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JIMA 5,3

366

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Where do we go from here? Towards a theory in Islamic marketing

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Abstract

Purpose – The purpose of this study is to argues for theory development in Islamic marketing and attempts to lay the ground work by drawing on other social sciences.

Design/methodology/approach – This paper is based on a critical review of the literature for insights that advance Islamic marketing.

Findings – The study suggests that scholars in the area of Islamic marketing should start working towards the development of a theory of Islamic marketing. While this theory will draw on the unique engagement of Muslims with non-Muslims, it will offer an opportunity to explain and predict the world around us.

Research limitations/implications – This is purely a theoretical piece that is aimed at knowledge development in the field, and, as such, it does not give much guidance to the practitioner, instead in invites other academics to draw on the world around us as they engage in their scholarly activities towards theory building.

Practical implications – The study gives directions for areas of possible future research in Islamic marketing.

Social implications – Broadening the research efforts in Islamic marketing as advocated in this paper does have several important social implications.

Originality/value - This study is rare in terms of the issues it raises.

Keywords Islamic business ethics, Islamic marketing, Islamic markets, Trade with the Islamic world

Paper type Research paper



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Introduction

The objective of this paper is to make the case for theory development in Islamic marketing as a means to further advance the field. The paper draws on prior studies on theory building in the social sciences, particularly in the area of critical literature to set out the basic framework for Islamic Marketing Theory. It also advances the issues raised in a recent editorial by Wilson (2012a) concerning the absence of academic courses in the business curricula on Islamic marketing.

To motivate later discussions, we begin the paper by posing two seemingly simple and yet profound questions:



(1)	What is a theory?	Where do we go			
(2)	Why is theory development important for the further development of Islamic	from here?			
	Marketing? and why are these questions even necessary?				
Besides setting the parameters for our discussion, these questions may, in turn, raise					
other questions. Hopefully, answering all the questions raised would not be merely an					
academic exercise but would also lead to develop something pragmatic; a path to be 3					

The rest of the paper is organized as follows. First, we discuss the linkage between religion and economic decisions. We tie these discussions to Islamic marketing in general initially, and thereafter specifically to the beginnings of Islamic Marketing as a formalized subarea of marketing. Next, we discuss the mechanics of theory creation and relate them to Islamic marketing, specifically to how researchers in the area could work towards one. We conclude the paper by discussing means by which the discourse in Islamic marketing could be enriched and how eventually a theory could be developed.

Religion and personal consumption

traversed during our inquiry.

Religion is defined as "an organized belief system with set rituals and practices, which are acquired in places of worship" (Zullig *et al.*, 2006). More than rituals, religion leads to religiosity which is "a belief in God accompanied by a commitment to follow principles believed to be set by God" (McDaniel and Burnett, 1990 referred to in Vitell, 2009). Instead of the word "God", the reader could simply substitute the word "Allah", "Bagwan" or the "Almighty"; the definition remains unchanged. Religiosity cannot be divorced from religion, as the former comprises affiliation with a religion, taking part in religious activities and entertaining a religious belief (Bjarnason, 2007). Religiosity is different from spirituality because an individual could be spiritual without being affiliated with any organized religion or take part in any religious activities. Spirituality, according to Emmons (1999), is "a search for meaning". Religiosity could be manifested in spirituality, but religiosity does not guarantee spirituality.

The link between religion and personal consumption (perishable and non-perishable goods) is not difficult to find. Indeed, Max Weber (1905), over 100 years ago, established this link by the developing the controversial Protestant work ethic theory. Weber based the theory on observing statistical correlations between success in business ventures in Germany, in the 1900s, and being a Protestant. He argued that the cultural influences which were ingrained in religion contributed to the manner in which Protestant Germans viewed the world and work, and the discipline developed through religious habits encouraged by these views made them successful.

