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# 1 Islamic marketing: an introduction and overview

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Islamic marketing is a field in emergence. In recent years, an interest in understanding Muslims as consumers and as marketers has become apparent across academic and managerial circles. Many social, cultural, political and economic developments underlie this interest: the emergence of a Muslim middle class attentive to the values of Islam and interested in modern consumption; the increasing visibility of a new class of Muslim entrepreneurs who innovatively and successfully blend religious principles and capitalist aspirations; the growth of the *ummah*, a supranational community of Muslim believers, connected through values and lifestyles; the increasing social, economic and political power and influence of the new Islamic social movements; and the post 9/11 forces shaping the global political economy and international relations. Given the significance of these developments, it is not difficult to predict that academic and managerial attention to understanding Muslim consumers and markets will continue to grow in the coming years.

The goal of this *Handbook* is to provide a collection of state-of-the-art scholarship on Islamic marketing and lay out an agenda for future research. Consistent with the spirit of the *Handbook* – to offer an up-to-date, critical and multidisciplinary approach to the study of the intersection of Islam, consumption and marketing – the contributors come from a variety of backgrounds. Scholars from different disciplines such as marketing, anthropology, political science and art history, as well as consultants and practitioners offer a rich array of insights into Islamic marketing. The essays cover topics ranging from fashion and food consumption practices of Muslims, to retailing, digital marketing, spiritual tourism, corporate social responsibility, and nation branding in the context of Muslim marketplaces. Several other chapters look at the relationship between morality, consumption and marketing practices, and examine the implications of politics and globalization on Islamic markets. In studying their topics, researchers utilize different methods, such as surveys, ethnographic methods and case studies, and highlight the utility of methodological diversity in understanding market dynamics. Finally, the chapters discuss consumption and marketing practices observed in a diverse range of Muslim majority and minority countries, including Australia, Bahrain, Iran, Malaysia, Tunisia, Turkey, the United Arab Emirates, and the United States. Overall, the *Handbook* aims to attend to the foundational issues as well as to emerging trends in Islamic marketing and to generate questions to be pursued in future research. Before we introduce the individual chapters, a few points need to be clarified.

The title of the *Handbook* should not mislead the readers. The purpose of this collection is not to define what Islamic marketing is or should be. On the contrary, the *Handbook* is first and foremost about sensitizing all those interested in the topic to the diversity, multiplicity and dynamism of Muslim consumers and the complexity of the relationship between Islam and marketing. Is it meaningful to speak of Islamic marketing? What is Islamic in Islamic marketing? Why do we need, if we do, Islamic market-

ing? These are some of the questions that underlie this project and the many chapters that comprise it. Each of the essays looks at these questions, explicitly or implicitly, and offers a particular viewpoint. They are in consensus with each other neither in how they conceptualize 'Islamic marketing' nor in what they find in regard to the practices of consumers and marketers. However in their totality the chapters clearly demonstrate that the interaction between marketing and Islam is multifaceted and complex and shaped by the historical and current cultural, political, social and economic forces. The essays also repeatedly demonstrate that Muslims are not a homogenous and static group, whose behaviors can be easily categorized and predicted. On the contrary, like any other consumer group, Muslims are characterized by diversity and dynamism. While Islam provides a set of normative ethical principles and values, how these are interpreted and negotiated in the everyday lives of consumers and marketers varies across time, contexts and communities.

Such complexity and multiplicity render Islamic marketing an exciting field. Yet complexity and multiplicity also carry with them significant liabilities for researchers and practitioners. That is, while studying Muslim marketplaces, appealing to Muslim consumers or competing with Muslim businesses, one needs to develop not only an understanding of Islamic norms, principles and values but also to attend to the interactions between Islam and other institutional and structural forces and discourses that shape people's practices. It is on these issues that we hope the chapters in this collection offer insights.

### MORALITY AND THE MARKETPLACE

Abbas Ali, in Chapter 2, explores the nature and scope of marketing-related ethical principles in Islam. He shows how religion can be a strong force in ethics formation and application. Muslims worldwide reiterate their commitment to religious directives daily, and in everyday conversation, they tend to utter ethical and religious sayings. Ali acknowledges that these are sayings and might not necessarily be reflective of people's deeds. Nevertheless, by a detailed discussion of transactions according to normative Islamic ethics, he demonstrates clearly that marketers and academic researchers need to pay particular attention to this dimension of Islam. According to Islamic teachings, the concept of *ihsan* (beneficence or goodness) permeates everything in human life. Ali's historical perspective and numerous illustrations suggest that marketing was conceptualized early as a process for meeting the ever-changing needs of customers and society. In Islam there is a tight link between society and business, which has notable implications for corporate social responsibility in contemporary society.

