



Predicting Factors Influencing Islamic Marketing. A Research upon Emerging Marketing Paradigm.

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ARTICLE INFO

Keywords:
Islamic
Marketing,
Halal Marketing,
Islamic Philosophy
of Marketing

ABSTRACT

Muslims are a large and separate segment. The needs of this segment needs to be catered in accordance with religion of Islam that have guided about all aspects of life. The purpose of this research was to formulate and validated the model of Islamic marketing. A total number of 268 Business graduates were respondent of this research by making use of convenience sampling technique with the help of questionnaire designed on five point Likert scale. The model and hypotheses are tested with the help of SEM. Three hypotheses were found to be significant and one is failed to be accepted. Halal aspects, Islamic Philosophy and Muslim consumer behavior are the main identified components of Islamic marketing. This model may use by marketer who want to market their business in an Islamic way.

1.1 Introduction

Islam is the second largest religion of the world. The first position is of Christianity. The meaning of the word Islam is submission to AL Mighty Allah. Allah is the one and un seen GOD in the religion of Islam. From the Muslim viewpoint the world as a temporary place and the main focus shall be on afterlife. Muslims are abide by the Islamic code of conduct is known as “Shariah guidelines” (Dudrija, 2017). To further elaborate this concept Shariah is the Islamic way to life which con (governing principles to life). There are five main founding pillars to Islam. (Submission to Allah’s will), Faith, Prayer, Fasting and Pilgrimage to holy city of Mecca. In this religion the forbidden things are referred as “Haram” and permissible aspect are referred as “Halal” Rehman and Shabbir (2010). Religion is not much taken into consideration in the field of business and marketing but it’s an un ignorable fact that religion has a very strong influence in shaping human behavior and devising its believer attitude. (Arnoudl et al 2004). Islam guides the followers to earn his bread and butter in lawful manner as Allah mentions in Quran. O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is Most Merciful to you (Al-Quran 4:29). The above verse is from Quran which the Holy Book of Islam. It comprises of 114 surah which are referred as chapter. This is the only book in its original shape. It has 6666 verses and this book contains guidance regarding all aspects of life guides about each aspect of life. (Awan, 2018). Quran is a complete scripture and final message from Allah sent to mankind via Prophet hoot. This book contains portion of every detail. It even explains human nature and behavior (Hayat et

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Received 20, Jan 2023;

Received in revised form 22, Mar 2023

Accepted 5, Apr 2023

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al.2019)

The name of last Prophet is Muhammad (S.AW). He was a practical man and have provided guidance about all aspects of social life with his actions. The main source of knowledge is Quran.

Islamic Prohibits earning through wrong means or working with interest-based transaction or acquiring abnormal profit on basis of lies (Rehman and Shabir ,2010).

The field of Islamic Marketing has brought the science of consumption, marketing and religion in global focus. The Term “Islamic Marketing” came into existence in the year 2010. It is a combination of value and profit maximization along with society welfare with a blend of equity and justice. (Abbas et al, 2020). A common question often erupts that what is Islamic Marketing and how it could be adequately defined. The field of Islamic marketing is now a challenger to conventional marketing and is also unfolding a new horizon of marketing that is not explored so far. Its focused is to apply marketing model, theories in accordance with Shariah to cater the needs of Muslim consumer which is a massive target market. It’s also a new discipline to academia and industry. (Islam, 2020)

Few Muslims countries operate under religious framework known as Sharia compliance. Its verdict is honored in Muslim world. (Butt, Fam and Jong, 2010). If any organization intents to target the Muslim group, then it need to devise its strategy in accordance with Muslim market norms and culture. (Zakaria and Talib, 2010). Prior to 20th century the Muslims were neither catered nor targeted as separate consumer segment and the focus was on western market only. Whereas previously the strategic effect of only the western marketing were considered (Nakata andHuang, 2005). There are also details regarding Muslims consumer behavior as this segment pf market behave a lot differently from western consumers. Some behavioral insights are provided below.

The influence of religion is gradually re shaping the consumption behavior (Jamal, 2003). This radical change is not only witnessed in Muslim world but similar perspective is witnessed in England as the consumption pattern of Hindu consumer differs from britieshers w.r.t religious affiliations. (Lindridge, 2005). Religions affect our set goals, change our motivations, influence the way of living and challenge the way society operates. (Butt, Fam and Jong, 2010). The impact of religion is very much significant and can be seen in various religions groups of Christians, Muslims, Buddhist. Religion can be separated while evaluating the society (Fam et al, 2002). It also a fact that consumer prefer buying those products that is not contradictory with their religious beliefs and are in accordance with their mindset (Yun et al 2008).

the Good Manufacturing Practice (GMP) in Indonesia with the product’s need for halal certification is limited. This trend is also gaining momentum in food sector Akbarizan et al (2023)

A perspective exist that there is no clear direction provided regarding religion but if adequately analyze . Islam has provided guidance for all life aspects. The theoretical way to live is guided in Quran and practical aspects are explained by Prophet Muhammad (SAW). The accepted things are referred as “Halal” and prohibited things are referred as “Haram”. (Hoque et al, 2017). A Muslim is promised heaven in hereafter if he will performs all his actions in accordance with principles of Islam and will be put in hell if he does live his life as per commandments of Allah . (Hosani, 2015). There is also concept of reward even if one performs ethically in commercial activities and would be punished if one doesn’t perform acts in adequate manner (Khair et al, 2017)

Its quiet clear that Islam prefer and is in favor of lawful & commercial activities rather to get involved in transaction which are based on interest. Hence commercialism and field of commerce is parallel with Islamic way of doing business. The Prophet was has also a successful entrepreneur in his life span (Antonio, 2007). Islam has given very firm base regarding way of doing business and any aspect should not be

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Accepted 5, Apr 2023

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contradictory with Islamic business decorum. Justice is very important attribute in carrying out business in Islamic paradigm. As said “Give a full measure when you measure and weigh with a measure that is straight [...]” (Qur’an 17:35). The people who don’t comply with the requirements are referred as fraudster. There is one major dominant aspect of Islamic way of doing Business. “The market mechanism, price declaration and sales should be self-decisive in response to economic and natural competition with no interference or manipulation. (Yousuf, 2013).

There is also guidance regarding various aspect of commercial activities. There is only dominant principle of business in Islam which are the market, relevant prices and sales strategies and market forces should be set free. (Trim, 2009). The main purpose of Islamic marketing is to act in accordance with principles of Sharia. The purpose of Muslims is to perform all his activities in accordance with Allah’s will and marketing practices shall also be Islamic. (Hassan and Lewis, 2007). The element and implication of ethics is also deep rooted in Islamic concept of commerce and trade. All the transaction and business deal should be catered in accordance with Islamic decorum. (Yousuf, 2010). Consumers prefer to purchase those products who don’t contradict with their basic beliefs (Yun et al, 2008).

