needs to keep the material world in his hand, and Allah (SWT), in his heart.

Islamic legal ethics teaches us to stay firm and steadfast and not be lured by worldly gains, which means that a true person should not be distracted towards monetary gains, should remain solid and dedicated,

and counter any act leading to corruption. Morality should remain supreme:

“And Allah (SWT) loves those who are firm and steadfast.”⁸⁸

Profit Maximization vs. Value Maximization

Islam does not approve the concept of profit maximization without taking care of the exploitation of the others' rights. Islam approves a centralized approach of value maximization in which a firm undertakes to maximize the value while incorporating the philosophies of integrity and impartiality in its strategies that result in the welfare of the whole society. Islam advocates the welfare of the society rather than the affluence of a few people.⁸⁹ Saeed, Ahmed, and Mukhtar produced a rich document dealing with the Islamic legal ethics of Islamic marketing based on the concepts of justice. They have elaborated the Islamic ethical system and explained three basic characteristics:⁹⁰

1. The basis of all types of Islamic legal ethics is the Holy Qur'an. It is a divine guidance for all mankind.
2. By origin these Islamic legal ethics are absolute and cannot be subjected to any type of manipulation.
3. Islam approves the theory of value maximization, rather than the self-induced motive of profit maximization.

A blend of these characteristics provide a guideline for all marketing personnel and brand developers that Islam does not approve any kind of alteration in ethical values for the sheer sake of profit maximization.

أَبَا صَالِحٍ، يَقُولُ: سَمِعْتُ أَبَا هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ، يَقُولُ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: "ثَلَاثَةٌ لَا يَنْظُرُ اللَّهُ إِلَيْهِمْ يَوْمَ الْقِيَامَةِ، وَلَا يَرْكَبُهُمْ، وَلَهُمْ عَذَابٌ أَلِيمٌ، رَجُلٌ كَانَ لَهُ فَضْلٌ مَاءٍ بِالطَّرِيقِ، فَمَنَعَهُ مِنْ ابْنِ السَّبِيلِ، وَرَجُلٌ بَايَعَ إِمَامًا لَا يُبَايِعُهُ إِلَّا لِدُنْيَا، فَإِنْ أَعْطَاهُ مِنْهَا رَضِيَ، وَإِنْ لَمْ يُعْطِهِ مِنْهَا سَخِطَ، وَرَجُلٌ أَقَامَ سِلْعَتَهُ بَعْدَ الْعَصْرِ، فَقَالَ: وَاللَّهِ الَّذِي لَا إِلَهَ غَيْرُهُ لَقَدْ أُعْطِيتُ بِهَا كَذَا وَكَذَا، فَصَدَّقَهُ رَجُلٌ" ثُمَّ قَرَأَ هَذِهِ الْآيَةَ: إِنَّ الَّذِينَ يَشْتَرُونَ بِعَهْدِ اللَّهِ وَأَيْمَانِهِمْ ثَمَنًا قَلِيلًا

“Abū Huraira (ؓ), Allah's Messenger (ﷺ) said: “There will be three types of people whom Allah will neither look at them on the Day of Resurrection, nor will purify them (from sins), and they will have a

painful punishment: They are, (1) a man who possesses superfluous water (more than his need) on a way and withholds it from the travelers; (2) a man who gives a pledge of allegiance to an *Imām* (ruler) and gives it only for worldly benefits. If the *Imām* gives him what he wants, he gets satisfied, and if the ruler withholds something from him, he gets dissatisfied; and (3) a man who sells something to another man after the ‘*Asr*’ prayer (a prayer which is offered before the sun setdown) and swears by Allah (a false oath) that he has been offered so much for it whereupon the buyer believes him and buys it.”⁹¹

عَنْ إِسْمَاعِيلَ بْنِ عَبْدِ بْنِ رِفَاعَةَ، عَنْ أَبِيهِ، عَنْ جَدِّهِ أَنَّهُ خَرَجَ مَعَ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِلَى الْمُصَلَّى، فَرَأَى النَّاسَ يَتَبَايَعُونَ، فَقَالَ: «يَا مَعْشَرَ التُّجَّارِ، فَاسْتَجَابُوا لِرَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، وَزَفَعُوا أَغْنَاءَهُمْ وَأَبْصَارَهُمْ إِلَيْهِ، فَقَالَ: إِنَّ التُّجَّارَ يُبْعَثُونَ يَوْمَ الْقِيَامَةِ فُجَّارًا، إِلَّا مَنْ اتَّقَى اللَّهَ، وَبَرَّ، وَصَدَّقَ

On another occasion, Rifā‘ah (d) reported that he came with the Prophet (ﷺ), to the place of prayer and he saw people engaging in business. The Prophet (ﷺ) said, “O group of traders!” They answered him and turned toward him, and the Prophet (ﷺ) said, “Verily, the traders will be raised on the Day of Resurrection with the wicked except for those who fear Allah, behave righteously, and are truthful.”⁹²