While Weber's work, although controversial, laid the necessary foundation for studies in this area, studies on religiosity and business decisions during the past 100 years have been sparse. Notwithstanding the fact that decision-making, problem-solving and dealing with uncertainties are a central part of managing an organization or running a business, the majority of previous studies that linked such activities to religion have been conducted in religion, sociology and psychology, surprisingly not in business. For example, Batson and Raynor-Prince (1983), in studying religious orientation and complexity of thought about existential concerns, found that religious orientation seems to provide an anchor which enables people to handle complex cognitive problems in different ways. Pargament *et al.* (1992), on the other



hand, found that "different kinds of religious practice generate different kinds of stressful events".

Indeed, the extent to which religion influences people's behaviour has itself become controversial. Hirschman (1983), after a series of studies on consumption patterns and behaviour, observed that "few other variables exhibited the range and depth of explanatory power offered by religious affiliation". Nevertheless, McDaniel and Burnett (1990) concluded after investigating the role of religion in consumers' evaluation of retail store attributes that there was no relationship between consumers' religious affiliation and their evaluation of retail store attributes; however, there was a significant relationship between consumers' religious commitment and the importance placed on the friendliness/assistance from sales personnel.

Swimberghe *et al.* (2011) observed that the role of religion on consumers has been under-researched, and therefore, sought to contribute towards closing the gap by investigating the influence of religion on the buyer–seller dyad. Specifically, the authors examined the influence of consumers' religious commitment and consumers' belief on sore loyalty in the USA when retailers make business decisions that are potentially objectionable to the religious belief of customers. Questionnaires administered through Zoomerang were used to obtain data which were analyzed using structural equation modelling. The results, based on a representative sample of 531, which the authors claimed was larger than any sample size used in prior studies on the same topic, show that consumers' religious beliefs are essential to explaining why they develop loyalty to certain retailers.

But does the belief in a religion make one more ethical? The answer to this question could have significant business implication, as consumers and employees, in spite of consumer protection and labour laws, still search for ways to deal with unscrupulous managers and merchants. Similarly, despite the criminal laws etc., merchants and employers are constantly looking for ways to deal with look unscrupulous customers and employees. Conroy and Emerson (2004) designed a study which sought to answer the question above. Their sample consisted of 850 students from two universities (one private and one public) in the USA who completed questions based on 25 ethical vignettes. The results of the study showed a statistically significant correlation between religiosity and ethical decisions. Conroy and Emerson (2004), therefore, concluded that religiosity influences ethics.

Instead of students, Longenecker *et al.* (2004) surveyed 10,000 business persons in the USA using a database. One thousand two hundred thirty (1234) responses were received (a response rate of 12 per cent), and the results showed that whereas there was no difference in the religious commitment and the ethical judgment amongst the respondents based on faith categories, there was a statistically significant difference in the ethical decisions made by those who identified themselves as religious compared to those who identified themselves as non-religious. Notwithstanding these findings, the results of other empirical studies (Batson *et al.*, 1993; Hood *et al.*, 1996) found that religiosity or being religious does not automatically lead to ethical behaviour (regardless of whether religiousness is defined narrowly or broadly).

Weaver and Agle (2002) acknowledged the fact that the existing research did not make an unqualified case for the influence of religion on the ethical behaviour of those who professed to be religious in business because business ethics are not limited only to evaluative questions but also to the empirical. They used theories from social structural symbolic interactionism (Burke, 1980) and self-identity (Wimberley, 1989) as a basis to



IIMA

5.3

review theoretical claims and empirical discoveries from the psychology of religion. The review led to the conclusion that:

Religious role expectations, internalized as a religious self-identity, can influence ethical behaviour. However, relationships of religious role expectations to behaviour are moderated by religious identity salience and religious motivational orientation (Weaver and Agle, 2002, p. 77).

In an extensive review of the contemporary literature linking religion to business and consumer ethics, Vitell (2009) observes that the contemporary literature on religion and business could be traced back to Culliton (1949) who argued that religion had "something to offer business". Vitell (2009) concurs with Culliton but laments that the area is under-researched and observes that it is only recently that empirical studies linking religiosity and business ethics are being conducted. He concludes his review by encouraging researchers to explore the area further.