Though Muslims might be considered as part of world market but technically they are a complete different market with estimated population of 1.6 Billion. They prefer Halal foods and approximately 2.1\$ Trillion are exchanged globally. (Zakaria and Talib, 2010). The Muslims account of one quarter of world population and are expected to reach by 30 percent till 2025 (Robert, 2010). Another interesting fact that should be kept in consideration that the followers of the religion may not be very much well versed with religion and may observe the religious festival without being a true practitioner. As Christian consumer celebrate the festival of Christmas and Muslim consumer observe fast and other religious obligation in the holy month of Ramadan. (Muhammad and Mizerski, 2010). Some trends reflect that now marketers and researchers are accepting the viewpoint that religion is a significant tool in understanding cultural development and behavior that must be researched. (Mittelstaedt, 2002).

The domain of quality in service sector has always been debatable since decades. Its proper implication to have direct relationship with customer satisfaction makes the aspect more crucial. The relevance of this concept can be practically experience in Banking sector which markets Islamic products and most of consumers are part of that bank due to Islamic touch in operations. (Awan, Bukhari and Iqbal, 2011). In current era the banking strives on providing the quality and satisfaction to customers which also depends upon after sale service and to build long term relationship. (Agnihotri et al, 2002).

It is quite a difficult task to incorporate the cruxes of conventional marketing (4P’s or 7P’s) in context of Islamic marketing. It should be unfolding as a complete new paradigm with new sense of dynamics and direction. People don’t only make a decision on fit criteria alone but a personal connection is also required between brand persona and lifestyle. Perhaps therefore Islamic marketing will fit the criteria of Muslim market. (Wilson and Grant, 2013). The marketing of Halal products is a science in itself. As the Halal products are now going global so relevant challenges are also emerging. Marketing in a country with different religion also creates the difficulty for the exporter. The global Halal market has reported tremendous growth in past few years (Talib and Razzak, 2012)

Along with Halal Certification as parameter to gauge brands etc in light of Islamic shariah there are also Maqasid al Shariah which helps in understanding Islamic economies in terms of Islamic principles followed by Maqasid Al Shariah Index and Religious Satisfaction. These are two parameters to gauge Islamic consumer behavior w.r.t Mortgage Industry. Any Islamic business activity or entity needs to achieve this prior claiming itself to be Islamic in Nature. (Razzak et al, (2014).

In order to further strengthen the concept of Islamic marketing an extensive literature review is conducted. First the need of Islamic marketing as a separate paradigm is established and afterward’s each identified variable is discussed separately in order to highlight the importance and scholarly contribution available

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from various authors of world. Detail can be referred in the literature review section.

1.2 Problem Statement.

Islam as a religion governs the believer's life in this world in every aspect (Al-Shewa, 2011). Islamic is complete religion that cover all aspects of life. Marketing has also its influence upon all walks of life. But domain of Islamic marketing is not much explored. On other hand Muslim consumer are second largest market of world population and their needs cannot be much adequately sufficed with conventional marketing. Muslim are emerging as a separate segment and the domain of Islamic marketing is also getting unfold but not in one accurate direction as there are various thoughts, concepts but no synchronization to this domain is witnessed so far.

Another major issue is that this domain is gaining awareness amongst world PR actioners that is blend of academia and Industry professional but Pakistan market are neither aware nor working on this new emerging segment. Islamic marketing is struggling to established itself as a challenger to conventional marketing but specific model is missing.

If this issues are not addressed then it would be intellectual loss in terms of Philosophy, financial loss in terms of Profit and value loss in term of customer dissatisfaction. Hence a comprehensive survey of its scope and a model is required which does not exist yet.

1.3 Research Objective:

1. To identify the influencing factors of Islamic Marketing.
2. To formulate a research model for Islamic Marketing.
3. To Quantify the components of Islamic Marketing.

1.4 Research Question:

1. What is the Scope of Islamic Marketing?
2. What are main factors that revolve around Islamic Marketing?
3. What factors could become a part of Islamic Marketing Model

1.5 Importance / Significance of Research.

There might be many researches on the topic of Islamic marketing but a specific model of Islamic marketing is not yet formulated. The main contribution of this paper is formulation of a Islamic marketing model which is developed and tested in few phases. At first extensive literature review is carried out for extraction of variables. In second phase the collected data is tested via technique of Structural equation modeling via smart PLS. In a nutshell this is first research of its kind that have formulate and presented a model which could be apply in various setting and different industries. In addition to above mention contribution The research presents an insightful literature on Islamic marketing. This research has identified the components of Islamic marketing model. This paper has gauge the impact of various component upon Islamic marketing. This paper has proposed a framework of Islamic marketing. This paper has also quantified the component of Islamic marketing. This paper will add to developing literature of Islamic Marketing. The Area of research is Islamic Marketing which is an emerging field of Marketing. Marketing sector of different industries would be benefited by this research. The proposed model might be used by marketers to create a new paradigm shift in field of marketing. The main strength of this paper is the versatile and novel nature of the topic. It has a good response rate from the targeted respondents.

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1.6 Limitations:

There are some limitations of the research. First limitation is that it is a cross sectional research which is conducted within time period of six month. Second limitation is regarding the literature review as data of 10 years is incorporated. The time period is from January 2010 to December 2010. The data is collected from the business graduates with a small size from Karachi Only.

2. Literature Review

This paper will discuss the literature and will focus on variables that are main components of Islamic marketing model. Altogether five factors are identified that would be discussed accordingly. Islamic Marketing, Islamic Philosophy, Halal Aspects, Religiosity and Muslim Consumer Behavior. The Islamic consumer theory is utilized which states that eternal happiness is the aim of individual life. It focus on moderation and benevolence rather self and profit maximization. The consumer behavior of Muslims should be in accordance with Islamic norms. The action should be based on genuine need. It also states that the person must consume as per need and give rest as charity in the name of Allah (Razzak et al, 2014). Some researches were conducted with the aim to generate Islamic Theory components for other researchers to follow. West marketer are researching on link between religious belief and consumption behavior similar case is been reflected in Muslim world too. Business relationship rely on shared perceptions of accepted norms and behavior. This theory revolves around two basic features like "Omission" and "Discovery". Jusoh, (2014)

