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Marketing An Islamic Perspective

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DR. MAHMOUD BAHGAT
LEGENDARY DIRECTOR

Date
19 Aug
2025
Tuesday

Time
10:00PM
 Egypt

Time
10:00PM
 KSA

Time
11:00PM
 UAE

Place
Online
Zoom



Instructor
By Dr. Ahmed Hany
Marketing Manager

Who am I?



- Graduated from faculty of vet. Medicine 1998
- Diploma in sales management from AUC-2009
- Diploma in marketing management from AUC-2010
- MBA/Marketing from AASTMT – 2015
- More than 25 years experience in sales and marketing through Pharmaceutical, food supplements, cosmetics and medical devices fields
- From 2000 to 2010 , sales experience
- From 2011 till now , marketing experience





Who am I?

- إجازة قراءة و اقراء القرآن الكريم برواية حفص عن عاصم من طريق الشاطبية 2007
- دبلوم الدراسات العليا من المعهد العالي للدراسات الإسلامية بالقاهرة 2009
- إمام وخطيب لمدة تجاوزت عشرين عاماً

• قال تعالى:

(وَإِنْ أَدْرِي لَعَلَّه فِتْنَةٌ لَكُمْ وَمَتَاعٌ إِلَىٰ حِينٍ) سورة الأنبياء

• قال رسول الله صلى الله عليه وسلم:

(فَوَاللَّهِ لَأَنْ يَهْدِيَ اللَّهُ بِكَ رَجُلًا وَاحِدًا، خَيْرٌ لَّكَ مِنْ أَنْ يَكُونَ لَكَ حُمْرُ النَّعَمِ)
متفق عليه



أخلاقيات التسويق الإسلامي

Marketing An Islamic Perspective

Prepared by
Ahmed Hany





Executive summary

- Islam regulates buying and selling to achieve the interests of the individual and society.
- Islamic marketing achieves a balance between material and spiritual aspects.
- Presentation objective: To derive the ethical and legal controls for marketing.





Contents

- What is Islamic marketing?
- Why Islamic marketing
- Islamic market general overview
- Kotler principles and Islamic principles
- Basic marketing concepts, an Islamic perspective.
- Islamic marketing ethics
- Examples for successes and failures.
- Conclusion.



What is Islamic marketing?

- It is a marketing practice based on the principles of **Islamic Sharia**.
- It focuses on ethical values such as **honesty, integrity, and justice**.
- It aims to meet consumer needs **without harming society or the environment**.
- It includes the marketing of **halal products and services only**.





Islamic Marketing VS Conventional Marketing

- **Islamic marketing:** adheres to Sharia law, prohibits fraud and usury.
- **Conventional marketing:** focuses on profit and may ignore ethical values.
- **Islamic marketing:** considers the interests of the individual and society.
- **Conventional marketing:** focuses on convincing the consumer by any means.





Why Islamic marketing?





Why Islamic marketing?

- Islamic marketing is important because it provides a framework for businesses to **operate ethically and responsibly within Islamic principles**, while also tapping into a growing global market.
- It emphasizes values like **honesty, fairness, and social responsibility**, aligning business practices with Islamic teachings.





Why Islamic marketing?

1. Ethical and Moral Foundation:

- Islamic marketing is rooted in Islamic principles, particularly the concept of halal (permissible) and haram (forbidden). This means businesses must ensure their products, services, and marketing practices align with Islamic law and ethics.
- It emphasizes honesty, transparency, and avoiding deception in all marketing communications.
- Practices like false advertising, hidden fees, and exploiting consumer vulnerabilities are strictly prohibited.
- Islamic marketing promotes fairness, respect for consumers, and avoiding harm to others.





Why Islamic marketing?

2. Social Responsibility:

- Islamic marketing encourages businesses to consider the broader societal impact of their activities.
- It emphasizes sustainability, **community well-being, and ethical sourcing of products.**
- By aligning with Islamic values, businesses can contribute to positive social change and build a positive **brand image.**





Why Islamic marketing?

