Advertisement in the Muslim World: A Critical Analysis from the Islamic Perspective

Mohammed Abdur RAZZAQUE

UNSW Business School; University of New South Wales; ma.razzque@unsw.edu.au

Abstract

The 'Muslim World' representing the 'Third One Billion' presents tremendous business opportunities to global marketers. However, advertising to this huge market is not easy because of strict Islamic tenets, prohibitions and sanctions guiding Muslims how to lead their everyday life including their consumption behavior. The purpose of this paper is to get a broad understanding of how Islam impacts advertising. It presents a general discussion on advertising practices in different Muslim countries and presents a critical analysis of those practices in the light of Quran and Hadith.

Keywords: Islam, Advertisement, Ethics, Muslim consumers.

JEL classification: M31.

Introduction: The Islamic Market – An Untapped Opportunity

The last couple of decades have witnessed an unprecedented level of globalization of business and its acceptance as the new economic order across nations. Economic pragmatism dictates present-day marketers all over the world to look beyond their own borders and go global. One particular market that has tremendous potential for the global marketers is the 'Muslim Market' representing almost a quarter of world population. Ogilvy Noor¹ (2012) describes the Muslim consumer market consisting of 1.8 billon people worldwide as the next important and largely untapped global opportunity. The halal market alone is worth US\$2.1 trillion a year and is increasing at a staggering US\$500bn per annum due to the growth of the Muslim population. It is expected that the global Muslim consumer Market will reach \$30 trillion by 2050 (Alserhan, 2011). A 2014-15 study by Thomson Reuters and the Muslim market research firm Dinar Standard reports that Muslim consumers are expected to spend \$484 billion on just clothing and footwear by 2019. An ever-increasing global proliferation of goods and services leading to replacement of need-based consumption by choice-based consumption coupled with growing affluence of Muslim consumers add to the attractiveness of the market to any global marketer. "There's an Islamic version of practically everything, with the possible exception of halal headphones and sharia-compliant Scotch" observes Gale (2016). Describing the Islamic Market as the "Third One Billion" Ogilvy Noor's president John Goodman observed that "Muslim consumers want brands to reach out to them to help navigate their aspiration for a Muslim lifestyle and brands that do will be rewarded with loyalty and endorsement."

While this huge market offers a highly lucrative business opportunity for global marketers and seems to beckon them, it also presents many complex, multifaceted challenges some of which are unique, complex and linked to Islam. There are unmistakable signs of Islamic resurgence all over the world; Muslims are keen to rediscover their own identity. Many renowned Muslim leaders shunned Western democracy for its moral decadence and advocated the adoption of Islamic ways as a preferred alternative. For example, to Mahathir Mohammed, a former Malaysian Prime Minister, the Western democracy means "to carry guns, to flaunt homosexuality, to disregard the institution of marriage". He believed being developed did not simply focus on a nation's "per capita income, but quality of life and morality as well" (Kraar, 1992, p.142). Despite rising 'Islamophobia' in many non-Muslim countries, it appears that the process of Islamization has not been merely confined to individual issues or regions but has shown signs of trying to encompass the interests of the whole community of Muslim World. Wilson (2014) views this as a search by Muslims for a way to reach out and harness spirituality in the post 9/11 era and analogous to

¹ In their Website http://www.ogilvynoor.com/index.php/about-us/who-we-are/ Ogilvy Noor describes itself as "... the world's first bespoke Islamic Branding practice, offering expert practical advice on how to build brands that appeal to Muslim consumers, globally."

a post African-American civil rights movement, where 'black' music, comedy, fashion, cosmetics, and sports now transcend race and ethnicity – minority is a mainstream cultural phenomenon. Esposito (2010; p.11) reports that "many Muslims believe that preserving their Islamic traditions is essential to any success they will have in strengthening their societies and fostering democratization and development."

Contemporary market realities are bound to make the global marketers seriously think about how to successfully tap this market. They must explore how Islam is reflected in the attitudes, behavior and preferences of these consumers and their consumption behavior. Needless to say that all these will affect the promotion strategies that the marketers might like to use. It will not be wrong to speculate an increasing interest by global marketers on understanding how to best advertise to this market.