Extending Ali's exploration of ethics, Nazlida Muhamad (Chapter 3) focuses on the *fatwa*, the religious ruling issued by scholars in Islam. When deciding whether to make or purchase or how to choose among brands, Muslims might place a priority on religious decision criteria. Some Muslim consumers prefer to obtain information from a scholar or religious committee they respect and trust. Consumers find easy access to *fatwa* rulings on the Internet. Using the Malaysian context and several contemporary *fatwa* rulings as illustrations, Muhamad details the process by which the rulings are made, how consumers learn about them, and how people decide whether or not to abide by a

particular *fatwa*. She argues that the degree to which Muslims follow religious precepts about insurance services, financial products, contraception services, and entertainment choices, for example, depends on whether they are intrinsically or extrinsically motivated. Complicating the task for researchers and practitioners who want to learn more about how Muslims use and process information from *fatwa* rulings is the fact that consumers in one country do not necessarily rely only on scholars from their own nations, but seek out rulings from well-known scholars around the globe. Thus, *fatwa* rulings from overseas can have an impact on local consumers. The decentralization of religious authority in Islam as well as the varying degrees of religious orientation (and therefore compliance with *fatwa* rulings issued by an authority) combine to provide a challenge for firms that market any products or services that might be subject to religious purview.

In Chapter 4, Alexandru Balasescu offers an assessment of the underlying moral principles of advertising in Islamic places. Instead of seeing Islamic ethical principles as impositions to be followed by marketers, he proposes to conceptualize them as ‘recommendations’. Through his analysis of advertising in two distinct domains, fashion and investment planning, he shows that Islamic principles generate a space of various possibilities rather than rigid rules. While fashion and finance appear unconnected, the parallel analysis of how they are promoted in Iran and the Gulf countries reveals curious threads of commonality: according to Islamic morality, for example, it is production and not ‘re-production’ that is acceptable. This is true for fashion in the public space. For finance, it remains true both publicly and privately. The promotion of both products is not without controversy and Balasescu concludes that an understanding of cultural specificities in Islam is vital to successful marketing. Yet, as he and other contributors to the *Handbook* illustrate, these specificities vary considerably from one Muslim market to another.

## MUSLIM CONSUMPTIONSCAPES

A key theme in the *Handbook* is change. Changes are occurring in the Muslim world at an ever-increasing pace. In Chapter 5, Russell Belk and Rana Sobh address this theme with respect to the issue of privacy as it relates to gender. Based on ethnographic fieldwork over a three-year period, they analyze how local cultures in Qatar and the UAE affect consumption and marketing. The context is one of dramatic changes: a significant increase in national and personal wealth, growth of financial, educational and media centers, dilution of local populations by the expatriates and guest workers who comprise more than 80 per cent of residents, as well as an influx of foreign media, brands, and retail stores. Globalization has both attenuating and stimulating effects on traditional cultural patterns. Belk and Sobh demonstrate how social and economic changes are inextricably linked with Muslims’ search for, and expression of, their identities.

Belk and Sobh situate their discussion in a broad historical context of the meaning of privacy in the Western cultures that have grown more individualistic. They then compare this to privacy among the collectivist Muslim cultures in the Gulf. Results of the fieldwork reveal that such tensions are reflected in many aspects of consumption including the configuration and use of houses, and the design and uses of public or quasi-public spaces like shopping malls. Belk and Sobh pay particular attention to interpreting

how both men and women manifest the tensions in their choice of clothing, a much-misunderstood aspect of Muslim consumption behavior.

Fatma Smaoui and Ghofrane Ghariani focus on fashion as they expand upon the subject of tensions between the pull of the West and the desire to maintain an Islamic or national Tunisian identity. They ask questions such as: how do Tunisian consumers experience fashion? How do cultural, social and religious factors shape their relationship with fashion? What is the place of identity in the Tunisian consumer-fashion relationship? Their goal is to investigate the consumer-fashion relationship in a Tunisian Arab-Muslim context and to emphasize the role played by the identity concept in this relationship.