Islamic religion and decision making

While researchers in the West were investigating the link between religious belief and consumption decisions, similar activities were being undertaken in Muslim world also. Ahmed *et al.* (2003) posited that business relationships rely on shared perceptions of acceptable/expected norms of behaviour; however, as globalization involves transaction across borders and cultures, misunderstandings are bound to occur. Against this background, the authors investigated the perception/attitudes of business students on ethical issues in six countries including China, Egypt, Finland, Korea, Russia and the USA The results of the study show, amongst other things, that religion did play a major role in ethical decision-making in Egypt, but a weak role in China and Russia. The authors also found that there is a basic agreement on what is regarded as an ethical practice. However, the respondents differ in their tolerance for damage resulting from unethical conduct.

On further investigation of the role of religion on consumers' decision-making, Alam *et al.* (2011) argued that because Muslim consumers would behave in accordance with Islamic norms, they tend to forgo economic satisfactions, contrary to predictions of economic rationalism theory, when consumptions decisions clash with any demands of Islamic tenets; therefore, the religious belief of Muslims must affect their lifestyle choices which go beyond consumption decision. They, on the basis of this argument, conducted an empirical study on the effect of religiosity on Muslim consumer behaviour and on purchasing decisions. The study included data from 232 middle- and upper-income groups in Malaysia and corrected for other factors such as gender, marital status, age and level of education. The results confirm the existence of a relationship between religiosity and the purchase behaviour of Muslims, particularly with regard to food and automobiles. Furthermore, those who were high on religiosity scale tended to be less impulsive when making purchase decision.

Consumption is no longer for sustenance, instead it has become a means for self-realization and identification, as consumers no longer consume products, rather they consume the symbolic meaning of those products, argued Chaudhuri and Majumdar (2006). While the term conspicuous consumption was coined by Veblem (1899) to describe the ostentatious use of goods and services to signal one's status, there is evidence to suggest that conspicuous consumption is no longer the province of only the wealthy and that even poor indulge in it (Aciklain *et al.*, 2009). The question now is



Where do we go from here?

JIMA 5,3

370

whether the religious have also forsaken modesty for being showy. The answer to such a question could be useful to companies that are interested in markets in Asia and the Middle East where a larger percentage of the population tends to be religious.

Because religiosity is one of the most striking cultural features in Iran and because of the increasing use of brand-name products such as Rolex, Gucci and the like, Teimourpour and Hanzaee (2011) investigated the link between religiosity and the purchase of luxury goods in Iran. The authors argued that culture and religion are intertwined whereby the latter is embedded on the former. Religion could, in such cases, influence consumption decisions. Indeed, previous studies have investigated the role of religion on consumption decisions; however, none of them specifically addressed the role of religion on the purchase of luxury products a gap that Teimourpour and Hanzaee (2011) sought to fill. The authors found that cultural differences between consumers explain why they differ in evaluating the luxury value dimension of goods. Furthermore, in Iran, religion accounts for how consumers evaluate the luxury value dimension. The more religious tend to be less showy in their consumption, a finding which was consistent with that of Alam *et al.* (2011).

In an attempt to develop an Islamic work ethic, Abuznaid (2009) undertook a qualitative study that discussed ethics from Islamic perspective. He argued that because Islam, unlike other religions, is a way of life (Saeed *et al.*, 2001), it stands to reason therefore that the Qu'ran and Sunnah "prescribe" how a Muslim should conduct his/her life. Ethics, on the other hand, deal with moral issues which embody the values of a society and address the rightness or wrongness of behaviour. Thus, Islam influences the ethics of Muslim employees and managers. Other factors such as the stage of an individual's moral development, family and peer influence also do affect how individuals behave; therefore, there is often a gap in what a good Muslim should do and what they actually do.