Focus of and Motivation for the paper

The focus of this paper is to gain an understanding of the impact of Islam on advertising, the most visible and important communication tool for promoting market offerings, to the consumers of this huge market. Islam, unlike other major religions, is a complete code of life having strict religious tenets guiding the ethical and moral standards of people as well as the societal institutions. Consequently, it is important for any global marketer to understand how best to advertise to Muslims that will satisfy the moral and ethical codes of Islam. For the devout and religiously oriented practicing Muslims, Islam is the most sacred and sensitive institution. Even many of the secular, liberal, non-practicing Muslims tend to respect Islamic tenets. Consequently to marketers Islam and business may seem like an uncomfortable combination. This makes the task of understanding Muslim consumers quite challenging.

The stated focus, of course, relates to a much broader and ambitious motive: to gain an understanding of the behavior of Muslim consumers to help marketers devise strategies to reach them and thus, contribute to the literature of 'Islamic Marketing' – an emerging sub-discipline within mainstream marketing. For quite some time, Islamic scholars, researchers and theologians have been taking keen interest in economics, banking, finance and related disciplines exploring their compatibility suitability, adoption as well as adaptation in the context of the Islamic society. Interest in analyzing marketing as a discipline through the Islamic lens, however, is a relatively new development that essentially started with the establishment of the Journal of Islamic Marketing in 2010. While scholarly works on Islamic marketing was almost non-existent just a decade ago, in a recent blog Alserhan (2013) reported the existence of 500 papers on Islamic marketing and related topics along with books and journals.

Religion and Human Behaviour

Religion, in general, has significant influence on consumers' values, attitudes and behaviours (De Run *et al.*, 2010) at both the individual and societal levels. Religiosity or the degree to which beliefs in specific religious values and ideals are held and practiced by an individual (Delener, 1993), has always been an important determinant of human behaviour. It has been argued that behaviour is influenced by an individual's religious self-identity formed by the internalization of role expectations offered by religion (Weaver and Agle, 2002); different aspects of an individual's life and the various activities that he or she undertakes are to some extent, guided by his or her religious belief (Droogsma, 2007). Geertz (1993) views religion as sociologically interesting not because it describes the social order (albeit very obliquely and incompletely), but because it shapes it. All major religions have rules and regulations that affect consumer purchase decisions and consumption (Assadi, 2003); followers of a religion may, however, selectively ignore some (seldom all) of those and adopt the common sense approach. This to and fro movement between the religious and the common-sense perspectives is perhaps one of the common occurrences on any social scene.

Religion plays an important role in human socialization process. By its rules and taboo, religion affects individual behavior directly (Harrell, 1986); by classifying all phenomena, developing codes of conduct, and establishing priorities among these codes, religion affects human behavior indirectly (Sood and Nasu, 1995). Parents use religious teachings to condition their children to fit into the cultural mould of their respective societies (Terpstra and David, 1991). Differences in religious affiliations tend to influence

not only the way people live but also the choices they make and things they buy and consume.

Despite religion's profound influence on human attitudes and behaviors, relevant literature tend to show that this particular area has not received its due attention from researchers (Mokhlis, 2009). In a review of extant literature on religion and advertising, Naseri and Tamam (2012) identified three streams of studies namely, attitude toward advertising of controversial products (De Run, *et al.*, 2010; Fam and Grohs, 2007; Fam *et al.*, 2004), religious values in advertisements (Al-Olayan and Karande, 2000; Kallin y and Gentry, 2007; Michell and Al-Mossawi, 1995), and consumers' reactions to advertisements containing religious cues or symbols (Henley *et al.*, 2009; Lumpkins, 2010; Taylor *et al.*, 2010). This paper examines all the three streams of advertising using the Islamic lens.

Each major world religion has an identifying symbol that projects a sacredness giving its followers a very strong sense of existence and power in their daily lives (Zwick and Chelariu, 2006). For example, researchers (Henley *et al.*, 2009; Taylor *et al.*, 2010) observed a significant moderating impact of the Christian symbol 'Cross' and 'Ichthus' (the Christian fish symbol) on the evaluation of attitude toward ad, brand, and purchase intention by religious Christian respondents.