In Chapter 6, they report on their research, which involved in-depth, semi-structured interviews with Tunisian consumers aged 21 to 60, of various backgrounds. The results revealed that for these Tunisians, relationships with fashion are complex, and affect the construction of their individual, social, and cultural identities. Although Smaoui and Ghariani purposely avoided asking about Islam, their informants readily raised the subject of religion. At least two interpretations exist: while some interviewees denigrate fashion, especially that originating in the West as materialistic, unIslamic, and something to be avoided, others refer to the Islamic teaching that God loves beauty and if fashion is beautiful, it can be acceptable. Despite the heterogeneous sample, the results support earlier studies, highlighting tensions in identity formation and expression. In addition, the Tunisian interviewees echo subjects in other research studies in emerging markets when they express a desire for individuals and companies from their countries to develop products that would appeal to local consumers.

Elizabeth Hirschman and Mourad Touzani, in Chapter 7, investigate the process of acculturation that occurs as the legacy of the earlier colonization of one country by another, by focusing on Tunisia's subjugation to France. The cultural influence of the French colonizer continues to linger among a particular community in Tunisia that remains Francophone – not merely in language, but in values, attitudes, and consumer behavior. Hirschman and Touzani give a historical perspective to show how first the Berbers of North Africa converted to Islam within two centuries; it took several more centuries for them to adopt the Arabic language. The French annexation of Tunisia created a cultural battlefield between Arabic and French. The in depth interview study by Hirschman and Touzani targeted highly French-acculturated individuals who had never lived in France; they are acculturated *in situ*. Through their conversations with the researchers, the subjects reveal how their acculturation affects their consumer behavior, for example, their store patronage habits, education choices, clothing, home décor and entertainment selection. What is especially important and has implications both for marketing practice and for future research is that the informants do not say they want to be French; rather they denigrate the Arabic Tunisian style. Interestingly, however, when they want to be Tunisian, and in particular, to experience their Muslim identities (as during the Muslim fasting month of Ramadan, for example) they will choose Tunisian and Arabic television channels over French-language ones. The tension remains.

What is the situation in Turkey? Yonca Aslanbay, Özlem Hesapçı Sanaktekin and Bekir Ağırdir describe the details of Turkish Muslims' lifestyles. In Chapter 8, they report on a descriptive study of 6236 Turks living across the country. Turkey has a very different history from Tunisia, yet its inhabitants face similar challenges in adapting to rapid

social change and economic development. Rather than a choice between national-based cultures (such as Tunisian versus French), in Turkey, people choose between modern and traditional lifestyles. This choice is associated with religiosity and with degree of urbanization. Interestingly, in rural areas in particular, some people who describe themselves as unbelievers still undertake religious practices, and the women may cover. This shows the pervasive influence of culture must be taken into account when attempting to isolate any relationship between religiosity and consumer behavior. Aslanbay et al. discover a new identity in Turkey, a country that has been a secular democratic republic since 1923. They attribute the new identity directly to changes in society such as the liberalization and globalization of the economy, rapid and huge urbanization, and the development of the mass media. The identity is a conservative outlook based on Islam, but also bearing a relatively close proximity to a modern lifestyle and the consumption patterns of the urban dweller.

The next two chapters explore specific consumptionscapes relating to food. In Chapter 9, Hayiel Hino presents an analysis of Muslims' food retail shopping behavior. How do Muslims adapt to changing food retailing formats? Based on a literature review, he explores the theoretical and empirical understanding of the role Islam plays in shaping consumers' shopping and consumption patterns. Specifically, he investigates the meaning of *halal* and the implications for food shopping. He asks: what is the impact of religion on Muslim consumers' shopping patterns? How does Muslims' adherence to Islamic law affect the degree of use of the various food store types (one-stop supermarkets or hypermarkets versus small neighborhood stores)? He finds that Islam has a salient impact on shopping and consumption. Muslims practice selective purchasing that tends to differ from typical shopping practices found in non-Muslim communities. Many Muslim consumers tend to split their shopping basket according to product category types. This results in a reduced usage of modern supermarket/hypermarket formats. They prefer to patronize traditional formats for fresh products, even though supermarkets and hypermarkets have a broad assortment of these products. However they buy non-perishables at both modern and traditional formats. Hino's interpretation is that the Muslim shoppers have more trust in the smaller neighbourhood outlets to provide genuine *halal* products. His findings have implications for both practitioners (with respect to *halal* certification, for example) and researchers (who should undertake cross-national studies, for instance, to evaluate the validity of results that are based primarily on Middle Eastern markets).