Because Islam is a way of life, one wonders if Muslim consumers do care about the extent to which merchants conduct themselves in the course of doing business according to the principles of the Qu'ran. Abdullah and Amad (2010) sought an answer to this question by investigating the extent to which the Islamic religion influences customers' perception of a business organization's compliance with the Qur'anic tenets in their marketing activities. The results from the analysis of data collected in Malaysia suggest that the perception exits amongst consumers that even though managers of business entities are aware of the Qur'anic principles and Sunnah regarding the conduct of business activities, not many business organizations follow them. Similarly, with regard to promotional activities, the perception exists that not many (Muslim) businesses follow the Qur'anic guidelines with respect to full disclosure on their products. The perception also exists that businesses exaggerate claims, make false promises to customers, engage deceptive means to promote their products and use vulgar language. While this study was conducted only in Malaysia, it certainly raises questions regarding the extent to which businessmen and women allow or do not allow their religious beliefs to influence their business judgment.

The pendulum keeps swinging on how best to conduct business in the ever-expanding global market. The prevailing thought, at one point in time, was to have a value-free society in which religion is kept as a private and personal matter. However, the pendulum is now back to the reintroduction of a moral dimension to business, argued Rice (1999). Therefore, those in the West, particularly individuals in business



who had not been previously exposed to other philosophies and cultures now more than ever need to be educated on them. For this reason, Rice (1999) sought to share the Islamic perspective, which he argued was little known in the West, on business ethics and to provide some knowledge of Islamic philosophy to managers. He used Egypt to illustrate the "divergence between Islamic philosophy and practice in economic life" which managers would find useful.

The growing influence of Islamic communities (that is Islamic countries and Muslims in other parts of the world) in terms of economic power and population has not escaped entrepreneurial interests around the world. Business interests in Western countries seek to conduct business in countries that are predominantly Muslims or wish to cater to Muslims in Western countries. These collective interests and the fact that Islam is a way of life make it necessary to have a discussion of the "marketing mix" and how it could be adapted to suit Muslims. Abuznaid (2012) pursued this line of inquiry when he discussed "Islamic marketing" within the context of international marketing. He argues that because the Islamic ethical framework is "based on equity and justice which ensures the dignity and freedom of people's minds, conscience and souls from all types of bondage" (Abuznaid, 2012, p. 1499), an extension of the conventional seven Ps in marketing to include "promise" and "patience", which he refers to as pure Islamic service ingredients, would be useful to the practitioners and academics.

Efficiency often calls for standardization, however, to be effective in international markets calls for adaptation. In this regard, it is important to examine the approach used by Western companies that wish to conduct business in Muslim countries or to carer to Muslim consumers. In exploring this issue further, Tournois and Aoun (2012) conducted a critical literature review and then focussed on Lebanon to look for guidance to develop a theoretical foundation of Islamic marketing and branding. On previous studies on Islamic branding, the authors commented that it appeared that most of the focus was on the food industry and on defining the marketing mix according to the Qu'ran and Sunnah principles; thus, there was the danger of reinforcing the ethnocentric dimensions of Islamic marketing. They noted that it is true that marketing strategies must be tailored to different cultural settings; however, in doing so, there is the danger that Western companies that wish to market to Muslims will tend towards a "form of Islamization and 'acculturation' and the said local brands to a certain degree of Westernization" (Tournois and Aoun, 2012, p. 137).

In concluding their analysis, the authors suggested that processes in which global markets go through some form of convergence/divergence might change practices to fusion marketing as suggested. At this stage, adaptation by Western firms to be considered market-oriented to operate in Islamic markets will be irrelevant.

Much of commerce cannot take place without the financial institutions; therefore, Muslims' perception and preference for Islamic banking is of interest to both the practitioner and researcher. Rammal and Zurbruegg (2007) conducted an empirical study that investigated the willingness of Muslim Australians in purchasing financial services, particularly products with profit–loss sharing agreements which are consistent with the principles of Islam. The results offered an interesting insight in which the participants indicated a strong interest to purchase such products only if credit facilities were available. This, according to the authors, was against the Shari'ah law and, therefore, evidence of lack of understanding of the principles of Islamic finance.



Where do we go from here?