Globalization, advertising strategies and religion

Despite the debate on whether it is a productive or wasteful business practice, advertising continues to be the lifeblood of modern business system. The debate on the issue of global standardization versus local customization of ad campaigns has dominated the relevant literature for a long time. Standardized ads use the same strategic appeal in various countries but allow variation in the tactical execution (Greco, 1989) whereas a localized or customized ad is developed specifically for a given local market (Onkvisit and Shaw, 1987). Culture plays a critical role in decisions regarding the standardization or customization of advertisements as it is a very powerful catalyst in facilitating the acceptance of ad campaigns. In a study that examined cultures, advertising industry environments and advertising messages in 23 countries in Asia, Europe, USA and Latin America, Zandpour et al. (1994) found discernible culture-based differences in ad perceptions. Culture has been defined as beliefs, customs, habits, and language that people living in particular time and place share with each other (Kenrick, Neuberg, and Cialdini, 2009). However, Cohen (2011) argues that religious texts and doctrines shape the way cultures develop. While researching on Jewish and Christian subjects, he observed that an individual's moral judgments tended to be driven by differences in theology. It may not be easy to infer the extent to which human nature is similar or different across cultures; sometimes cultural practices may look different yet serve the same underlying function (Norenzayan and Heine, 2005). However, the impact of tenets and/or sanctions of a particular religion on its followers in two different cultures may not be too different when it comes to tackling a controversial situation. Culture and religion are very close, but they are not the same; to the Muslims across the world their religion is the soul of their culture. Since Islam is so important to Muslims' cultural makeup, their perceptions of advertisement messages are likely to be different from the followers of other religious to some extent. This implies to seek clarification of the essence of the relationship between Islam and advertising.

Marketing, Islamic values and advertising

Since modern marketing is a twentieth century phenomenon; early Islamic literature has no reference to marketing as it is defined and understood today. But Islam has encouraged trading as one of the most liked professions for mankind; several verses of the Qur'an and numerous sayings of the Prophet Muhammad (pbuh²) have endorsed its high value. In the context of trading, there has been reference to marketing functions such as buying and selling, storing and protecting the interest of consumers. For example, two particular hadiths³ of Prophet Muhammad (pbuh) on buying and selling directly relates to advertisement. These are (i) "*The seller, who sells his products without disclosing the defects of goods,*

² peace be upon him, Muslims must use this whenever Prophet Muhammad's (pbuh) name is mentioned.

³ Things Prophet Muhammad (pbuh) said, his advice, instructions etc.

earns the hatred of Allah"; and (ii) "He who deceives people, is not my follower"; "When an honest trader makes business transactions and settles disputes, Allah bestows his benediction on him" (Cohen, 2011).

As a branch of social science, marketing owes its origin to the capitalist economic theory of laissezfaire society which is very different from an Islamic society. To advertise in a Muslim country, an advertiser must know what Islam allows to avoid costly blunders. Shari'a, the comprehensive Islamic code of conduct, governs the duties, morals and behavior of Muslims individually and collectively in all aspects of life, including business dealings (Luqmani *et al.*, 1989). Shari'a derives from four main resources of Islamic teaching, namely *the Qur'an* (Muslims' holy book, words of God), *Sunnah* (the traditions of Prophet Mohammad (pbuh), *Aql* (reasoning), and *Ijma* (consensus of opinion) and completely outlines the roles of men and women as well as values that Muslims should hold.

At this juncture, it is important to discuss the major Islamic values that are relevant to development of advertising messages as well as their execution. According to Islamic social philosophy all spiritual, social, political, and economic spheres of life form an indivisible unity that must conform to Islamic values. While the four main sources of Shari'a have not explicitly addressed many of modern business functions such as promotion or advertising, comprehensive Islamic value system provides adequate guidelines for developing advertising content, execution and evaluation. Some of these values are truth, justice, honesty, social obligations and collective responsibility (Al-Olayan and Karande, 2000).

Muslims should guard against falsehood and deception in every aspect of life including trade and financial dealings with others and avoid exaggeration. This has direct implication for advertisers; they must not project exaggerated messages in advertising since such messages may mislead the potential consumers (Rice and Al-Mossawi, 2002). To conform to Islamic tenets, marketers must not hide the defect/shortcoming of the product or service being advertised, and refrain from using ads that may harm competitors as Islam promotes healthy competition and fair play (Hussnain, 2011).

Islamic tenets of halal (lawful) and haram (prohibited) extends beyond consumption of food to include service and other human activities. For example, gambling, nudity and idol worship are all prohibited (Chachua *et al.*, 2010). A cross cultural content analysis of magazine advertisements in the USA and Arab countries (Al-Olayan and Karande, 2000) found significant differences in portraying women; more Arabic ads tended to show only the women's faces or presented them in long clothing than the American ads. In ads of products related to women, advertisers in Arab countries utilized women as spokesperson which was not the case in the USA. Execution of ads in different Arab countries substantially differed depending on how strictly Islamic tenets are followed in the country in question (Kalliny and Gentry 2007). For example, ads in Egypt and Lebanon often depicted women dressed less modestly than those in Saudi Arabia and the United Arab Emirates which strictly complied with Islamic belief that women may show only their hands and face to men outside of their immediate family.