The significance of *halal* certification to Muslim consumers is also apparent in Siti Hasnah Hassan's findings. In Chapter 10, she reports on a qualitative study of Malay Muslims that investigated how they form preferences and negotiate among their variously held values in order to select among a growing number of functional foods. The functional food market is rapidly growing and is particularly attractive to practicing Muslims, who are exhorted in the Qur'an and the *sunnah* to eat pure foods. Muslims believe that their bodies are provided to them as a trust from God, and so they are obligated to take care of them and maintain good health. Functional foods are foods that provide health benefits beyond basic nutritional requirements. From her study using ethnoconsumerist methodology and a diverse sample of Malays (different genders, ages, education levels, experience with functional foods and so on), Hassan discovers the salient role of local cultural values in addition to Islamic values and personal values

when consumers choose functional foods. The role of oral tradition is also readily apparent. Like other authors (see Chapter 14, for example), Hassan sees how the Islamic market can be extended: a certified *halal* product is not only welcomed by Muslim consumers locally and worldwide but is even acceptable by non-Muslim consumers as well because *halal* certified products represent a symbol of quality.

## MARKETING PRACTICES

What are the implications of the observance of *halal* practices by consumers for the multinational retailers that market to them? This question is studied by Raja Nerina Raja Yusof, André Everett and Malcolm Cone in Chapter 11. Acknowledging that multinational retailers are market-oriented because of their emphasis on serving consumers, Yusof et al. investigate through case research, the degree to which the retailers are influenced by the *halal* and *haram* practices of Islam. Specifically, the study applies the Convergence-Divergence-Crossvergence (CDC) framework and evaluates whether the retailers form different types of subsidiary cultures. The study is conducted in Malaysia, a country that is taking the lead globally with respect to *halal* certification. Case studies, based on interviews, observation, and archival material reveal that there are differences among three hypermarket chains (Carrefour, Tesco, Giant) in Malaysia in their adaptation to *halal* practices. The findings, illustrated by interviewee quotations, highlight the importance of being proactive. For example, Carrefour Malaysia exhibits a crossvergence subsidiary culture, which Yusof et al. also describe as a ‘fusion’ culture because of the influence of Islamic practices on the retailer’s corporate culture. Crossvergence, in this study by Yusof et al. is a firm’s voluntary efforts or initiatives to excel in the marketplace through compromise and utilization of local culture.

In general, when marketing to Muslims, is a standardized approach around the globe or an adaptation approach for specific markets more suitable? In Chapter 12, Sonja Prokopec and Mazen Kurdy broaden the approach of Yusof et al. from retailing and *halal* practices to consider the standardization versus adaptation debate in the context of Islamic marketing as a whole. Parallel to the notion of ‘think global, act local,’ they advocate managers should ‘think *sharia*, act local.’ In support of this idea, Prokopec and Kurdy point to what numerous contributors to this *Handbook* observe: the considerable heterogeneity within the global Muslim community, and even within Muslim communities in single nations.

Referring to Ogilvy and Mather’s index of Muslim-friendly brands, Prokopec and Kurdy illustrate how the marketing mix elements of product, price, promotion, and place are best operationalized when marketing to Muslims. To illustrate, they discuss the marketing of various product categories. Some companies, such as Nestlé, have a first-mover advantage among global firms; Nestlé has had a *halal* committee since the 1980s and 18 per cent of its factories are geared for *halal* production. Prokopec and Kurdy provide evidence that is primarily anecdotal and they urge researchers to conduct additional studies on Muslim consumer behavior.