IIMA A similar study was conducted by Ahmad et al. (2011) who studied the brand preference in financial institutions of 300 Islamic students in Malaysia. The authors argued the preference of financial institutions of students should be insightful because students frequently interface with financial institutions not only to effect the payment of their school fees but also to make other purchases which they often do by virtue of being students. Despite the literature suggesting a strong preference for Islamic brand and better financial services as the determinants of choice of financial institutions amongst Muslims, the results of this study show that even though religion is a major driver in the choice of Islamic banking, the fundamental difference between conventional banking and Islamic banking is poorly understood, and that brand and quality of service, particularly with customer interaction, are the major determinants of choice of a financial institution amongst the subjects studied.

Islamic marketing school of thought

Even though Islamic marketing, in practice, is arguably as old as the religion, given the fact that Prophet Mohammad (pbuh), the founder of the religion, was himself a trader, Islamic marketing as a formal school of thought or subarea of marketing is relatively new. Prior to the first edition of the *Journal of Islamic Marketing (IIMA)* in 2010. scattered academic articles on Islamic marketing have appeared in avenues such as the Journal of Cultural Research (Adas, 2006) on entrepreneurial Islam and Islamic spirit of capitalism; Cross Cultural Management (Gibbs and Ikan, 2008) on the ethics of marketing in Islamic and Christian communities; the Journal of Consumer Research (Sandikci and Ger, 2010) on the process of stigmatization and destigmatization of veiling in Turkey; and *Brand Management* (Alserhan, 2010a) on Islamic branding to mention only a few. The founding of the *JIMA* in 2010 has however provided an umbrella for both housing and having a continuous, systematic and interlocking discourse on Islamic marketing.

Previous volumes of the journal have provided the academic community and practitioners with high-quality empirical and conceptual articles on Islamic branding (Alserhan, 2010b), the role of Islamic religion of consumption (Alam *et al.*, 2011) and applying Islamic market-oriented cultural model to sensitize strategies towards global customers, competitors and environment (Norhayati et al., 2010). These articles and several others like them, too numerous to mention here, have made tremendous contributions to the current state of scholarship in this new subfield. Other recent noteworthy publications have nudged researchers in this subfield to go beyond application-oriented discourse.

Sandikci (2011) reviews previous studies in Islamic marketing, offers some reasoning behind the recent interest in Islamic marketing and engages in some intellectual prognostication. She identified the two phases which characterized the literature on marketing as the phases of "omission" and "discovery", and argued that not much intellectual analysis had been conducted on Muslim consumers during the omission phase. Instead, this market was stereotyped, considered uncivilized and incompatible with "capitalist consumer ideology". The discovery phase, she argues, is characterized by the recognition of Muslims as an untapped and viable consumer segment with the emergence of Muslim entrepreneurs. This recognition may have been sparked by a web of events including the 9/11 attack on the World Trade Center in New York. Tragic as



5.3

this event was, it not only sparked interest but also rather accelerated the interest in understanding Muslims.

On future studies in this area, Sandikci (2011) suggests that scholars should dig deeper and do away with "essentialist approaches that reify difference". Instead, scholars should focus on how consumers handle, in their daily lives, the competing demands of religion, political, cultural and economic forces. She advises the practitioner not to assume that Muslims are homogeneous, but must instead focus on how they live, and how products can help them live proper Muslim lives.

Jafari (2012), in particular, urged scholars in this new field to engage in a critical dialogue and go beyond the dichotomies of *halal* and *haram*. It is "wrong to assume that Islam can be rendered as a marketing tool", he cautioned, and "such a reductionist view oversimplifies both Islam and marketing", he added. Furthermore, he urged scholars in this field should distance themselves from sacrilizing Islam, as it would do no more than reduce tolerance, but instead hinder acceptance and growth. "Islam by default, will continue to remain a divine source of guidance for mankind and does not need any apology" (Jafari, 2012, p. 24). To advance the field, he advised researchers to engage in reflexivity and self-critique. They must also interface with other disciplines to adequately study Muslims' multiple engagements with markets. Understanding the contexts in which Muslims engage through the use of inductive methods could lead to the development of a theory, he added. However, since Jafari's (2012) paper, not much has been written in *JIMA* by scholars to explicitly pave the way for theory development.