Muslims will perceive any advertisement that contains or promotes any of haram elements as offensive (Michell and Al-Mossawi, 1995). In their study involving the attitudes of Muslims, Christians, Buddhists, and people with no specific religious affiliation toward four different types of controversial products (gender/sex related products, social/political groups, health and care products, and addictive products), Fam *et al.* (2004) reported a significant effect of religiosity on attitudes toward these products. Muslims in general found, advertising of these four categories of products most offensive relative to the other three groups of respondents; more religious Muslims appeared to find ads of these products more offensive than their less devout cohorts (Fam *et al.*, 2004).

In addition to further consideration of Islamic values, some advertisers utilized Islamic elements to produce a positive feeling among Muslim consumers. Some ads have contained Qur'anic words to enhance the influence of the ad and make it more appealing to Muslim consumers. Examples of such words are "Bismillah" (in the name of God; a phrase used by Muslims before undertaking any work); "Allahu Akbar" (meaning God is Great); "Maash'Allah" (literally, God has willed it)" (Rice and Al-Mossawi, 2002). Luqmani *et al.*, (1989) refers to two examples to highlight this point: first, a manufacturer of water pumps used the verse "*We made every living thing from water*" from the Qur'an (21:30) in its ad message; second, a distributor of Royal Regina honey capsules in Saudi Arabia ran a contest that included a question on how

many times bees are mentioned in the Qur'an, along with questions and information about the product.

Islam and Use of Image/Cartoons in Advertising

Islam has forbidden image-making, drawing and sculpting any animate being that Allah has created. Hence, their use in ad messages or campaigns is a pretty sensitive and controversial issue. One group of scholars believe that all images, two- as well as three- dimensional, are unlawful, based on the following Hadiths; (i) "The people who will be most severely punished on the Day of Resurrection will be those who aspire to create like Allah." (Sahîh al-Bukhârî⁴, 5954; Sahîh Muslim⁵, 2107); (ii) "Every image maker is in the Fire. For each image he made, a being will be fashioned to torment him in Hell" (Sahîh al-Bukhârî, 2225; Sahîh Muslim, 2110) and (iii) "The angels do not enter a house wherein there is a dog or images representing (people or animals)" (Sahih al-Bukhârî, 3225; Sahih Muslim, 2106). A second group of scholars considers the use of both two- dimensional illustrations as well as three-dimensional statues permissible. They argue that image making was prohibited at the advent of Islam to ensure that the people who had just been asked to give up idolatry do not return to idol worship again. A third group of scholars hold a view intermediate between the two extremes. To them use of three-dimensional images of animate objects is prohibited since only the users of these images can possibly be described as "aspiring to create like Allah." (Al-Funaysân, 2006). On the issue of use of image in ads, the judgment of Sheikh Sa'ud al-Funaysan (2006), former Dean of Islamic Law at Al-Imam Islamic University, makes good sense. Based on the Qur'anic verse (2:185) "Allah wants to make things easy for you and He does not want things to be difficult for you", he believes two-dimensional images are permissible if they are in harmony with the general ease and facility of Islamic Law (Al-Funaysân, 2006).

There is no difference of opinion on the permissibility of drawings, paintings, pictures of plants, trees and inanimate objects and scenes of nature. Rulings regarding the use of pictures is, however, not so straightforward. Pictures are prohibited if their intention is to imitate Allah's creation. Songs, jingles, music and dancing are not prohibited provided they do not promote things or actions that Islam is haram and does not arouse one's passions or excite animal instincts in people ((Al-Funaysân, 2006).

With regard to the use of cartoons the ruling is similar to that of images. If cartoons are not in the form of humans, then there is nothing wrong with watching them, so long as they are not accompanied by anything haram such as music and so on, and they do not distract from obligatory duties (*Majmoo' al-Fataawa 2*/question no. 333).