The authors of Chapters 13 to 15 are concerned with practices in the Islamic financial services industry. Kenneth Beng Yap, in Chapter 13, focuses on Islamic banking. He argues that what separates the notion of Islamic banking from conventional banking is

the former's Profit-and-Loss-Sharing (PLS) arrangements. These reflect Islamic ideals regarding financial affairs, risk and equity in welfare distribution that are especially valuable in regions of income inequality and injustice. Yet Yap opines that current Islamic banking practices have diverged from Islamic ideals because most Islamic banking products cannot be easily distinguished from those of conventional banks. In these circumstances, according to Yap, it is difficult to isolate the role of religiosity in consumer behavior with respect to selection of Islamic banking services. He proposes that research should focus on the PLS arrangements, because, as these are riskier, only those individuals who have a certain level of faith, would participate in these kinds of banking services. Yap is interested in the variables that encourage Muslim consumers to give up the certainty of investment returns in order to fulfill their religious duty. What marketing factors might be relevant? Presently marketers promote many Islamic banking products for their investment returns and product features because Muslim consumers, familiar with conventional banking products, can easily compare the offerings of both banking alternatives. PLS-based products, however, could be marketed as a method of investing that helps consumers achieve their Islamic ideals. For example, if the decision to invest in PLS-based products is based on religiosity, then banks must insure that consumers perceive them as adhering to Islamic principles. Yap presents a detailed conceptual model to guide future research.

In Chapter 14, Rusnah Muhamad, T.C. Melewar and Sharifah Faridah Syed Alwi report the results of two research studies conducted to explore market segmentation in the Islamic financial services industry and to gauge Malaysian Muslim consumers' awareness of the services offered. Perhaps because, as Yap points out, on the surface, there appear to be few differences between conventional and Islamic banking products, consumers have little understanding of Islamic financial instruments. Muhamad et al., like Yap, are interested in the role played by consumer religiosity when choosing Islamic financial products. An in-depth interview study of key industry informants (*sharia* scholars, regulators, bankers, lawyers, consultants, insurance operators, and fund managers) from Malaysia and other countries reveals that four consumer segments exist in Islamic financial services. One group consists of consumers who have deep religious conviction and choose their financial services on that basis alone. Muhamad et al. quote one interviewee, a retail banker, who declares that some consumers will stay with a particular banker for one reason alone – because they trust that it is the best at following *sharia* – and no other criteria matter. Another segment comprises people who are religious, but balance their religiosity with economic rationality. A third segment is composed of ethically observant individuals and a fourth segment consists of people who make decisions on the basis of economic rationality. These latter two segments can include Muslims and non-Muslims and so might provide an opportunity for Islamic financial services to expand beyond the Muslim market, as has happened to a small extent in the US, for example. The consumer awareness study reported by Muhamad et al. reveals that the only demographic variable associated with the use of Islamic financial services in Malaysia, however, is religion. Being Muslim is the variable that determines whether someone will choose Islamic banking and insurance services.

Omneya Mokhtar Yacout and Mohamed Farid ElSahn offer an explanation for people's poor knowledge of specific Islamic banking products. In Chapter 15, they suggest that Islamic banks might not be doing so well on a strategic issue: brand equity.

As emphasized by Yap, Islamic banking services can potentially help people, especially those who live in developing countries and have limited funds but innovative business ideas. Yacout and ElSahn agree that Islamic banks should stress financial programs that promote socioeconomic development. However, although there are high levels of awareness among Muslims about the existence of Islamic banks, levels of knowledge remain low. This can hinder consumers' patronage of Islamic banks.

Yacout and ElSahn report the results of a comprehensive brand equity study of consumers in Bahrain. They investigated the sources and outcomes of brand equity in banking services and the differences between customers of Islamic and conventional banks with respect to these brand equity variables. The level of analysis is the corporate brand. The most important predictor of overall brand equity was perceived service quality, followed by brand trust. There was, however, a non-significant effect of brand equity on customers' share-of-wallet. Yacout and ElSahn posit that although Islamic banks have built brand awareness among their customers as well as among the customers of their non-Islamic rivals, these competitors retain their customers by offering superior service. Thus, although consumers are aware of Islamic banks, they continue to patronize non-Islamic banks.