2.1 Need of Islamic Marketing.

If we properly analyze so Islamic brands related attitude and knowledge have reshaped the Muslim consumer behavior across the globe. The muslims consumers are more tilted and look forwards towards the product that are Islamic in nature.(Sukhabot and Jumani, 2023). Islamic marketing has also comes up with its own retail mix of product which are a lot different from western marketing tools. This has creating a new paradigm in consumer purchase decision. (Karim et al, 2023) There is guidance in religion for every aspect of life. It even explains how to set goal, motivate human beings and have a positive influence on the way of living. (Butt, Fam and Jong, 2010). Religion is also significant aspect of Christians, Muslim and Budhist consumers. Religion also shaped the individual mindset. (Fam et al, 2002). Religion is also the main and divine source of motivation for Muslims which unfold several aspects of life. Any model, theory or phenomena incompatible with the Islamic ideologies are not accepted. (Ahmad and Fontaine, 2013) There is not much link of business with religion but religion had guided about way of doing business in versatile manner. It has an unsaid influence upon attitude of various societies. (Arnould et al, 2004). Many marketers, personnel and practioner are accepting that religion is a significant tool in understanding cultural developments and behavior which should be research. (Mittelstaedt, 2002). It's also prediction that by the year 2050 will be 73%, the religion of Islam is expected to have the most followers across the globe. Around 29.7% out of world population would be Muslim. Islam is also privileged to be the most to be religion with top followers in the world. (Kukab, 2020) Though Muslims might be perceived as part of world population but technically they are a complete different market with estimate population of 1.6 Billion (Zakaria and Talib, 2010) Western theory and model are not much compatible with Islamic perspective. The west model cannot even cater the needs of Muslim in adequate and ethical manner. (Hamid et al, 2016) A very clear direction and a firm base of doing business is provided in the religion of Islam. West marketing paradigm don't relate much on justice but Islamic mechanism is very much rooted with the concept of

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justice and fairness. As said “Give a full measure when you measure and weigh with a measure that is straight [...]” (Qur’an 17:35). Islam provide the mechanism to operate, fair price declaration and sales should not be biased in which economic and natural forces should act freely. (Yousuf, 2010)

2.2 Islamic Marketing

Islamic marketing is a versatile field and cannot be judged in light of Micromarketing only. A new field of Islamic micromarketing is also emerging which is known as sub field of Macro marketing. This principle is based on concept of Islamic ontology, epistemology, eschatology with macro marketing field. Micromarketing holds the basic concept that overall wellbeing of society should not be compromise. A study was conducted with 268 Muslims tourists and it was found that campaign with element of Halal tourism had a positive impact w.r.t image of destination and consumers are likely to revisit and recommend others about the experience. (Mardhotillah., 2023)

Another research conducted reveals that by promoting Islamic best practices of zakat, donations, sustainable environment and employee welfare the company can earn be more profitable in terms of monetary profit and customers. (Elgarhbawy et al, 2023)

A very comprehensive analysis is conducted upon eight dimension namely which are (analysis unit, scope, orientation, end, scholar’s viewpoint and essence of marketing system) (Kadirov 2012). The characteristics of Islamic marketing are quiet adequately analyzed as spiritualistic, ethical, realistic, and Humanistic. Spiritualistic means all the business activities teachings must be coherent with Islamic laws. The spirit of Islam should be incorporated in all marketing activities. (Sula and Kartajaya ,2006). The word Ethical means that all aspects of transaction must be completely ethical and lawful with no element going against basic ethical paradigm. Here realistic means that marketers should not be rigid. They must be able to differentiate them from other marketers and defend the Islamic principles simultaneously. From Humanistic author means that marketer should not have the element of greed and false profit earning desire. (Arham, 2010).

The key concept of Segmenting, Targeting and Positioning of conventional marketing were also transform in terms of Islamic Marketing in one research w.r.t Shariah compliance. The concepts have been signified by giving reference from Quran and Hadith. The exact detail cannot be covered in this section but a short description may be provided like the world is entire population and the Muslims are a separate segment upon the commonness of Muslim (Ummah and brotherhood) is the base of segmentation. Islamic marketers should consider Halal focused and religious minded consumer as their Target market. The main position attribute is that the products should have halal certification from various brand that wish to position themselves in Muslims brand. (Islam, 2020). In order to achieve an adequate muscular marketing scrum, the Islamic marketing needs to shape itself in five different dimension which are Innovation, sustainability, entrepreneurship, lifelong learning (Grant et al ,2013). Much literature work is being done to understand the concept of branding within Islam and many students are opting this discipline as their field of study. In light of Islamic knowledge brands holds important significant role in lessen the perceived risk and selection of any brand. (Mourad and Karanashawy ,2011).

The field of Islamic or Spiritualism tourism and travelling / migration in deep rooted in Islamic History and its significance is found from the time of Holy Prophet SAW. Some researchers have also given the concept of Halal Tourism is based on usage and consumptions of halal brands which is a reflection of Muslims identity and many industries are making themselves align with Halal products and service orientation. This concept also the foundation of Global Economic growth of Muslim consumerism. (Haq ,2014).

Another dynamic research has identified four different type of Actors in Islamic marketing by using two primary distinctions. One dimension is between personal and social and other is in between commodity and

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brand economies. First is Entrepreneurs who shall perceive profit as source of religious and element of respect should also be there. Collectivist tries to link that religious justification of economic regulation is not contrary to Quranic values. Whereas the “integrationist” defend the traditional concept of society. The differentials try to define a thin line between pluralism with opportunities available. (Dean, 2013).

Advertising play an important role in field of marketing. The main aspect of advertising is appeal. But in Muslim countries there are different sets of appeal that motivates the Muslims consumer. There is set of various emotional and rational appeal that affects Muslim consumer. (Najaifi, 2013). Another research highlight the characteristics of Islamic Advertising based on four criteria. First is to avoidance of Islamic creedal taboos and display of immoral things, Second prohibits the use of musical tools and taboo entertainment, third relates with adequate dressing of actors and role of gender must be linked with Islamic criteria and lastly it should not be based on deceptive marketing, or defaming competitor or linked with ambiguous transactions. (Cader, 2015).

An interesting research was held in which the consumer perception of different religion regarding controversial advertising was gauge and it was found that Muslims consumers get easily offended by controversial advertising appeal. Moreover, current rules in various Muslims countries are not much strict to counter such advertising mechanism in state whereas on the other hand Hindu and Christians customers consider these advertisements as part of their Liberal attitude and are not much offended by such Ads. This study was held in Non-muslims state to have a comprehensive view. (Erdogan et al, 2017).

The framework of operatively in Islamic paradigm is known as Shariah compliance. The verdict of Shariah authority in Islamic mechanism cannot be challenged. (Butt, Fam and Jong, 2010). Any country, market or industry that want to grasp the Muslim nation need to formulate the strategy according to Shariah standard for more productive options (Zakaria and Talib, 2010). The effect of western marketing tactics is mostly gauged but the Islamic mechanism is more tilt with true Islamic ideologies and its effect is gradually gaining speed (Nakata and Huang, 2005). The people with religion has the effect and one research explain that there is notable difference between Britisher and Hindu consumer. (Lindridge, 2005).