Use of Islamic Symbol in advertisements

There is no official symbol to represent Islam. As such, effect of using Islamic symbol in ads has not been empirically examined among Muslims. However, many people consider the Crescent⁶ as the symbol of Islam and use it as a logo on the label. Similarly, the word 'Halal' or 'Allah' in Arabic scripts, or a Hijab-clad women on the packaging motivate many Muslim consumers to buy a product. In addition to reflecting an individual's religious identity (Kulenovi, 2006) symbols portray a hidden value carrying a great deal of undifferentiated feelings and impulses which might unconsciously affect our behaviour. They also facilitate the preservation of groups (Gibson, 1998) providing harmony and loyalty among group members. Incidentally, some scholars have equated hijab for Muslims with the Christian Cross, the Ichthus or Christian fish, the Jewish Star of David, and the Hindu bindu (Zwick and Chelariu, 2006). It has been theorized that affective symbols influence an individual's motivational states both consciously and unconsciously (Weisbuch-Remington *et al.*, 2005). For example, exposure to hijab may influence Muslim consumers' interpretation of advertising and fortify their positive feeling towards that ad. Use of a hijabclad spokesperson in an ad might enhance the persuasion through the process of identification via

⁴ Sahih al-Bukhari is a collection of hadith compiled by Imam Muhammad al-Bukhari (870 AD).

⁵ Sahih Muslim is a collection of hadith compiled by Imam Muslim ibn al-Hajjaj al-Naysaburi.

⁶ Crescent was not a symbol for Islam by Prophet Muhammad (pbuh) or any other early Muslim rulers. In fact Islam is against using "holy symbols" in the way that the Christians use Cross or the Hindus use Swastika. Originally a secular symbol of authority for Muslim rulers 'crescent' has now become a defecto symbol of Islam.

familiarity, likability, or similarity of the spokesperson's hijab. This might have a positive impact on the viewers' information processing when they encounter such a situation.

Diversity in Islam

Degree of adherence to Islam is hardly uniform these days. Muslims in virtually each Muslim country tend to be polarized in a continuum ranging from the secular liberals at one end to the more religious and strict fundamentalists at the other. One should also note that not all Islamic countries are equally strict about Islamic way of living. While the rulers in Saudi Arabia, UAE and Iran seek legitimacy in Islam, countries such as Algeria, Indonesia, Jordan, Turkey, Jordan, and Malaysia happen to be middle-of-the-road and relatively more liberal. Pakistan, Egypt and Bangladesh used to be quite liberal; but they are now undergoing interesting changes and are involved in a tug of war between liberal and strict Islam.

Not all Islamic Prohibitions are adhered to

However, it is interesting, if not paradoxical, to note that even many of the strict, fundamental is t Muslim countries have compromised with many of the Islamic tenets. For example, despite strict prohibition on painting, drawing, picture or taking photograph of human beings, countries known as the strictest Muslim countries seem to ignore this prohibition. Big portraits of Iran's Ayatollah Khomeini or of the Saudi King are not difficult to find in their respective countries. In the same vein, film industry has been thriving in Egypt, Turkey, Pakistan, Bangladesh, Indonesia and Malaysia. Dancing, acting or playing instrumental music, which are considered sinful activities in Islam; do receive government patronage and sponsorship in many Muslim countries. In reality many Islamic prohibitions are either ignored or tolerated with impunity in many countries. The urban populace even in the most conservative Muslim countries is constantly exposed to Western way of life and values through Western movies, TV shows, concerts etc. In the Sheikhdom of Dubai in United Arab Emirates and in countries such as Turkey, Malaysia and Egypt, the most outdoor advertising is presented in the liberal European version (Al-Olayan and Karande, 2000). While the Malaysian advertising code stipulates that female models portrayed in ads must be fully clothed up to the neckline, length of their skirt should be below the knees and their arms may be exposed up to the edge of the shoulder without exposing the underarms (Advertising Code for Television and Radio, 1990), these regulations are rarely followed by advertisers. There seems to be a tacit agreement between the governments and marketers in the Islamic nations that strict Islamic injunctions on the things listed above are not only incompatible with the realities of modern day living which is heavily influenced by the Western culture but also counterproductive from a practical socio-cultural point of view. As such, these issues may be compromised.