عَنْ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: إِنَّ الصَّادِقَ يَهْدِي إِلَى الْبِرِّ، وَإِنَّ الْبِرَّ يَهْدِي إِلَى الْجَنَّةِ، وَإِنَّ الرَّجُلَ لَيَصْدُقُ حَتَّى يَكُونَ صِدِّيقًا. وَإِنَّ الْكَذِبَ يَهْدِي إِلَى الْفُجُورِ، وَإِنَّ الْفُجُورَ يَهْدِي إِلَى النَّارِ، وَإِنَّ الرَّجُلَ لَيَكْذِبُ حَتَّى يُكْتَبَ عِنْدَ اللَّهِ كَذَّابًا

Abdullah bin Mas‘ūd (d) reported: The Prophet (ﷺ) said, “Truth leads to piety and piety leads to *Jannah*. A man persists in speaking the truth till he is enrolled with Allah as truthful. Falsehood leads to vice and vice leads to the Fire (Hell), and a person persists on telling lies until he is enrolled as a liar.”⁹³

Trustworthiness

The Islamic moral system does not allow anyone to dishonor others’ trust and expectations. Expectations of consumers (Muslim consumers in

most instances), greatly increases from an Islamic brand. Brand developers should not be dishonest or cheat its consumers by making false statements about the real value of the brand. For instance, if consumers recognize brand to be *Halāl*, it should actually be *Halāl* in all of its values and forms.

عَنْ صَالِحِ أَبِي الْخَلِيلِ، عَنْ عَبْدِ اللَّهِ بْنِ الْحَارِثِ، رَفَعَهُ إِلَى حَكِيمِ بْنِ حِزَامٍ رَضِيَ
اللَّهُ عَنْهُ، قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: " الْبَيْعَانِ بِالْخِيَارِ مَا لَمْ
يَتَفَرَّقَا، - أَوْ قَالَ: حَتَّى يَتَفَرَّقَا - فَإِنْ صَدَقَا وَبَيَّنَّا بُورِكَ لَهُمَا فِي بَيْعِهِمَا، وَإِنْ كَتَمَا
وَكَذَبَا مُحِقَّتْ بَرَكَتُهُ بَيْعُهُمَا "

As narrated by Ḥakīm Bin Ḥizām, the Prophet (ﷺ) said: “The buyer and the seller have the option to cancel or to confirm the deal, as long as they have not parted or till they part, and if they spoke the truth and told each other the defects of the things, then blessings would be in their deal, and if they hid something and told lies, the blessings of the deal would be lost.”⁹⁴

Allama Badr uddin ‘Aini (رحمته الله), author of ‘*Umdatul Qāri*, wrote commentary and explanation of this *Ḥadīth* that *Wāinn kātāma* which means that the seller concealed the defects of the sold commodity and/or the buyer concealed the defects of the thing paid as price and *Wā Kāzabā* means that seller misrepresents or misleads the buyer about the property of the goods sold by telling lies and buyer lies about the properties of the price paid.⁹⁵

Promotional Islamic Legal Ethics

It is stated in the Holy Qur’ān “say a word directed to the right ...”⁹⁶

The verse clearly indicates that Islam does not allow promoting a thing which may lead towards misconduct or obscenity. It is incorporated in the Islamic ethical system regarding marketing, branding and promotional techniques not to exploit others’ needs and wants by the use of any suggestive language or appeals, such as, invoking fear, sexual appeal, or emotional appeal. Sometimes brand promoters use artificial research appeals and pseudo evidence in order to fascinate customers. These appeals and pseudo mechanisms are not approved in the Islamic ethical system, as they exploit the minds and encourage extravagance in

customers by motivating their instincts towards the acquisition of particular brands.

Almost all promotional campaigns whether they are for some Islamic brand, or other commercial products, stereotype women.⁹⁷ It has become a common practice to fantasize things in promotions of brands in an excessively exploitive way to attract consumers. Islam has incorporated a complete moral and ethical system that guides the designing of these promotional ads.⁹⁸ Our beloved Prophet (ﷺ) forbade and condemned all promotional behaviours that were formulated especially to manipulate and deceive others. He (ﷺ) said:

“The one who cheats is not one of us.”⁹⁹

It is, therefore, recommended to organizations, whether Muslim or non-Muslim, involved in the process of Islamic branding, to develop a complete understanding of Islamic ethical system. They should keep in view all *Shari'ah* related issues while designing, manufacturing, and developing an Islamic brand. It is recommended in *Shari'ah* to enter into Divine guidance with complete submission. This is explained in the Holy Qur'an:

“O you, who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of *Satan* (Devil). Indeed, he is to you a clear enemy.”¹⁰⁰

This verse encourages us to build an Islamic state and an Islamic society purely based on the complete moral code of conduct that is presented by Islam for the welfare of the whole society.