Islamic marketing main aim is to devise strategy in accordance with Shariah principles. The main ambition of Muslim is to perform the work in accordance with guidance of Allah and same is linked with Islamic marketing (Hassan and Lewis, 2007). Consumer also prefer those products which don't violate their beliefs or actions (Yun et al 2018)

The characteristics of Advertising in Islam is also highlighted which is based on four criteria. First is link with avoidance of creedal Islamic taboos and it's not allowed to display any immoral act. Second aspects restrict the use of musical entertainment. Third is linked is with adequate dressing and last is based on true and ethical marketing practices in which no sort of defaming should be there (Cader, 2015)

A model of Muslim consumer behavior is derived which narrates that a part of one income should be spent for betterment of society and reward for hereafter (Badawi, 2010). Its debatable aspect that who is actually performing the role of savior or survivor (Abbas, 2010).

2.3 Islamic Philosophy

The domain of Islamic Philosophy for ethical decision making have also been brought into consideration for research paradigms by taking Al Ghazali ethical Philosophy for Islam. The model depicts

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that if these rules are followed that ethical standards of organizational personnel may help management to work more efficiently and may even reduce turnover and overcome dissatisfaction with a better internal climate of organization at all aspects of management (Shamsudheen and Rosly, 2019).

The implication of Islamic ideology in business is also highlighted as it was found that marketing professionals of finance cater the portfolio carefully during Islamic events like Eid ul Fitr and Ramadan within context of Muslim countries. (Chaudary, 2023)

The mechanism of Islamic markets is not only based on Profit maximization but it is also based on well-being of society and environment. This concept is gaining popularity globally. Its core aspect is to create an overall balance. The famous Scholar Ibne Khaldun oppose the western concept of competitive or monopolistic and categorized all goods as necessity and luxurious. Fair price determination by allowing market forces to interact without fraud. Productive service and commodity market have positive impact upon customer motivation. Government controlling has also a positive impact upon customer motivation and Islamic market mechanism (Jalil, 2015).

The factors considered by Muslims consumer during purchase was also highlighted in few researches. Some of the main factors environmental concern, Islamic values integration and love for green environment (Binzafrah et al, 2023) The researchers like (Rice and Al Mossawi, 2010) have applied various dimension of Islamic value as honesty in communication, application of diversity, position of women, consumer behavior and concern for advertising. These dimension are categorizing and linked with four cultural dimension of relationship with people, time orientation, human behavior, activity orientation. The implication on Islamic marketing perspective is also found in apparel industry and a new model is embarrassed on basis of Quran and Hadith. The main features are simplicity, feminine, modesty and righteousness (Elsedi, 2023). The concept of Corporate Social responsibility is linked with the concept of Islamic marketing and in light of Quranic teachings. Like promoting citizenship behavior and being a good steward of society one automatically gets align with Islamic marketing principles. The concept of CSR can even be modified by a school of thought. The CSR attributes is linked with Quranic principles in three parts. First part deals with Fairness, equity and respect for every entity. Second part deal with Ethics and Human Rights with Dignity, Third part deals with concern with about Environment, Neighbor and community. (Koku and Savas, 2013). The factors influencing to opt for Islamic Takaful are also highlighted in another research which are not only influence by attitude, subjective norm and perceived behavioral control but some moderating factors like demographic variable, consumer knowledge, situational factors and consumer level of religiosity were also identified. It's also depict that instead of large amount of awareness still there is lot of ambiguity found in consumer mind regarding (Takaful. Husin and Rehman, 2012).

H01: There is significant relationship between Islamic Philosophy and Islamic Marketing

2.4 Halal Aspects

The Halal aspect of business is visible and applicable in approximately all kinds of industries. Its glimpse are found in digital business, sharia banking industry which integrate halal products. Some researches have sighted that certainty of halal aspect significantly impact individual purchase intention. (Berakon, 2023). As far as food industry is concerned so as per Islamic law the problem does not lie with food itself but the main debate is upon the way by which the animal is slaughtered Secinaro and Calandra, 2020).

The interest of both Muslim and non-Muslim consumers in halal food, defined in this study as food that does not consist or contain anything that is considered unlawful according to Islamic law, as well as uses specific slaughter methods, has increased rapidly throughout

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(Trout , 2002) says differentiating your product is a viable way will automatically screen out the benefits of a product. As Halal is a core aspect of Islamic marketing perception therefore it opens a new paradigm of marketing. The concept of Halal Branding is also in focus now a days and five aspects are highlighted which makes a Brand Personality as Halal on the basis of Purity (The product is not only clean but also pure), Excitement (excellence in term quality and advantage over other product), Safety (The product / service should not harm in any way), Sophistication (Halal perception meets the Halal criteria) and Righteousness (Ahmed, 2015).

An integrated framework for Brand Love and Brand Experience was formulated and tested with respect of Halal Industry and its findings revealed that Brand experience is a significant. attribute of Brand Love and it also significantly impact Brand (trust, satisfaction and loyalty). This model is helpful in understanding branding aspect of Halal food consumption behavior (Muhammad et al ,2020).

According to IFANCA insights when the product is Tag with Halal certification the consumer purchase it will full confidence and there is also a chance of re purchase. This phenomenon is getting much popularity worldwide. The Halal certification are opening a new set of Unique Selling Proposition. (Satapathy et al, 2011). It is further explored that Halal marketing does not create any sort of barrier infect it creates a strengthen relationship between suppliers, vendors with any organization that is supporting this phenomenon. The organizations are experiencing a massive paradigm shift from customer centric to value driven organization. Hence, the Halal compliance should be referred as opportunity to attain a competitive advantage Tieman and (Ghazal, 2012).

The hindering factors regarding adaption of Halal certification in the food sector and it was found that the lack of socializing and inadequate information leads to lack of knowledge and awareness of the procedure of obtaining Halal certification. Lack of Government support, Non awareness and understanding of customers, and lack of consumer awareness in inquiring and acquiring about Halal products were main identified themes (Samah et al ,2014)

There is also a new revolution seen in middle east and yet to be explored in Pakistan from Banking industry based on Halal aspects as s some more research were conducted in order to identify the factors of choosing Islamic Credit card and it was explored that Attitude, Subjective norms and Perceived financial cost have a significant effect upon purchase intention of Islamic credit card. Islamic credit card has poor image and may be improved with New research upon implication Islamic credit card with blend of Halal business and sharia compliance. For this Islamic marketers may also opt for digital paradigms like twitter and Facebook (Amin, 2012). There are two greatest challenge faced by Credit Card Issuers. First is linked with Awareness and second deals with Goodwill. The Islamic Banking and finance differs in terms of theoretical foundation. Islamic credit works their credit card and contracts as a combination of many contracts as sale and purchase, rental and fees. It a common fact that majority of Islamic Bank don't offer Islamic credit card. The five main factors for credit card selection are convenience, protection, flexibility, economy, promotion and reputation. There are four major factors that influence Islamic Credit namely Takaful, Reward Point Programed, Convenience and Cost. (Dali, Yousufzai and Hamid ,2015). The presence of Halal aspects has also given birth to Islamic Insurance sector

Whereas, researches have also occur upon the basic paradigm of Insurance and have question the formation and jurdidaiction of Takaful. Some scholars are of opinion that similar kind of mechanism is followed in both commercial and Islamic insurance and some authors drawn out the conclusion that even Takaful should be considered as Defective rather invalid as there are room for improvement in that (Kadirov ,2020).