Practices totally unacceptable in Islam

However, there are certain aspects of Western culture which, from an Islamic point of view, are totally unacceptable by Muslims as they clash with some basic Islamic tenets and can not be compromised under any circumstance. They are considered indecent, representative of decadence, harmful for the purity of body and soul, and catalysts for weakening the moral fabric of the society. As such, these aspects must not be allowed to be disseminated in any manner whatsoever. It is this belief that tends to underlie the formulation of advertisement practices and regulations in most of the Islamic nations. These include (i) portrayal of intimate male-female scenes, (ii) showing nudity and wearing of indecent dresses, (iii) using sexually suggestive poses, displays or conversations, and (iv) promoting haram products such as Alcoholic beverages in advertisements. Ads showing local models wearing under-garments would be considered violation of decency censorship laws even in more liberal Muslim countries. However, in countries such as Bangladesh, Indonesia, Malaysia or Pakistan, ads in printed media have been found to portray sketches of models of both sexes wearing undergarments.

Strict censorship laws are in place to ensure that the Islamic injunctions are not violated; but often these are not enforced. For example, foreign TV channels received in Bangladesh through satellite links regularly screen advertisements that violate local censorship laws; there has been no attempt so far to

regulate such undesirable and decadent advertisements.

It is interesting to note that with the exception of a few strictly Islamic countries, advertising codes in most Islamic nations are similar to those in the Western countries. Deng, Jivan and Hasan (1994) reported similarities between the Canadian and Malaysian advertising codes.

Recommendations for Advertisers

The most important recommendation for marketers planning to advertise to Muslim consumers is simple; respect the consumers, their faith, beliefs, sentiments and practices and be sensitive to those. Islam does not negate advertisement; and since most of the Muslim countries encourage multinational investment, they can not negate it. Also, separating culture from religion in developing ad messages and executing the ad may not be a good proposition either; rather marketers will be better off by viewing culture and religion as being two sides of the same coin. It will be dangerous to lump 1.8 billion people worldwide into a single, homogenous group as it can mask vast differences in culture, levels of religious practice, socio-economic situations and attitudes.

It will be a big mistake if marketers develop their ad messages for Muslim countries aiming to reach only the urban Muslims who are relatively more affluent, liberal, and sympathetic to Western values and often assume leadership in their respective societies. But they are the minority population; marketers must not ignore the vast majority of the population who tend be more religious. In a way, these countries reflect a combination of a minority group of global consumers and a much larger majority group of local consumers. Marketers must be able to see the interconnection as well as interdependence between these two groups and reflect that in developing their ad message and executing it. This view suggests a balanced integrative approach that blends global themes with the religious tenets as interpreted in the local sociocultural context. In all practicalities, such ads will be a function of the product/service being advertised (halal vs haram), ethnographic and cultural realities (e.g. Bangladeshi, Egyptian etc.), government attitude towards adherence to Islamic rules (liberal vs strict), degree of consumer religiosity (secular vs strict Muslims), power of the clergy (strong vs weak), tolerance to Western ideology (tolerant vs hostile), tolerance to deviation from Islamic norms (tolerant vs hostile) and finally, degree of media freedom (low vs high).

There are too many major differences amongst the members of the Islamic world comprising fifty seven Muslim majority countries. Within their common religion Islam, they differ in terms of interpretation and understanding of religious tenets, practices and rituals. They have enormous diversity in terms of culture, traditions, politics, legal framework and level of financial affluence. Indeed, there are many Muslim societies with very different consumer cultures. It would be imprudent for an advertiser to look for a unique advertisement strategy for the entire 'Muslim World'; rather he should be concerned with the multitude of Muslim societies existing in these various nations. The marketer may like to develop taxonomy of various Muslim nations on the basis of the factors listed above and use this list as the very first step to obtain a basic understanding of his/her audience and decide on the advertising strategies. For example, Keenan and Yeni (2003) show how advertisers try to respect this perception in executing their advertisements. In an investigation involving the comparison of ads run during Ramadan and those run during a non-Ramadan period in Egypt they observed that ads run in Ramadan were fewer in number, had more emphasis on charity messages, and used more conservatively dressed characters in the ads. They concluded that advertisers intentionally tone down the way they present women in their commercials as an expression of respect for the Islamic principles and values of Ramadan.

References

Advertising Code for Television and Radio (1990). Ministry of Information, Kuala Lumpur.

AL-FUNAYSÂN, S.S. 2006. Drawing Pictures & Producing Animated Cartoons http://en.islamtoday.net/artshow-383-3367.htm. February, 16, accessed on May 12, 2016.