Jafari's (2012) points, however, got an *encore* in Wilson's (2012b) editorial titled "The role of Islamic marketing researchers: Scribes, oracles, trend spotters – or thought leaders? Setting the agenda". The call for scholars in this new subfield to be "bold", integrative and creative in their thought processes could not be clearer in Wilson's (2012b) when he said the following:

There are varying perspectives and standpoints which can be adopted, which in turn will raise divergent philosophical positions. However, it appears that many opt for approaches rooted in dogma of heterodoxy. It is argued that a broader collection of lenses, more creative and revolutionary scholarship, and a greater depth of Islamic knowledge comparable to that shown in the critical appraisal of marketing sub-disciplines are need – as a necessary process of generative discovery in an emergent filed. (Wilson, 2012b, p. 104)

This paper takes these calls further by explicitly arguing for theory development in Islamic marketing. No one will disagree that comprehensive definition of what constitutes Islamic marketing is a *sine qua non* to having theory of Islamic marketing. Such a definition will, however, not come through a fiat or by the dictate of anyone particular individual. Rather, it emerges out of a consensus during dialogue amongst scholars. Unfortunately, not many researchers, at least, those who have published in *JIMA*, have raised the issue. Perhaps, we all proceeded on the assumption that a comprehensive definition already exists somewhere. Wilson (2012c), however, broke the silence and offered a working definition of Islamic marketing that seems encompassing. It touches the religious/moral, the philosophical and the practical dimensions of a Muslims life and scholarship. We think that the definition is sound and encompasses what Islamic marketing is without calling for Islamization of knowledge. We envision that other scholars will contribute to refining this definition in the course of time. However, it has laid the ground work needed for theory building.



Where do we go from here?

JIMA 5,3	What is a theory and why is it important? "A theory is a symbolic construction" according to Kaplan (1964) cited by Jaccard and Jacoby (2010). While the one-liner definition is appealing, it actually poses more questions than the answer it offers. For example, one could ask what is a "symbol?" or what is a "construction?" To the autom that a definition peeds to be symbol?
374	 what is a "construction?" To the extent that a definition needs to be explained by other definitions, the original purpose is challenged if not defeated. However, Kaplan's definition suggests one thing, and that is defining what constitutes a theory could be a difficult task. This is made more arduous because the term seems to be used to denote other things such as a "model" or a "system". According to Rudner cited by Hunt (2002):
	A theory is a systematically related set of statements, including some law-like generalizations, that is empirically testable. The purpose of theory is to increase scientific understanding through a systematized structure capable of both explaining and predicting phenomena (Rudner 1966, p. 10).

The above definition seems more comprehensive (note that we do not imply accuracy) than the previous one-liner definition. It clearly offers guidance on how one could identify a theory. However, Popper takes a somewhat naturalist approach to defining what theory is. According to him:

Scientific theories are universal statements. Like all linguistic representations they are systems of signs and symbols. Thus I do not think it helpful to express the difference between universal theories and singular statements by saying that the latter are "concrete" whereas theories are merely symbolic formulae or symbolic schemata; for exactly the same may be said of even the most "concrete" statements.

Theories are nets cast to catch what we call 'the world': to rationalize, to explain, and to master it. We endeavor to make the mesh finer and finer (Popper, 1968, p. 59).

Dubin (1978, p. 18) argues that the term model is increasingly being used synonymously with theory, and asserts that *theory, model* and *system* could be identical). To him, all the terms denote a closed system from which predictions could be made about the nature of a man's world. Theories are important because they give meaning to things around us. However, Durbin's implicit assertion is that theories are not made in a vacuum; they are intricately connected to our world. The question for Islamic marketing scholars is what then is our world, and how does Islamic marketing address it? These are the issues that we must address, and which we broach in this paper. However, it appears that Wilson (2012c) fortuitously partially answered the question regarding our world when he offered a working definition of Islamic marketing. We can therefore state that our world consists of:

A multi-layered, dynamic and three-dimensional phenomenon of Muslim and no-Muslim stakeholder engagement, which can be understood by considering the creation of explicit and/or implicit signaling cultural artefacts-facilitated by marketing" (Wilson, 2012c, p. 6).