Managerial Implications of Research

There are certain managerial implications for brand developers, both Muslims and non-Muslims, who develop Islamic branding strategies in order to develop Islamic brands. Most of the Western multinational firms are engaging themselves heavily in the development of Islamic brands without even knowing the spirit of Islamic values and beliefs. This research work will produce beneficial effects for academicians and

managers. Another aspect for strategy developers is that Islam does not prohibit profit taking, rather it is the exorbitant profit taking that is not appreciated in Islam. The relationship between Islam and modern terminology of Islamic branding has evolved recently and numerous changes have taken place in the market. These changes require managers to apply the essence of Islamic values while developing Islamic brands.

Suggestions

While analyzing various evidences of brand development in the name of Islam, the following recommendations are provided for Islamic brand developers:

1. Managers should not consider Muslims as a pre-existing homogenous segment. Despite the fact that Muslims share basic common beliefs, their approaches differ, even while choosing from Islamic brands.
2. Brand developers should focus on the traits of trustworthiness instead of building credit worthiness.
3. Value maximization is the core principle of Islamic teachings regarding responsibilities of the business world toward society. In order to penetrate deep into Muslim consumers' buying needs, organizations should keep a clear focus on this concept, rather than maximizing exorbitant profits.
4. Organizations should not simply tag each and every product "Islamic" (e.g. the aforementioned case of the Islamic socks).
5. Use of evocative language should not be used while promoting Islamic brands. Similarly, the use of female models should be avoided at all costs to promote an Islamic brand.
6. Packaging and promotion of Islamic brands should be carried out thoroughly in line with Islamic moral and ethical values.

Discussion and Conclusion

Branding is not a new concept; it has been carried out when the term was not even coined. Presently, branding is being used by almost all big business firms to earn higher profits. Enormous opportunities have been created in the global Muslim markets in recent years through the

increasing number of Muslim consumers and penetration of international brands in their communities. Surveys have shown a growing potential in Muslim market segments and firms are heavily engaging in Brand Islamization processes. Business organizations are using brands with Islamic tags. Some multinationals are appropriately presenting a new product line of Islamic brands and *Halāl* products. Similarly, some Western multinational are presenting Islamic product lines and engaging in capturing a good portion of Muslim consumer markets. However, challenges are being faced by these business organizations in penetrating and obtaining acceptance in the markets. These challenges are attributed to the lack of awareness and/or knowledge of Islamic rules, practices, principles, and procedures neglecting the true spirit of Islamic values, and undue belief in brand developers. In addition, cultural differences persist in various Muslim countries which, in most cases, are not taken into account.

Shift in the focus of the major organizations toward Islamic branding is no doubt a good sign for Muslim consumers, and provides a real potential for Muslims who can develop their own markets based on Islamic ways.¹⁰¹ However, firms should first adopt sincere, holistic approach towards the Islamic moral system and culture. Lack of desired attributes in Islamic branding practices is criticized in academic and religious circles. This can be a mere outcome of the contemporary differences that prevail between the existing and actual Islamic values and norms. Alserhan criticized the practice of contemporary brand developers, who, according to him, discuss Islamic branding while sipping wine and eating pork.¹⁰² This deprives Islamic branding of its soul, because brands are built by emotions and feelings, through which consumers develop allegiance to a brand.

Among various contradictory beliefs, some highlighted in this study; a comparison is preformed among contemporary practices, and numerous Islamic values, that need to be incorporated in branding practices. Islam stresses the principle of value maximization for society, whereas contemporary business philosophy revolves around the principle of profit maximization. Brands are developed on the basis of credit worthiness, which leads firms to charge excessive prices. This comes under the prohibition of extravagance in Islam as spending too much on a commodity, is against the principle of piety. *Tazkiyah* is a significant Islamic belief which directs the behaviours of Muslim consumers.

Apart from product development Islamic legal ethics, Islam also stresses promotional Islamic legal ethics. Use of suggestive language, persuasiveness, alluring pictures, and using females as objects are just some of the promotional methods that are neither appreciated nor accepted in Islam. According to Islam, proper sharing of information is vital while promoting any product. A practice commonly attributed to brand developers is that they do not disclose product features clearly.

Anyone involved in the process of designing and introducing Islamic brands must understand core Islamic principles and practices that are relevant, and comply with them in letter and spirit.¹⁰³ Further research in the area of Islamic marketing is also required. One important aspect that individuals from academic and managerial circles should focus on is that, instead of emphasizing and forming superficial policies, individuals and organizations should put-in sincere efforts to reap maximum benefits.

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