AL-OLAYAN, F.S. & KARANDE, K. 2000. A content analysis of magazine advertisements from the United States and the Arab world, *Journal of Advertising*, 29(3), 69-82.

- ALSERHAN, B.A. 2013. Response to a blog "What defines Islamic Marketing as a field of," <u>https://www.researchgate.net/post/What defines Islamic Marketing as a field of science</u>, [accessed on May 9, 2016]
- ALSERHAN, B. A. 2011. The principles of Islamic marketing, Surrey: Gower Publishing Limited.
- ASSADI, D. 2003. Do religions influence customer behavior? Confronting religious rules and marketing concept, *Cahiers du CEREN*, 5: 2-13.
- CHACHUA, G., KUCHARSKI, H., LUBA, A., MALACHOWSKA, K. & MARTINOVSKY, B. 2010. The Influence of Selected Aspects of Islam on Advertising Efforts, <u>http://nic.hb.se/assets/media/</u> the influence of selected aspects of Islam on advertising efforts.pdf, accessed on May 8, 2016.
- COHEN, A.B. 2011. Religion and Culture. Online Readings in Psychology and Culture, 4(4). http://dx.doi.org/10.9707/2307-0919.1108, accessed on May 4, 2016.
- DENG, S; JIVAN, S. & HASSAN, M.L. 1994. Advertising in Malaysia—A Cultural Perspective, *International Journal of Advertising*, 13,153-164.
- DE RUN, E., BUTT, M., FAM, M.K. & JONG, H. 2010. Attitudes towards Offensive Advertising: Malaysian Muslims' Views, *Journal of Islamic Marketing*, 1(1), 25-36.
- DELENER, N. 1993. "The Effects of Religious Factors on Perceived Risk in Durable Goods Purchase Decisions," *Journal of Consumer Marketing*, 7(3): 27-38.
- DROOGSMA, R.A. 2007, Redefining Hijab: American Muslim Women's Standpoints on Veiling, *Journal* of Applied Communication Research, Vol. 35, No. 3, pp. 294-319.
- ESPOSITO, J.L. 2010. The Future of Islam, Oxford University Press Inc. New York.

GALE, A. 2016. Islam means Business. Meet the New Generation of Muslim Entrepreneurs, *Management Today*, www/managementtoday.co.uk accessed on 14 May, 2016.

- GEERTZ, C. 1993. Religion as a cultural system. In: *The interpretation of cultures: selected essays*, 87-125. Fontana Press
- GIBSON, C. 1998. Sacred Symbols, Barnes & Noble, New York, U.S.A
- GRECO, A.J. 1989. Representation of the Elderly in Advertisement: Crisis or Inconsequence? *Journal of Consumer Marketing*, (6) 1: 37-44.
- GROFF, L. & SMOKER, P. 1996. Spirituality, Religion, Culture, and Peace: Exploring the Foundations for Inner-Outer Peace in the Twenty-First Century, *The International Journal of Peace Studies*, (1) 1.
- HARRELL, S.C. 1986. Gender and Religion: On the Complexity of Symbols, Boston: Beacon Press
- HENLEY JR, W.H., M. PHILHOURS, M, RANGANATHAN, S.K. & BUSH, A.J. 2009. The Effects of Symbol Product Relevance and Religiosity on Consumer Perceptions of Christian Symbols in Advertising, *Journal of Current Issues & Research in Advertising*, (31) 1, 89-103.

http://islam.ru/en/content/story/are-images-pictures-photos-and-cartoons-forbidden-islam

http://www.ogilvynoor.com/index.php/about-us/who-we-are/

https://islamqa.info/en/7117

- HUSSNAIN, S.A. 2011. What is Islamic Marketing? Global Journal of Management and Business Research. (11)11: 100-103.
- KALLINY, M. & GENTRY, L. 2007. Cultural Values Reflected in Arab and American Television Advertising, *Journal of Current Issues and Research in Advertising*, (29) 1: 15-32.
- KEENAN, K. & YENI, S. 2003. Ramadan Advertising in Egypt: A Content Analysis with Elaboration on Select Items, *Journal of Media and Religion*, (2) 2: 109-117.
- KENRICK, D.T., NEUBERG, S.L., & CIALDINI, R.B. 2009. *Social psychology: Goals in Interaction*, 5th Edition, Pearson Publishers.

KRAAR, L. 1992. Asia's hot new growth triangle, Fortune, 5 October, 135 - 142.