In Chapter 16, Cameron Thibos and Kate Gillespie tackle the issue of how Arab firms practice Corporate Social Responsibility (CSR). Their study includes a survey of the corporate websites of major companies in the Arab world, specifically those companies which have a section designated for CSR activity, and an analysis of CSR initiatives reported in the Arab press. Their purpose is to examine the role of Islamic authorization and moralization in the legitimization discourse for CSR initiatives. Thibos and Gillespie discuss in detail how *zakat*, the Islamic faith pillar which relates to obligatory charity, is associated with CSR. Surprisingly, even when companies use Islam as a justification for their CSR – when they undertake activities during Ramadan and to help orphans, for example – there is a certain level of understatement in the discourse. An investigation of how charitable works are conducted in Islamic societies reveals that charity should be given secretly, otherwise there is a risk of vanity. Because the discourse is taking place in primarily Muslim societies, little information about Islamic authorization needs to be presented: readers understand and know from one or two cues. An additional complicating factor is that much of the Arab press is government-owned and government officials, while not hostile to Islam, usually prefer not to promote the religion, and instead may want to associate any benefits of CSR with their country's economic development. This chapter reveals an intricate relationship between culture and Islam, one that is often complicated by politics. Thibos and Gillespie raise numerous questions for further research into this area.

Farooq Haq and Ho Yin Wong offer an exploration of marketing strategies that tour operators can utilize in promoting Islamic spiritual tourism. Chapter 17 contains the results of their in-depth interview study of Australian and Pakistani Muslims' motivations for spiritual travel and their recommendations for companies. They analyze three types of spiritual travel: first, for pilgrimage to Mecca; second, for knowledge, in the tradition of Ibn Battuta; and third, for journeying to holy places, to see holy people, or the shrines of saints. The differences that are apparent between Australians and Pakistanis provide further evidence for the heterogeneity of the Muslim market. These differences include the motivations for travel, which have implications for marketing communi-

cations practice. Australians travel to explore their self-identities and to understand themselves better. The Pakistanis interviewed tended to search for self-fulfillment from spiritual tourism. There were also cross-cultural differences in information sources, purchase location and satisfaction with the travel service experience.

To conclude Part III on Marketing Practices, in Chapter 18, Mohamed El-Fataty, Stephen Lee, Tariq Khan and Vili Lehdonvirta examine how growing internet usage and social media permit marketers to serve Muslim consumers more effectively and efficiently. Using numerous case study illustrations, El-Fataty et al. demonstrate how well-executed digital strategies can engender functional connections, personal connections, satisfaction and trust in the brand-customer relationship, subsequently resulting in deeper customer commitment. Some of the case examples come from the research and findings of Muxlim Inc. Muxlim is an integrated media company that provides services to help companies reach the global Muslim market. Muxlim Inc. runs an online Muslim lifestyle network to deliver customer campaigns and to gather data on trends and content consumption among Muslims online.

El-Fataty et al. emphasize the diversity in the Muslim market noted in previous chapters. Around the world, Muslim communities represent a cross-section of all socio-economic classes, age groups, nationalities and races. Although this makes the Muslim market more difficult and more expensive to target as a mass market, digital media can easily reach narrow segments. Importantly, digital media permit marketers to target Muslim consumers without overtly using their 'religious' identity to attract their attention. Rather, regardless of a customer's religiosity, marketers can use digital media to integrate brand messages within lifestyle content in subtle ways on specialized websites: sports, fashion, technology and entertainment. Marketers can use Muslim-focused or ethnic media, which are already trusted by the potential customers. Importantly, in emerging markets (many of which have Muslim-majority populations), mobile penetration is growing rapidly. Fataty et al. point out that one unique use for digital mobile marketing in Islamic marketing is to reach emerging market consumers who have little access to any other media.

## GLOBALIZATION, POLITICS AND RESISTANCE

As Muslim consumptionscapes emerge and expand, the social and political implications are of interest to both practitioners and researchers. These implications can involve consumer resistance as well as consumer demand. In order to illustrate these dynamics, Sultan Tepe, in Chapter 19, deconstructs a legal case that was brought against Tekbir, a Turkish clothing company that markets clothing to covered Muslim women. The case concerns the authentic meaning of religious symbols and ideas, as Tekbir is a word (in Arabic, *takbir*) which refers to the exclamation, *Allahu akbar*, meaning 'God is great.' Whether something can be authentically Islamic is also influenced by the role of religion in the social, political and economic system – in this case, in Turkey. According to Tepe, when religion has a different role in these three systems, it presents a complex decision making environment for customers. In particular, as the Islamic market for consumer goods develops, Tepe considers ways in which faith-based products declare their authenticity. Unexpected key players that surface are Islamic scholars. Recall Nazlida

Muhamad's analysis of how Malaysian consumers use *fatwa* rulings from scholars to guide their consumption. Tepe observes that the religious authenticity of Tekbir's products in Turkey (and in the other countries in which they are sold) appears to rest on its owner's personal authority or discretion to define what is both Islamic and acceptable. While the company has grown considerably, Tepe discusses the resistance shown by a particular group of Muslim consumers, who insist that to follow fashions is unIslamic and who accuse companies like Tekbir of capitalist exploitation.