The efficient way to have a global presence is to export the products Globally. It's essential to make Global market aware of benefits of Islamic Marketing to carve this phenomenon in stone Many Global brand which are sub categorize as (suppliers, producers and retailers) are realizing opportunities and analyzing

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Received 20, Jan 2023;

Received in revised form 22, Mar 2023

Accepted 5, Apr 2023

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threats. In a nutshell they are striving to cope up with (Leonidou et al, 2007).

The presence of Halal aspects is also visible in Global Export Sector. In light of Global perspective several Halal cluster are proposed in which different aspects from various Islamic countries may join forces and five main dimension are identified as Muslim Consumer, Education and Research, Halal integrity work, Halal Supply Chain and enablers (Tieman, 2015). The implication of Halal aspects is also seen implacable in most emerging sector known as Supply Chain. Several factors of Halal supply chain are also taken into account by various researchers which are as 1. The concept of CSF should be incorporated in halal supply chain. All the stake holder and partner must be well reckoned with CSF concept. The breakage of one aspect of CSF may alter the element of Halal in supply chain. CSF referred as Critical Success Factors. It suggests that the management approach must be in line with factors that leads to success. The main factors of supply chain are referred as strategic planning, resource management, logistic planning, capacity building, equipped technology with supply and relation strategies (Abdubakar and Zulfiqar ,2015). Halal aspects were also explored in food sector as one research was conducted regarding the perceived and actual knowledge consumer have regarding implication of percentage of alcohol and simultaneously how aware is he of the halal standards. It was found that majority of consumer have above average competence regarding concepts, source and ingredients and final products (Ahmad, Yang and Abdullah, 2014).

Ho2: There is significant relationship between Halal Aspects and Islamic Marketing

2.5 Religiosity

The concept of religiosity in marketing context it means how moral ethics shapes the consumer behavior. The aspect of religiosity occupies a significant effect and it may result in boycott of several aspects that result in contradiction with religiosity dimension. The leading brand of bakery was boycotted as manufacturing process were in contradiction with Muslims religiosity viewpoint (Roswinato & Suwanda, 2023). A new framework with the name of 3P (Prosperity, People and Planet) known as 3p is brought into consideration which provides compliance for religious principle. It implications w.r.t Prophet life are further researched to unfold social and economic aspects (Worthington, 2023)

Some researchers have reflected a link between these two phenomena and some researcher have nugget any sort of establishment between two factors. This context of Islamic marketing is still under researched in western countries (Lee and Hashim, 2012).

One more research was held with aim of exploring the impact of Religiosity upon consumer behavior and purchase intention and it was found through a quantitative study that religion always act as a focal mind which influence the perception and purchase behavior of Muslim countries. This reflects that Islamic marketing strategies would be quiet instrumental in order to reach out to consumers Iqbal and (Nisha, 2017). A common perception prevail that fashion and religion is inversely proportional to each other. But Islamic Fashion also act as a mega fashion business and its glimpses can be witnessed in Turkey, Indonesia and Pakistan. Another research was conducted to compare the effect of religiosity on fashion. The relation between fashion, culture and religion is fashion. It was revealed that fashion is inconsistent with their intellectual and consequential dimension of religiosity. A negative relationship was found between all dimension of religiosity with fashion. (Farrag and Hasaan, 2016). There is less research which compares religiosity wr.t. women clothing. One interesting research was conducted with the aim to predict the impact

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of religiosity upon women clothing choice in morocco and some the clothing choice of some other countries were also compared. It was revealed that the religiosity of women cannot alone be predicted by what she wears but age, relationship stats and educational background act as influencing factors (Bachleda, Hamelin and Benachour, 2013).

A research was conducted to predict the awareness level and attitude towards Istihalah in Muslim students and it was found that majority of muslims students are not much aware of this concept and they consider Ulama to be the main source of guidance for any religion related matter. In common terms Istihalah means transformation of some product in production process through which some haram products may be changed and categorized the stuff as Halal. The best example is of changing wine into vinegar. (Harivaindaran, 2015), Istihalah literally can be described as the transformation or a change in the nature of a thing into something else. A research was conducted in which Islamic way of Management was brought into consideration and it a Dawah framework was proposed in order to solve most of organizational issues along with implication in Organizational setting and decision making (Harim Ting ,2015).

Ho3: There is significant relationship between Religiosity and Islamic Marketing

2.6 Muslim Consumer Behavior

This section has covered versatile aspects of different sector which shed highlight upon consumer behaviors of Muslims in Food, fashion, clothing sector with implication of some model and theories. The sector of clothing and fashion is taken as first example to shed light on Muslim women fashion perspective. It was depicted in one research that Muslims consumers prefer doing transcation with firms that support green environment and are referred as green brands. They are the brands that try to alter negative environmental impact. (Agapoli et al, 2023)

Makeup consumption is considered to be an important and controversial issue in Islamic world. The effect of religiosity on makeup consumption was explored by making use of Makeup Motivation Scale and it was revealed that some extrinsic factors motivate Islamic women to wear makeup and makeup is more linked with social aspect rather religious touch. Turkish Muslim women claim that they wear makeup for internal gratification rather attraction and Islam permits women to adorn for their husbands.(Karabulut, Aytac and Akin, 2020).

One of the study reveals that managers often make use of Islamic beliefs while doing advertising and working on personal selling which leads to increased purchased intention and sales related to mutual funds products. It positively effect Muslims consumer behavior (Nazir et al, 2023)

Some influencing factors of Islamic Bank customers were also explored as it states that. The number of branch act as a significant factor in selection of an Islamic bank by customers. Some researches quote that Religion is not a dominant factor in selection of Islamic bank and the awareness level, geographic region and trust on group also matters. Islamic banking model is equally important for non-muslims as well. The service quality of Islamic banks is more or less same in eyes of customers. .(Hafsa Orhan Astrom, 2013).