3. Differentiation and Brand Building:

- Islamic marketing can help businesses **differentiate themselves from competitors** by aligning with Islamic values and demonstrating a commitment to ethical and social responsibility.
- This can **enhance brand image, build trust with consumers**, and support long-term **customer loyalty**.





Growing market opportunities

From a market perspective it is always good to give consumers what they really want, and Muslims are a significant market segment that has not been studied and understood.





Growing market opportunities

- The global Muslim population is expected to increase at a rate of 35%, rising to **2.2 billion** by 2030,
- Or **26.4 % of the world's** total projected population of 8.3 billion.





Growing market opportunities

- Also, by 2030, **79 countries** are expected to have a million or more Muslim inhabitants, as opposed to the current number of 72.
- Most of the world's Muslims (**over 60%**) will continue to live in the Asia-Pacific region, while about **20%** will live in the Middle East and North Africa.
- Muslims will remain relatively small minorities in Europe and the Americas, but will constitute a **growing share of the total population** in these regions





Islamic market overview

**Large numbers, fragmented
markets**





Islamic market overview

Similarities

- Common faith, values and identity as Muslims
- Similar dietary requirements (Halal)
- Similar lifestyle requirements (finance, education, entertainment etc.)

Differences

- Diverse locations
- Multiple languages and dialects
- Various cultural and lifestyle differences
- Varying degrees of Islamic religiosity





Islamic branding and marketing opportunities

Although differing in size and behavior across the world, Muslim markets provide many business opportunities across all product and service categories





Islamic branding and marketing opportunities

Food and beverage:

- The global **Halal food market** is estimated to be worth approximately **USD 650 billion annually** and represents a major opportunity for companies to go international and global.
- Some companies from Muslim countries are trying to develop their own brands and some Islamic governments are assisting places and destinations to do the same.
- However, at present many of the branding opportunities are being taken up by global Western brands such as Nestle.





Islamic branding and marketing opportunities

Education:

- There is an explosion of Islamic educational institutions at primary, secondary and tertiary levels as the figures for **Islamic youth increase**.
- By 2050, it is estimated that Muslims will account for 60% of the world's population under the age of 18. The youth market represents a massive future prospect, and yet although young people are exposed to information from all over the world with the expansion of the Internet, research suggests they tend to still keep their Islamic values





Islamic branding and marketing opportunities

Medical, pharmaceutical, cosmetics and personal care:

- With rising awareness among Muslim consumers, there's growing demand for **Halal-compliant medical, pharmaceutical, and wellness products**—free from non-permissible substances like pork-derived gelatin or alcohol.





Islamic branding and marketing opportunities

Financial products and services:

- Over the last twenty years there has been a proliferation of **banks offering Islamic finance**, and countries such as Malaysia, Singapore, Hong Kong, London, and others are competing to capitalize on this trend and become regional Islamic finance hubs.
- Following the recent global recession, issues regarding lack of trust in the conventional banking system have added impetus to the **growth of Islamic finance**.





Islamic branding and marketing opportunities

Lifestyle and fashion products:

- In addition to the categories of lifestyle media magazines and beauty products, **the world of Islamic clothing and fashion is growing**, offering women a variety of products that combine fashion with Islamic principles.
- There are also new products that are more recreational in nature such as the **‘burqini’ swimwear**.





How Philip Kotler's principles of marketing relate to Islamic marketing



Kotler's Principles of Marketing: A Quick Overview

Kotler's framework, especially in the 18th edition of *Principles of Marketing*, revolves around:

- 1. Creating Customer Value and Engagement**
- 2. Understanding the Marketplace and Consumer Needs**
- 3. Designing a Customer Value–Driven Strategy**
- 4. Building Strong Brands and Products**
- 5. Pricing to Capture Value**
- 6. Delivering Value through Channels**
- 7. Communicating Value (Promotion)**
- 8. Sustainable and Ethical Marketing**





Islamic Marketing: Core Concepts

1. **Ethical conduct** (truthfulness, fairness, no deception)
2. **Halal products and services**
3. **Avoidance of Riba (interest), Gharar (uncertainty), and Haram (prohibited) elements**
4. **Social responsibility and justice**
5. **Spiritual and moral dimensions of consumption**
6. It's not just about selling—it's about **serving the community** in a way that aligns with Islamic values.