While Tepe studies Turkish Muslims who resist buying products intended to be Muslim-oriented but which they believe to be exploiting Islam, Maya Farah examines Arabs who resist buying American products. Although Farah's research, reported in Chapter 20, uses both Muslim and Christian subjects in Lebanon, her results have particular implications for marketing to Muslims. She grounds her research in the Theory of Planned Behavior and reports on a qualitative interview study and a quantitative survey. Considerably more Muslims have participated in the Arab boycott than have Christians. The Muslims' rationales originate in their religious belief system and they often follow the lead of Muslim scholars, and abide by *fatwa* rulings, for example. Farah suggests that boycotters' behavioral beliefs might be the most suitable targets for marketers seeking to develop communication messages to reduce boycott participation. Changing the beliefs central to the attitude toward boycotting could lead to a change in behavioral intention, and ultimately, in boycotting behavior. Marketing communications to reinforce belief strength about a boycott's negative outcomes could emphasize that participating in the boycott would endanger local employees' jobs.

Marketing campaigns for Muslim markets can be difficult to develop because of the diversity within these markets. That marketers of especially global corporations need to consider likely boycott implications is an added challenge. Chae Ho Lee and Jennifer Chandler focus on a particular diverse, multicultural location: Dubai, a city-state that is primarily populated by Muslim expatriates as well as Emirati nationals. In Chapter 21, Lee and Chandler define two marketing approaches relevant to marketing professionals as they design communications campaigns. These approaches are moments of departure (when cultural elements are adapted) and moments of arrival (when cultural elements remain untouched). They discuss these in a human resources context: interpersonal communications in the workplace and team-building. For example, in Dubai, it is necessary to have Arabic designers, to have Indian staff to know how to talk to Indian audiences (a large proportion of the expatriate community in Dubai), as well as other people who can write English copy. Lee and Chandler show how each marketer's experience and identity help to connect the marketing team members, and then, in turn, help to connect the team, through cultural production, to the diverse audience in Dubai. The marketing professionals interviewed by Lee and Chandler adapt the work of marketing in different ways that include collaboration and learning with other marketers. The professionals rely on one another as sources of cultural knowledge. Deciding which cultural elements should stand on their own through moments of arrival, or which cultural elements can be adapted through moments of departure, is a cultural brokerage skill. Identifying the significance of cultural elements is especially important in Muslim markets. What are acceptable adaptations? For instance, Emirati consumers do not want to be portrayed as just Arab and Muslim; they have their own unique history, culture and future, separate from those of the other Gulf countries. The identity tensions resurface.

In Chapter 22, Rula Al-Abdulrazak and Derrick Chong also focus on the UAE. They evaluate its attempts to create a national identity and analyze how the government, along with international art organizations, is forging a center for world-class culture and art. This evaluation includes a review of discourses about Orientalism, cultural diplomacy, public diplomacy and nation branding. To nurture the brand of the UAE means to present stories and myths about it – although reality matters, it is possible, in a marketing sense, especially for those with vested interests, to help shape what is perceived as real. Not surprisingly, the UAE uses a non-traditional approach to cultural diplomacy by emphasizing the commercial culture associated with the art market trade (of buying and selling art). The UAE is developing an ‘experience economy,’ where a number of different experiences are possible, art being merely one. The experience matters in the minds of the visitors, tourists, and people who choose to live and work in the UAE. Like Prokopec and Kurdy in Chapter 12 and Lee and Chandler in Chapter 21, Al-Abdulrazak and Chong stress the diversity within the Muslim marketplace. While engendering common values is a key tenet of cultural diplomacy, and the UAE as a cultural hub accentuates this theme, the opportunity for adaptation and moments of departure is ever-present.