The scholarly engagements in our world would be facilitated through dialogue with other disciplines and with scholars in other fields. It would also be enhanced through self-critique and reflexivity (as already observed by Jafari, 2012) and by Wilson (2012b) in which we reconstruct our worlds using natural logic.

Scholars of Islamic marketing, for several reasons, are uniquely situated to do this. First, because Islam is not a religion but rather a way of life, thus a Muslim's daily life is



conducted according to the principles of the Qu'ran. However, Muslims do not necessarily live in a world by themselves; in some instances, they might live in a community or country in which they are surrounded by other Muslims. Generally, Muslims interact with non-Muslims on a daily basis in course of commerce, and, as such, the essential ingredients for the Islamic marketing theory already exist. We have reality, symbols, concepts and experience. It is now left to the scholars to reduce these into a set of law-like statements that can be testable. This is no easy task, but every journey begins with an initial step, and after four years of the existence of *JIMA*, we must begin to take that needed initial step.

How should we construct our theory?

I am making the case for courses on Islamic marketing, Wilson (2012a) observed, an initial step could be taken by providing case studies like academics in other "minority and emerging markets". Naturally these should be stepping stones for something higher – a theory of Islamic marketing. Not surprisingly, he furthered that "I would argue that theory building has to incorporate and build upon concepts and elements unique to Islam and Muslims" (Wilson, 2012a, p. 214). We could not agree more; however, we will deliberately sidestep the issue of how scholars should go about thinking of reality. Should it be through inductive thinking or deductive thinking? Should it be through perspectives of realism or social constructionism? We think an approach that works well for Islamic marketing will emerge from a consensus of opinions as researchers begin to work more on theory development in the field. However, we think we can learn a lesson from how critical theory is being applied in the social sciences, particularly to theory development in multiculturalism. Burton (2002), in defending the application of critical theory to multiculturalism, argues that:

[...] its focus on "conflict" approach and how human beings can be emancipated from social structures that limit and suppress their development is particularly appropriate for analyzing the situation of those that are marginalized in society (Burton, 2002, p. 211).

The situation at hand does ring of similarities.

Although not marginalized now, Sandikci (2011) suggested that Muslims were not stereotyped, but also marginalized during the phase of "omission". Thus Muslims know how it feels like being marginalized and can therefore not only identify with it but also importantly comment on it. The question, however, is how does the experience inform our world? Combined with our knowledge, are we in a position to make any law-like generalizations? For example, we know from the Qu'ran that Muslims are forbidden to drink alcohol (*5. Al Ma' idah: 90*). Can we therefore state the following?

A is a Muslim merchant; therefore, A does not sell alcohol? (an explanation) or,

A is a Muslim merchant; therefore, A will not sell alcohol (prediction)? Note the deductions being made. We stated that the Qu'ran forbids drinking, but does that also extend to handling alcohol or selling alcohol? Now, what about if we observe B who is a Muslim merchant, but who sells alcohol? Does the observation destroy our previous law-like generalization regarding Muslim merchants? Is our law-like generalization in the first place correct? Assuming that it was correct in the first place, does observing B nullify it? We cannot lose sight of Popper's argument on falsifiability as an important aspect of the theory development process (Popper, 1968).



Where do we go from here?

JIMA Conclusion

We, in this study, reviewed the influence of religion on consumption, specifically on the role of Islamic marketing on consumer choices and decisions. We observed that even though Islamic marketing, in practice, dates as far back the religion, an organized forum for discussing and disseminating scholarly studies, *JIMA* was established only four years ago. Notwithstanding the short period, the journal has made significant accomplishments; however, we suspect the time has come to take "our game higher" towards the development of a theory of Islamic marketing. We acknowledge that while this will be a challenge, it is not beyond our reach; critical theory offers some lessons.

We must however acknowledge that a theory of Islamic marketing is not needed for its sake and must not be developed for the prestige of doing one. The theory of Islamic marketing will need to demonstrate that it possesses utility and offers unique ways of not only describing the world around us but it should also suggest how people can cope with the world around us.

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JIMA 5,3

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377

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