Another research was conducted to evaluate the implicit and explicit attitude of customer towards Islamic Bank and it was found that explicit attitude is more significant relationship in terms of demographic factors like age, marital status, religion then implicit which is linked with religion only. Marketers of Islamic banks also needs to rethink about the reason of change in attitude which will accelerate acceptance of Islamic bank products. (Purwanegara,2015) Two major theories were blend with business concept to gauge the intention of Muslim consumer. Entrepreneurship is the most common preferred of business in Islam by making use

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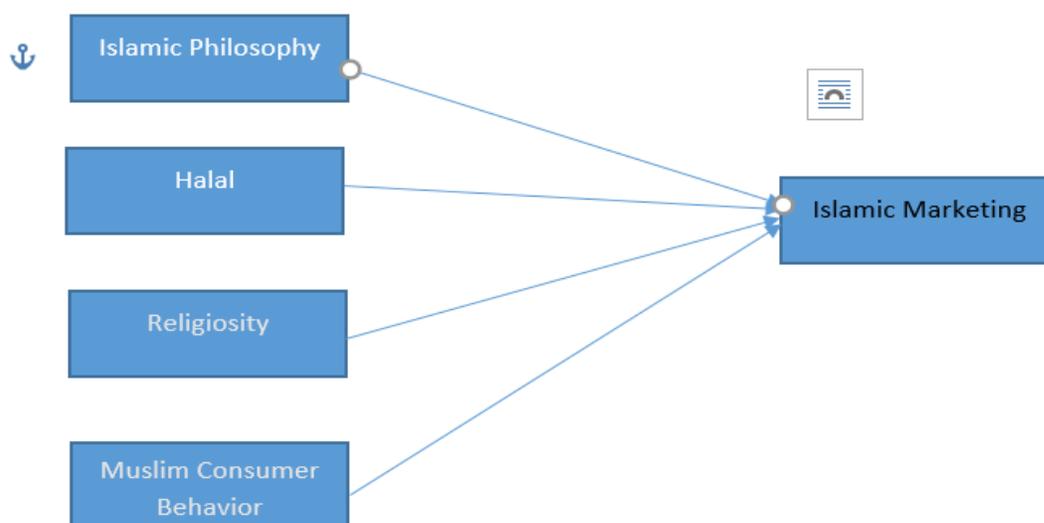
of Theory of Planned Behavior upon five variables as prior experience, empathy, moral obligation, self-efficacy and perceived behavior and it was depicted that two initial factors are the most important one. This whole concept is tested on dependent variable known as Niyah which is known as Intention in Arabic. (Ashraf ,2019).

The most common topic of Celebrity endorsement is also explored in light of Muslim consumer perception. One more research was conducted to predict the effect of celebrity endorsement upon purchase intention of Muslims consumer and it was found that celebrity endorsement matters much in Muslims consumer if the celebrity has Islamic Image as the celebrity endorsement specify that the relevant brand is in accordance with Shariah Principles. A Muslim consumer look for expertise and non-Muslims looks for trustworthiness (Suki ,2013). Another research makes use of Theory of reason action for exploring the intentions of Hijab Purchase amongst Muslim women and it was explored that Hijab purchase intentions are mainly influenced by religious commitment, satisfaction dressing style and knowledge. It can act as a baseline for other Islamic related product which Islamic marketer can adapt and follow. (Shafique et al ,2019).

Ho4: There is significant relationship between Muslim Consumer and Islamic Marketing

3. Framework for Islamic Marketing

On the basis of above Literature review the following research model is formulated.



3. Research Design.

The sampling methodology of convenience sampling which falls under the category of Non Probability sampling is used. The targeted sample size was 280 but data from 268 respondents is collected. The respondents were business graduates who have completed their bachelor of business administration program in the year 2021 . As far as the data collection technique is concern so first the factors influencing

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Islamic marketing was explored through the literature review. All the variable are extracted from different research paper on Islamic marketing and a new model is proposed. Afterword's the data was collected upon the extracted variable from the literature in the form of questionnaire by making use of 5 point Likert scale.

3.1 Data Analysis Technique.

The data was analyzed by applying Structural Equation Modeling by making use of smart PLS. First the model was validated and then the corresponding hypotheses were with technique of path coefficient. The measurement and structural model was test and applied. In measurement model the reliability, validity and R square was applied. Afterword's the technique of blindfolding method was applied which checked the predictive power of the data. In structural model, the technique of bootstrapping method is applied for hypotheses testing. The sample size is finalized after removing the missed details and final obtained sample was of 268

Results

The data is collected from the education sector and mostly business graduates are the main respondents of the research. Out of 268 (164 were male student) and (104 were female respondents) the ratio can be considered as a significant contribution.

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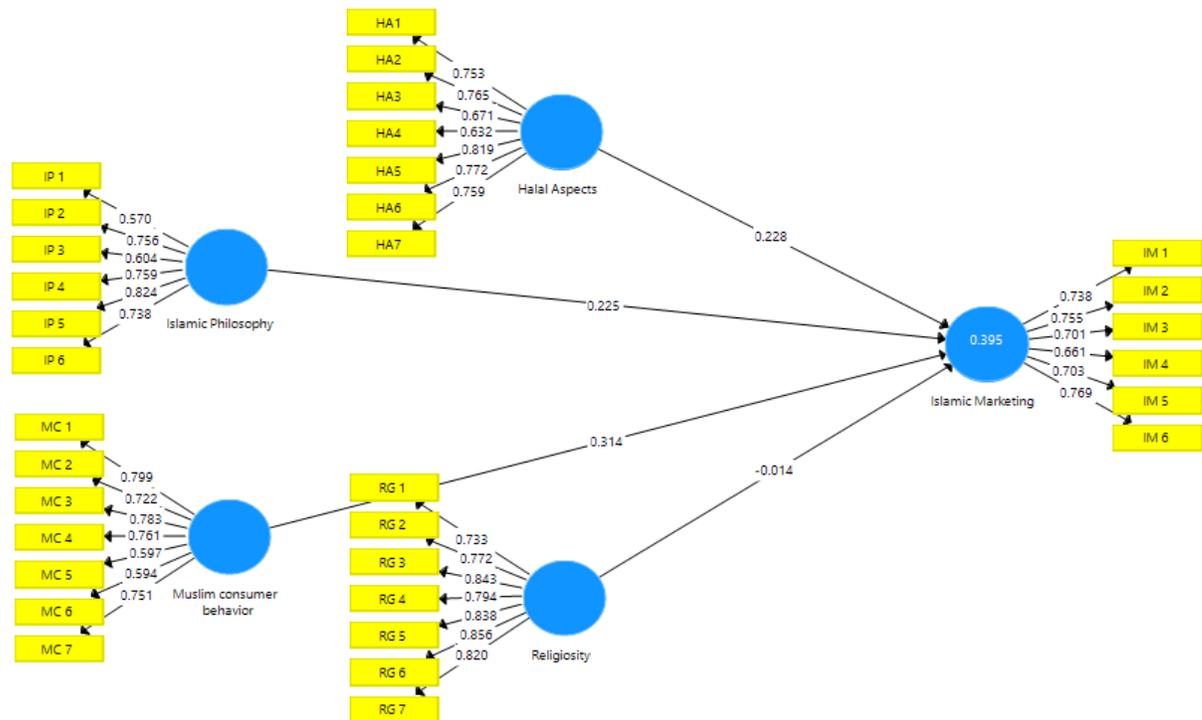
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Measurement Model:



The study has catered five variables including the main dependent variable i.e. Islamic marketing. The model is checked one and desire results were obtained. The result of composite reliability and Average variance extracted (AVE) was also found to be satisfactory as they were meeting the standard parameters. Further to this the outer loading of the item suggest that the values of the relevant variable construct are greater that the required value which is 0.7. The data also report no issue of Multicolinearity because the value of VIF is also less than 5. The composite reliability of all values shall be greater than 0.7 and same criteria is matched with that level and all the requirements of reliable data are met. All five variables have values greater than 0.5 in the AVE which means that the variance is being explained by the variables and their relevant construct rather explaining the error. Hence, it can be concluded that the data is valid and reliable to further proceed towards analysis

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Construct	Items	Outer loadings	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	VIF
HALAL ASPECTS	HA1	0.753	0.862	0.869	0.894	0.549	1.824
	HA2	0.765					1.903
	HA3	0.671					1.489
	HA4	0.632					1.488
	HA5	0.819					2.272
	HA6	0.772					1.977
	HA7	0.759					1.999
ISLAMIC MARKETING	IM 1	0.738	0.817	0.830	0.867	0.521	1.604
	IM 2	0.755					1.745
	IM 3	0.701					1.540
	IM 4	0.661					1.401
	IM 5	0.703					1.505
	IM 6	0.769					1.558
ISLAMIC PHILOSOPHY	IP 1	0.570	0.804	0.821	0.860	0.510	1.279
	IP 2	0.756					1.648
	IP 3	0.604					1.276
	IP 4	0.759					1.676
	IP 5	0.824					1.963
	IP 6	0.738					1.649
MUSLIM CONSUMER	MC 1	0.799	0.845	0.870	0.881	0.518	1.849
	MC 2	0.722					1.592
	MC 3	0.783					1.946
	MC 4	0.761					1.832
	MC 5	0.597					1.427
	MC 6	0.594					1.609
	MC 7	0.751					1.938
Religiosity	RG 1	0.733	0.912	0.926	0.930	0.654	1.835
	RG 2	0.772					1.898
	RG 3	0.843					2.683
	RG 4	0.794					2.339
	RG 5	0.838					2.416

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	RG 6	0.856				2.630
	RG 7	0.820				2.573

In the second step the discriminant validity was checked using Fornell-Larcker and Heterotrait-Monotrait ratio method. The table 2 is checked with technique of Fornell-Larcker and table 3 represents HTMT method for confirming the reliability.

Fornell-Larcker Criterion

Fornell-Larcker Criterion

	Halal Aspects	Islamic Marketing	Islamic Philosophy	Muslim consumer behavior	Religiosity
Halal Aspects	0.741				
Islamic Marketing	0.500	0.722			
Islamic Philosophy	0.670	0.542	0.714		
Muslim consumer behavior	0.399	0.519	0.538	0.720	
Religiosity	0.256	0.285	0.388	0.489	0.809

All the diagonal value in the above table are greater than then the below left side values which means the data is explaining the variance of their own construct rather relating with variance of other construct. The next table represents the value of HTMT and its clear that that values are less than the 0.85 which gain confirm that there is no issue of discriminant validity in the data. So with another method the data validity is further confirm.

Heterotrait-Monotrait Ratio (HTMT)

	Halal Aspects	Islamic Marketing	Islamic Philosophy	Muslim consumer behavior	Religiosity
Halal Aspects					
Islamic Marketing	0.575				
Islamic Philosophy	0.799	0.649			
Muslim consumer behavior	0.447	0.590	0.627		
Religiosity	0.282	0.311	0.440	0.519	

The next criteria in the study was is of R square. Since there is only one dependent variable of Islamic marketing so One value of R square is calculated. The value of R square of the construct intention was 0.78 which is acceptable variance found in the data from the model

	R Square	R Square Adjusted
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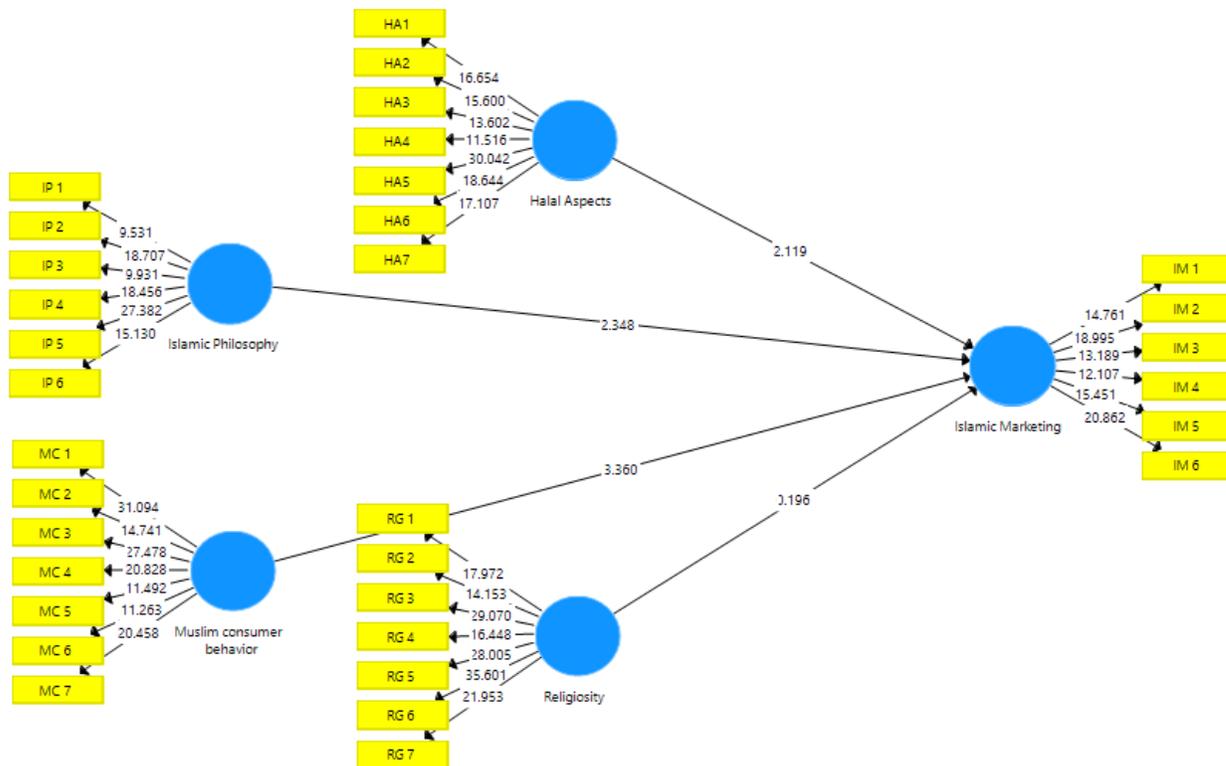
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Structural Model.