## THE FUTURE

The two final chapters deal with the future of Islamic marketing. Paul Temporal in Chapter 23 focuses on what this future holds for practitioners, and in Chapter 24, Özlem Sandıkcı and Güliz Ger ponder the future of Islamic marketing for researchers. Islam, observes Temporal, is a way of life and Islamic values and principles influence the everyday lives of Muslims more so than in the case of any other faith. The growth of the Muslim middle class provides marketing opportunities at the same time as it fosters entrepreneurs from among its ranks. Temporal’s emphasis is on branding and he considers both how Muslims can grow their own brands and how global companies can market to Muslims. He points to successful Muslim entrepreneurial ventures in social media, financial products, entertainment, food and clothing. Some of these ventures target only Muslims, but there are also brands that appeal more broadly. Ahiida Pty Ltd of Australia, marketer of the ‘Burqini’ (modest swimwear for Muslim women), has diversified into ‘sunsafe swimwear’. The challenges for Muslim brands as they expand internationally and into the non-Muslim marketplace include building awareness, dealing with strong, established competitors and earning customer trust. Because Muslim firms often come from developing countries or even countries that have a poor image among Western buyers, nation branding is also imperative, according to Temporal. For global firms seeking to improve their performance among Muslim customers, Temporal emphasizes that while Muslims have similarities such as shared values, there are many differences among them: location, culture, language, religiosity and marketing sophistication. It is essential for practitioners to understand their market thoroughly, in order that they can engage in appropriate and effective emotional brand-building and communications.

Sandıkcı and Ger in Chapter 24 contemplate the reasons for the attention to Islam and marketing, now, at this particular juncture in time. Why did people ignore the Muslim

market for so long? Why has it now come to the attention of researchers, consultants and managers? Political, socioeconomic and technological changes have led to the growth in a new class of Muslim entrepreneur: individuals who seek profit and success, but also want to maintain their faith. Members of the burgeoning Muslim middle class around the globe search for products and services that will help them solve problems in their lives. How can Muslim women who prefer to dress modestly still keep fit and engage in sports like swimming, for example?

Much scholarly interest in the Muslim market focuses on the differences between Muslims and non-Muslims and emphasizes the distinction between *halal* and *haram*. According to Sandıkcı and Ger, and as stressed by many other contributors to this *Handbook*, the Muslim market is heterogeneous and elements of it must be studied in context. It is too restrictive to examine the Muslim market solely through the perspective of religion. A valuable research approach is ethnoconsumerism: scholars should investigate specific Muslim groups in specific contexts and scrutinize the practices, discourses, power relationships and dynamics that typify those contexts. Such an outlook can also benefit executives, who then will discover additional business opportunities, whether these represent Muslim entrepreneurs with whom they might collaborate or new consumer market segments.

## CONCLUSION

Muslims constitute around twenty per cent of the world population and actively participate in the global economy as investors, suppliers, manufacturers, bankers and traders. Muslim consumers represent one of the fastest growing consumer segments. However, despite its increasing significance, the intersection between Islam and marketing theory and practice remains still largely understudied and poorly understood. This *Handbook* addresses this gap and offers several valuable contributions to the study of Islamic marketing. Overall, the essays reveal the difficulties in describing and categorizing Islamic markets and the necessity of going beyond treating religion merely as a segmentation variable. Furthermore, the chapters point to several exciting research avenues, among which are: the socio-culturally informed analyses of consumption practices of Muslims in different locations; the aspirations, values and marketing practices of Muslim entrepreneurs; the influence of social media on the practices of Muslim consumers and marketers; and the public policy implications of Islamic marketing.

We conclude this introduction with a reemphasis on the complexity and multiplicity of the concept of 'Islamic marketing'. Rather than assuming that Islamic marketing will converge to some definitive and stable definition, we should acknowledge that there will always be multiple and even conflicting conceptualizations of the relationship between Islam, consumption, and marketing. It is our belief that through such multiplicity and diversity in research and practice, 'Islamic marketing' as a field will develop and enrich. We also believe that continuing research in this area will not only enable a deeper understanding of Muslims, both as consumers and as marketers, but will also contribute to the development of marketing theory. Understanding Muslim consumers and marketers, however, as understanding any consumer or marketer group, requires a situated understanding. Such a situated understanding goes beyond a focus on differences and instead

emphasizes interactions and interrelationships. While differences culminate in a misperception of uniqueness, interactions allow generating productive and sustainable solutions. After all, we need to keep in mind that Muslim consumers are not only Muslim but *consumers* and Muslim marketers are not only Muslim but *marketers*. Hence, our goal should be not to prioritize one term over the other but to focus on their co-constitutive relationship.