Connecting Kotler's Marketing with Islamic Marketing

Kotler Principle	Islamic Marketing Alignment
Customer Value	Value must be halal , ethical, and socially beneficial.
Consumer Needs	Needs are filtered through Maqasid al-Shariah (preservation of faith, life, intellect, lineage, and wealth).
Marketing Mix (4Ps)	Products must be halal, pricing fair, promotion truthful, and distribution just.
Relationship Marketing	Focus on trust (Amanah) and long-term ethical relationships .
Ethics & Sustainability	Strong overlap with Islamic ethics , including environmental stewardship and social justice.





Basic marketing concepts Islamic perspective



Definition of Marketing

- Marketing is defined as: (the analysis, planning, organization, and control of a company's resources, policies, and activities that affect the customer with the aim of meeting the needs and desires of a selected group of customers at an appropriate profit.
- أو: (كل ما يقوم به البائع أو المنتج من أعمال تُعرّف بالسلع، أو الخدمات التي تحت عليها وتدفع على اقتنائها وتملكها من صاحبها بالثمن سواء كانت تلك الخدمات قبل عقد البيع أو بعده).





Marketers in Islam

- وكان الفقهاء رحمهم الله يسمون المسوق سمسارا جاء في المبسوط في باب السمسار: (والسمسار اسم لمن يعمل للغير بالأجر بيعا وشراء)¹، وجاء في مواهب الجليل: (وقع في نوازل البرزلي في كتاب الإجارة للسماسرة عدة أسماء فسماهم في بعض المواضع سماسرة وفي بعضها النخاسين وفي بعضها الصاحبة وفي بعضها الدالين وفي بعضها الطوافين وفي بعضها الوكلاء من السماسرة والله أعلم)²،
- وجاء في المجموع: (إذا قال السمسار المتوسط بينهما للبائع بعت بكذا فقال نعم أو بعت وقال للمشتري اشتريت بكذا فقال نعم أو اشتريت فوجهان حكاهما الرافعي (أصحهما) عند الرافعي وغيره الانعقاد لوجود الصيغة والتراضي)³.
- فالسمسرة: هي الوساطة بين البائع والمشتري لإجراء البيع، ويسمى من يقوم بذلك السمسار، أو الدلال، أو الوسيط، والسمسار هو الذي يقوم بأعمال السمسرة لحساب موكله مقابل أجره تحدد ثمن الصفقة المتفق عليها.

1 السرخسي، المبسوط (١١٥/١٥).

2 مواهب الجليل (١٥٧٦/).

3 المجموع، النووي (١٧٠/٩).





أحكام التسويق Islamic Rulings on Marketing

1. المباح / Permissible
2. المحرم / Prohibited
3. المندوب / Recommended





أحكام التسويق

Islamic Rulings on Marketing

القسم الأول: التسويق المباح:

- وهو الذي يكون فيما لا ضرر فيه ولم ينه الشارع عنه.
- وقد ورد معنى التسويق في نصوص بعض الأحاديث وكتب الفقهاء بلفظ السمسرة ومن ذلك ما ورد عن قيس بن أبي غرزة، قال: كنا في عهد رسول الله صلى الله عليه وسلم نسمى السماسرة فمر بنا رسول الله صلى الله عليه وسلم فسمانا باسم هو أحسن منه، فقال: «يا معشر التجار، إن البيع يحضره اللغو والحلف، فشوبوه بالصدقة». رواه النسائي وأبو داود والترمذي وغيرهم بسند صحيح
- قال الخطابي: والسمسرة عندهم بمعنى البيع والشراء ثم استعمل في متولي البيع والشراء لغيره.¹
- فالنبي صلى الله عليه وسلم شهد على عمل السماسرة ولم ينههم عنه بل أقرهم على عملهم وأمرهم بأن يخلطوا عملهم بالصدقة لتكون كفارة لما يجرى بينهم من الحلف والكذب وغيره.
- فالسمسرة جائزة، والأجر الذي يأخذه السمسار حلال؛ لأنه أجر على عمل وجهد معقول، لكن بشرط أن يصدق وينصح للبائع والمشتري، قال رسول الله صلى الله عليه وسلم: "الَّذِينَ النَّصِيحَةُ قُلْنَا: لِمَنْ؟ قَالَ: لِلَّهِ وَلِكِتَابِهِ وَلِرَسُولِهِ وَلِأَيِّمَةِ الْمُسْلِمِينَ وَعَامَّتِهِمْ"²