After checking all the relevant measure of validity and reliability the hypotheses of the study were checked. Altogether there were four hypotheses taken in the study which were proposed for to check the their effect on dependent variable of Islamic marketing. The p value of hypothesis Halal aspects as a component of Islamic marketing is less than 0.05 and the T value was also greater than 2. The variance explained with dependent variable is also 22.8%. Hence the hypothesis was proved to be positive and significant. Therefore, Halal aspect is a major component of Islamic marketing. The p value of second hypothesis Islamic Philosophy as a component of Islamic marketing is less than 0.05 and the T value was also greater than 2. The variance explained with dependent variable is also 22.5%. Hence the hypothesis was proved to be positive and significant. Therefore, Islamic Philosophy is a major component of Islamic marketing. The p value of third hypothesis Muslim consumer as a component of Islamic marketing is less than 0.05 and the T value was also greater than 2. The variance explained with dependent variable is also 31.4%. Hence the hypothesis was proved to be positive and significant. Therefore, Muslim consumer behavior is a major component of Islamic marketing. The p value of fourth hypothesis Religiosity as a component of Islamic marketing is higher than 0.05 and the T value is less than 2. The variance explained with dependent variable is also 14%. Hence the hypothesis was proved to be negative and insignificant. Therefore, Religiosity is not

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Path Models

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Halal Aspects > Islamic Marketing	0.228	0.235	0.108	2.119	0.034
Islamic Philosophy > Islamic Marketing	0.225	0.231	0.096	2.348	0.019
Muslim consumer behavior > Islamic Marketing	0.314	0.304	0.093	3.360	0.001
Religiosity > Islamic Marketing	-0.014	-0.003	0.073	0.196	0.845

4. Conclusion and Recommendation

The research began with focus of exploring the factors that may formulate a model of Islamic marketing. Muslims are expected to occupy One third of world population and Islamic marketing can better the need of this market in much adequate manner rather conventional marketing strategies and tactics that is current implication. The research identified four factors namely Halal Aspects, Islamic Philosophy, Muslim consumer behavior and Religiosity on the basis of extensive literature review that was undertaken with aim of identifying the influencing factors of the research. A model with four Independent variables and one dependent variable was tested. These factors were tested by making use of Structural Equation modeling. The model was proven to be reliable and valid by making use of convergent and discriminant validity. Three hypothesis were prove to be significant. First hypothesis was related to Halal aspects which means that Halal aspect is the very must determinant of the Islamic marketing model and the mere quality that is expected from any Islamic source. Similar kind of idea was proposed by Ahmed in the year (2015) that Halal aspect is the core aspect of Islamic marketing and Halal aspect is in more focus from customer perspective.. There are five subcomponents of Halal namely Purity, , Excitement , Safety and Righteousness. According to IFANCA insight the customer feels more confident if the product is tag as Halal certified. It is a new arising Unique selling proposition within Muslim consumer. Satapathy et al (2011). Second hypothesis was based upon Islamic Philosophy which is also prove to be significant which means that Islamic marketing model should be based on Islamic Philosophy so no doubt remains about this model origin. The domain of Islamic Philosophy for ethical and adequate decision making in found is Islamic root and have being a part of consideration for research paradigm by many researchers. The origin of this concept is found in teaching of Al Ghazali Philopshy for Islam. Shamsudheen and Rosly (2019). Islamic market mechanism is not based on Profit maximization but it is also linked with wellbeing of environment and betterment of society. The same concept is also getting popular globally. Its main idea is to have an overall balance (Jalil, 2015) The researchers like Rice and Al Mossawi (2010), have explored various dimension of Islamic Philosophy examples of which are honesty in communication, acceptance of diversity, adequate position of women, knowledge of consumer behavior and concern for advertising. These dimension are linked with four cultural dimension of relationship with people, time orientation, human behavior, activity orientation. Third aspect is related with Muslim consumer which is also proved which means that this model is more fit for Muslim consumer behavior. According to the Islamic consumer theory eternal happiness should be

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the aim of individual life. It focusses on moderation and benevolence rather self and profit maximization. The

Muslim consumer behavior should be according to Islamic norms and genuine need. Abdul Razzak et al (2014). The implication of Muslim consumer behavior can also be seen in fashion industry. A makeup motivation scale was developed and its implication revealed that there are some extrinsic factors which motivate women to wear makeup but majority of muslim claim that their main intention to wear makeup is for their husbands Karabulut, Aytac and Akin (2020). Some influencing factors of Islamic Bank customers were also explored and it was found that religion is a dominant factor due to which muslim consumer opt for Islamic bank. Furthermore while targeting muslim consumer their awareness level, geographic region and trust on group also matters. Hafsa Orhan Åström (2013). Out of four only one Hypothesis got rejected i.e. of Religiosity which means that the model is not only specific for people with extreme religious mind means at later stage it may also cater need of muslims with moderate mind set. Though the hypothesis got rejected but there are few researches which highlights a similar kind of phenomena. Religiosity concept in marketing means that how moral ethics shapes the consumer behavior. This context of Islamic marketing is still under researched in western countries Lee and Hashim (2012). One more research was held upon religiosity and it was found religion always act as a focal mind that influence the perception and purchase behavior of Muslim countries (Nisha, 2017). Another research also depicts that fashion industry is also inconsistent with their intellectual and consequential dimension of religiosity. A negative relationship was found between all dimension of religiosity with fashion. Farrag and Hasaan, (2016)..

Islamic marketing is a emerging cannon and challenger to conventional marketing , this model may act a catalyst of change for Muslim marketer to adapt, follow and imply. Its theoretical implications that this model have identified the main factors and this model provide a theoretical base and may even act a basic model to began implication with. The model may prove to be the first step in the paradigm shift. Its managerial implication has a drastic outlook for future as this model may be adapted and implied by various organization and marketers to apply. Relevant action plan and dynamic marketing strategic concern may be achieved with proper implication of this model by industry practioner who want to act torch bearer of this emerging marketing paradigm.

5. Area of Further Research.

The research can be conducted with a large sample size and in different industries with professional rather students. It is done in quantitative way and the technique of mix method research can prove to be more fruitful in the area of Islamic marketing. The research can also be conducted in other cities rather Karachi to have some meaningful results. Moreover some new variables can also be added to enhance the proposed model by this research.

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Received in revised form 22, Mar 2023

Accepted 5, Apr 2023

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Received in revised form 22, Mar 2023

Accepted 5, Apr 2023

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Received 20, Jan 2023;

Received in revised form 22, Mar 2023

Accepted 5, Apr 2023

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Received in revised form 22, Mar 2023

Accepted 5, Apr 2023

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Received 20, Jan 2023;

Received in revised form 22, Mar 2023

Accepted 5, Apr 2023

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Received 20, Jan 2023;

Received in revised form 22, Mar 2023

Accepted 5, Apr 2023

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Received 20, Jan 2023;

Received in revised form 22, Mar 2023

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Received 20, Jan 2023;

Received in revised form 22, Mar 2023

Accepted 5, Apr 2023

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