KULENOVI, T. 2006. A Veil (Hijab) as a Public Symbol of a Muslim Woman Modern Identity, *Collegium Antropologicum*, (30) 4, 713-718.

- LUMPKINS, C.Y. 2010. Sacred Symbols as a Peripheral Cue in Health Advertisements: an Assessment of Using Religion to Appeal to African American Women about Breast Cancer Screening, *Journal of Media and Religion*, (9) 4:.181-201.
- LUQMANI, M., YAVAS, U. & QURAESHI, Z. 1989. Advertising in Saudi Arabia: Content and Regulation, *International Marketing Review*, (6) 1: 59-72.
- MICHELL, P.C.N. & Al-Mossawi, M. 1995. The Mediating Effect of Religiosity on Advertising Effectiveness, *Journal of Marketing Communications*, (1) 3, 151-162.
- Majmoo' al-Fataawa 2/question no. 333; https://islamga.info/en/71170 accessed on May 16, 2016.
- MOKHLIS, S. 2009. Religious Differences in Some Selected Aspects of Consumer Behavior: A Malaysian Study, *Journal of International Management*, (4)1:67-76.

NASERI, A. & TAMAM, E. 2012. Impact of Islamic Religious Symbol in Producing Favorable Attitude toward Advertisement, *Revista De Administratie Publica Si Politici Sociale*, 8 Retrieved from http://search.proquest.com/docview/1271627882?accountid=12763 accessed on May 11, 2016

NORENZAYAN, A., & HEINE, S.J. 2005. Psychological universals: What are they and how can we know? *Psychological Bulletin*, 131:763-784.

ONKVISIT, S. & SHAW, J. 1987. Standardized international advertising: a review and critical evaluation of the theoretical and empirical evidence, *Columbia Journal of World Business*, (22)3: 43-55.

- RICE, G. & AL-MOSSAWI, M. 2002. The Implications of Islam for Advertising Messages: The Middle Eastern Context, *Journal of Euromarketing*, (11) 3:71-96.
- SAHIH AL-BUKHARI No. 2225, No. 3225 and No. 5954.
- SAHIH MUSLIM, 2106, 2107 and 2110.
- SOOD, J & NASU, Y 1995. Religiosity and nationality: An exploratory study of their effect on consumer behavior in Japan and the United States, *Journal of Business Research*, (34) 1.
- TAYLOR, V.A., HALSTEAD, & HAYNES, P.J. 2010. Consumer Response to Christian Religious Symbols in Advertising, *Journal of Advertising*, (39) 2, 79-92.
- TERPSTRA, V. & DAVID, K. 1991. *The Cultural Environment of International Business*, (3rd edn), Cincinnati: South-Western Publishing Co.
- The Qur'an, Chapter 2, verse 185; Chapter 21, verse 30.
- WEAVER, G. & AGLE, B. 2002. Religiosity and Ethical Behavior in Organizations: A Symbolic Interactionist Perspective, *Academy of Management Review*, (27) 1: 77-97.
- WEISBUCH-REMINGTON, M., MENDES, W., SEERY, M. & BLASCOVICH, J. 2005. The Nonconscious Influence of Religious Symbols in Motivated Performance Situations, *Personality and Social Psychology Bulletin*, (31) 9, 1203-1216.
- ZWICK, D. & CHELARIU, C. 2006. Mobilizing the Hijab: Islamic Identity Negotiation in the Context of a Matchmaking Website, *Journal of Consumer Behavior*, (5) 4: 380-395.
- WILSON, J. 2014. Brand Islam is fast becoming the new black in marketing terms, the Guardian, 19 February, <u>http://www.theguardian.com/media-network/media-network-blog/2014/feb/18/islamic-</u> economy-marketing-branding accessed on 9 May, 2016.
- Why Islamic Branding. 2012, http://www.ogilvynoor.com/index.php/why-islamic-branding/ http://www.managementtoday.co.uk/news/1392329/islam-means-business-meet-new-generationmuslim-entrepreneurs/, accessed on May 13, 2016.
- ZANDPOUR, F., VERONICA C., JEOLLE C., CYPRESS C., YOUNG, D.C., RENEE H., SHU-FANG, J., MAN-CHI L., STAN M., HOLLY S. & SUSAN T.O. 1994. Global Reach and Local Touch: Achieving Cultural Fitness in TV Advertising, *Journal of Advertising Research*, (Sept/Oct), 25-38.