1 غريب الحديث، الخطابي (٢٨١/٢).

2 رواه مسلم (٧٤/١) ورقمه ٥٥





أحكام التسويق

Islamic Rulings on Marketing

القسم الثاني: التسويق المحرم:

- وهو التسويق لما يكون فيه ضرر على المشتري أو لما فيه أمر منهي عنه من الشرع أو لما يفضي إلى المحرم.
- مثال: التسويق للشركات التي تبيع الدخان أو الشركات التي تبيع الخمر أو الشركات التي تبيع منتجات محرمة





أحكام التسويق Islamic Rulings on Marketing

القسم الثالث: التسويق المندوب:

- وهو فيما تكون الحاجة إليه ماسة، وينتفع الناس بهذا التسويق، أو يكون التسويق إلى أمور الخير والبر.
- مثال: تسويق الجمعيات الخيرية لأوقافها أو لأسهمها.





Islamic Marketing Ethics

- The term "**Islamic marketing**" is a new term, a new branch of knowledge within the framework of Islamic economics.
- **It refers to Islamic ethics in commercial transactions and the set of controls and obligations that marketers must adhere to regarding the product, the public, and the profession to which they belong.**
- This enables them to make the right decision when balancing and weighing various actions to select the most appropriate and beneficial.
- It also indicates the Islamization of commercial and marketing practices through the jurisprudence of transactions (فقہ المعاملات) and consideration of what is permissible and what is forbidden. It also refers to the sale of halal products.





Islamic Marketing Ethics

Traits of the Islamic Marketer

- Marketing concepts and methods **must be consistent with the provisions and principles of Islamic law.**
- Marketing must not involve:

Usury(ربا), **fraud**(تدليس), or **deception**(خداع), nor must it involve prohibited goods or encourage **extravagance**(الإسراف) and **waste**(التبذير).





Islamic Marketing Ethics

Traits of the Islamic Marketer

- The producer, seller, and distributor must be intentional in their advertising, aiming to inform customers of the benefits of their products and services, inform them of any information they may not know, and provide them with the information they need.





Islamic Marketing Ethics

The ethics that the marketer must adhere to when describing the product

1. Describes the product accurately.
2. Avoids exaggeration and deceit.
3. The ethics that the marketer adheres to attract the consumer.





Islamic Marketing Ethics

The ethics that the marketer must adhere to when describing the product

1. Describes the product accurately:

- Praising a product or service should be **justified** and not mention anything that is not part of it.
- Islamic law permits a person to praise himself for his good qualities, including the words of God Almighty on the tongue of Joseph, peace be upon him: (He said, "Appoint me over the storehouses of the land. Indeed, I am a knowing guardian.") قال اجعلني على خزائن الأرض)
إني حفيظ عليم)
- If the praise and commendation are not justified, then it falls under the category of **deception and lying, which are forbidden in Islamic law.**

- قال رسول الله صلى الله عليه وسلم: "الْحَلْفُ مُنْفَقَةٌ لِلسِّلْعَةِ، مُمَحَقَّةٌ لِلْبَرَكَاتِ" صحيح البخاري
- فلا بد من توفر المصداقية والواقعية في الدعاية والإعلان ولا يبالغ المسوق في تعداد مزايا السلعة لتضليل المشتري



Islamic Marketing Ethics

The ethics that the marketer must adhere to when describing the product

2. Avoids exaggeration and deceit.

- The product **must not be prohibited**. It must not be marketed to a prohibited cause or a cause that leads to a prohibited cause.
- **Examples:** marketing interest-based loans in banks which is prohibited by Islamic law and therefore are not permissible.



Islamic Marketing Ethics

The ethics that the marketer must adhere to when describing the product

3. The ethics that the marketer adheres to in order to attract the consumer.

- 1) Avoids criticizing competitors.
- 2) The issue of the prohibition against selling to a non-resident
- 3) Do not engage in Najash
- 4) The principle of competition
- 5) Clarification





1- Avoids criticizing competitors.

- Marketing of the product not a disparagement of another's product

• قال رسول الله صلى الله عليه وسلم:

"لا يؤمن أحدكم، حتى يُحِبَّ لأخيه ما يُحِبُّ لِنَفْسِهِ"
متفق عليه





2- The issue of the prohibition against selling to a non-resident

- مسألة النهي عن بيع حاضر لباد تتجلى فيها أخلاقيات التسويق وورد عن النبي صلى الله عليه وسلم أنه قال: "لا يبيع حاضر لباد" رواه البخاري
- قال طاوس: فقلت: وكيف لا يبيع؟ فقال: لا يكون لهم سمساراً. فالإسلام يعمل على تقليل عدد الوسطاء وخفض التكاليف التسويقية وقصرها على ما يقابل خدمة إنتاجية حقيقية منعا لارتفاع الأسعار واحتكار السلع ونقص كمياتها في الأسواق إذ المعلوم أن تعدد الوسطاء بين البائع والمشتري يعمل على ارتفاع تكاليف السلع



لا يبيع حاضر لباد

• نَهَى صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَنْ يَبِيعَ حَاضِرٌ لِبَادٍ -وَهُوَ الَّذِي يَسْكُنُ الصَّحَرَاءَ- وَالْمَرَادُ: أَنْ يَتَوَلَّى الْحَضَرِيُّ بَيْعَ سِلْعَةٍ لِلْبَادِي؛ وَذَلِكَ بِأَنْ يَأْتِيَ أَحَدُ أَهْلِ الْبَادِيَةِ لِيَبِيعَ سِلْعَتَهُ فِي إِحْدَى الْقُرَى أَوْ الْمُدُنِ، فَيَقُولُ لَهُ أَحَدُ سُكَّانِ هَذِهِ الْقَرْيَةِ أَوْ الْمَدِينَةِ: اتْرُكْهَا لِي وَأَنَا أَبِيعُهَا لَكَ بِثَمَنِ أَعْلَى، فَيَكُونُ لَهُ سِمْسَارًا فِي الْبَيْعِ، وَكَذَلِكَ الْأَمْرُ فِي شِرَاءِ الْحَاضِرِ لِلْبَادِي، وَعِلَّةُ النَّهْيِ: أَنَّ هَذَا أَقْرَبُ إِلَى مَصْلَحَةِ النَّاسِ؛ فَإِذَا بَاعَ الْحَاضِرُ شَدَّدَ عَلَى النَّاسِ، وَأَمَّا الْبَادِي إِذَا بَاعَ بِنَفْسِهِ كَانَ أَرْخَصَ لِلنَّاسِ. وَأَيْضًا قَدْ يَضُرُّ الْحَاضِرُ الْبَادِي وَيَكُونُ سَبَبًا فِي خُدَاعِهِ.





3- Do not engage in Najash

- It is a method of deceiving the customer into believing that the product is in demand by having several people, or one person, play the role of someone who wants to buy the product to raise its price.

• وَنَهَى صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنِ النَّجَشِ فَقَالَ "وَلَا تَنَاجَشُوا" ¹ وَهُوَ أَنْ يَزِيدَ فِي ثَمَنِ السِّلْعَةِ وَهُوَ لَا يَرِغَبُ فِي شِرَائِهَا؛ وَإِنَّمَا لِيَخْدَعَ غَيْرَهُ وَيَغُرَّهُ، وَالنَّهْيُ عَنِ ذَلِكَ لِمَا فِيهِ مِنَ الْغِشِّ وَالتَّغْرِيرِ بِالنَّاسِ وَخِدَاعِهِمْ





4- The principle of competition

- Islam encourages competition and calls for it to be conducted gently, while surrounding it with a moral framework that **prevents the competing Muslim marketer from plotting against other competitors and deliberately harming them by attempting to remove them from the market by various means**, so that he can monopolize its profits.
- In this, marketers compete in the market within a framework of morals and proper behavior





5- Clarification

- Clarification, not concealing, and disclosing what is in the sold item is obligatory, especially regarding defects that affect its usability and that undermine the buyer's intent in purchasing it.

• قال رسول الله صلى الله عليه وسلم: "المسلم أخو المسلم
و لا يحل لمسلم باع من أخيه بيعاً فيه عيب إلا يُبيِّنْهُ له"
رواه ابن ماجه واللفظ له وأحمد بنحوه بسند صحيح





Examples for successes and failures





Examples of Success in Islamic Marketing

- **Nike – Pro Hijab**
Nike launched the "Pro Hijab" line for Muslim female athletes, enhancing its image as a brand that respects cultural and religious diversity.





✓ Examples of Success in Islamic Marketing

- **Nestlé – Halal Products**
Nestlé offers products like "Maggi" with halal certification in Islamic markets, which has strengthened Muslim consumer trust.





Examples of Success in Islamic Marketing

- **Modanisa – Modest Fashion**
An online store specializing in Islamic fashion, successfully meeting the needs of Muslim women worldwide with modern and modest designs.





Examples of Success in Islamic Marketing

- **Al Nahdi Pharmacies (Saudi Arabia)**
Committed to offering halal products and health services that align with Islamic values, making it a leading brand in the Saudi market.





✓ Examples of Success in Islamic Marketing

- **Airbnb – Muslim Travel Guide**
Airbnb introduced services tailored to Muslim travelers, such as halal food information and prayer locations, increasing loyalty among this segment.

1. Rental of prayer mats and compasses, stickers indicating the direction of Qibla in every room



2. Provision of dedicated cooking utensils and dishes



Muslim Friendly Hotel

3. Introduction of the Muslim-Friendly Tour Model



4. Recommendations for halal-compliant restaurants



Rental of prayer mats and use of dedicated cooking utensils incur an additional fee of ¥10,000. Advance reservation is required, so please contact us via Airbnb message!

✖ Examples of Failure Due to Ignoring Islamic Values

- **Iranian Razor Brand – Offensive Product Name**
An Iranian razor company used the name “Tiz” (meaning “sharp” in Persian), but offensive in Arabic.
- **Culturally Inappropriate Advertising**
Some Western brands used imagery or messaging that disregarded modesty or Islamic values, resulting in product boycotts in some Muslim countries.
- **Non-Halal Products in Islamic Markets**
Food companies that failed to obtain halal certification lost the trust of Muslim consumers, leading to a decline in sales.



Conclusion

1. The global Muslim market represents enormous opportunities for companies from any country, whether Islamic or non-Islamic, but all face challenges. **Western brands have the marketing and branding expertise but often lack the cultural awareness and local knowledge to penetrate Islamic markets successfully.** They must work harder with local market research.
2. Islamic marketing ethics refers to **Islamic ethics in commercial transactions**, including the set of controls and obligations that marketers must adhere to regarding their product, the public, and the profession to which they belong.
3. The marketer **must not engage in or market anything that involves usury, fraud, deception, or trickery.**
4. The marketing **must not be for prohibited goods** or anything that calls for extravagance and waste.



Conclusion

5. The marketer **must have good intentions**, aiming to inform customers of the advantages of their goods and services and to advise them.
6. The marketer **must adhere to the description of their product or service**, praising it appropriately, and not mentioning anything that is not part of it.
7. The marketer **must not, in marketing the product, criticize another product**.
8. The marketer **must state any defects in the product**, especially those that affect its usability or undermine the buyer's intent in purchasing it.



*Thank
you*



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