
24 Islam, consumption and marketing: going beyond the essentialist approaches

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INTRODUCTION

Islam and marketing are two terms that, until recently, seldom came together. Yet today, there is a burgeoning interest, in both academic and practitioner circles, in understanding Muslim consumers and devising marketing strategies and practices that will enable companies to reach what is now considered to be a highly attractive market segment. One can trace such interest in the increasing number of research articles appearing in scholarly publications; the establishment of a specialist journal, appropriately titled the *Journal of Islamic Marketing*; the organization of academic conferences and executive workshops in various parts of the world, such as the Contemporary Muslim Consumer Cultures Conference at Free University of Berlin (2008), the International Conference on Islamic Marketing and Branding, Kuala Lumpur (2010), the American Muslim Consumers Conference, New Jersey, USA (2009 and 2010), and the Oxford Forum on Islamic Branding (2010); the production of high profile consultancy reports, such as A.T. Kearney's *Addressing the Muslim Market* (2007), JWT's *Understanding the Islamic Consumer* (2009), and Ogilvy and Mather's *Brands, Islam and the New Muslim Consumer* (2010); the circulation of news stories about Muslim consumers and Islamic brands and businesses in the trade press and popular media, such as the *New York Times* (Gooch, 2010), *Time* (Power, 2009), the *Economist* (2007), *Advertising Age* (Hastings-Black, 2008), and *Euromonitor International* (Kasriel, 2008); and the publication of this very Handbook.

Accompanying this rather sudden and strong interest is inevitably the question of why? Why is there an interest in Islam and marketing and why now? After all there has not been a parallel interest in 'Christian marketing' or 'Buddhist marketing'. Certainly, there is some literature on what might loosely be called 'church marketing'; that is, scholarship that seeks to offer insights into promoting church membership and attendance (for example, Barna, 1988; Vokurka and McDaniel, 2004; Webb et al., 1998). And there is certainly a significant body of anthropological and archeological work on religious material culture (for example, Hirschkind, 2008; Starrett, 1995; Zaidman, 2003). Yet neither is comparable to 'Islamic marketing', which now appears to be a standalone and emerging field.

A closer look at the literature suggests that underlying this attention is the identification of Muslims as an untapped and viable market segment. Analogous to the cases of other non-mainstream consumer groups such as blacks, gays and Hispanics in the US, for example, the increasing visibility of Muslims as consumers is intimately linked with their purchasing power. This power is articulated especially through the emergence of a Muslim middle class, which is, although geographically dispersed, united in its interest in consumption and ability to afford branded products (for example, Nasr, 2009; Sandıkçı

and Ger, 2010; Wong, 2007). Along with the Muslim middle class, there is increasing visibility of Muslim entrepreneurs, a new breed of businesspeople, located in both Muslim majority and minority societies, who are keenly pursuing Islamic principles as well as capitalist aspirations (for example, Adas, 2006; Osella and Osella, 2009). These entrepreneurs are seen as innovatively blending business and religion and successfully carving out niches for themselves in the global marketplace. Overall, it appears that the changing demographics and purchasing power of Muslim consumers and the success of Muslim entrepreneurs have begun to render Islamic marketing a scholarly and managerially attractive field.

However, there is also a certain unease generated by the term 'Islamic marketing'. The 'Islamic' accent, we believe, carries with it the potential of reifying difference rather than interaction. First, it implies that when addressing Muslim consumers the practice of marketing needs to take on a particular Islamic character. Such marketing is assumed to be different from marketing in general. Second, it implies that Islamic marketing targets Muslim consumers, consumers who are distinctively different from consumers in general, and that it utilizes specific resources, skills, and tools that are relevant and appealing to this particular segment. Finally, it also assumes that there is a preexisting and uniform Muslim consumer segment, which can be targeted, reached and to a certain extent predicted by marketers. As we elaborate later, we believe that such assumptions have the danger of generating an essentialist perspective that produces a rather limited, static, and stereotypical understanding of Muslim consumers and businesses, and related consumption and marketing practices. By essentialism, we refer to viewing identity characteristics, such as being a Muslim, as fixed, universal and context independent traits and overlooking their dynamic, constructed and situated nature. What we argue for instead, is a focus on the interaction and co-constitutive relationship between Islam and marketing. In other words we urge researchers and practitioners to go beyond searching for differences to understanding how Islam and marketing mutually inform each other and how Muslim consumers and entrepreneurs negotiate Islamic values and consumerist and capitalist aspirations in their daily lives and practices.

Hence this chapter is primarily about problematizing the very notion of 'Islamic marketing' and an attempt to shift the academic and managerial attention from a preoccupation with difference to a more critical, situated and dynamic engagement with Muslim consumers and businesses. What follows next is an overview of the interest in Islam and marketing. We then discuss the relationship between morality and marketing. Next we outline a perspective for future research that is more sensitive to the complexities and contextualities of Muslims and their consumption and marketing practices. We conclude the chapter by discussing various managerial and policy implications of our perspective.

SCHOLARSHIP ON ISLAM, CONSUMPTION AND MARKETING

Despite the fact that there have been Muslims for centuries and that they have engaged in consumption and trade, interest in the relationship between Islam and marketing has emerged only recently. A closer look at the marketing and extant social science literatures suggest that the scholarship on Islam and marketing can be discussed in terms of two distinct phases: omission and discovery.

Omission

The phase of omission refers to the dearth of interest in conceptualizing and studying Muslims as consumers. In the consumer behavior and marketing literatures, religion in general is an understudied area. Within this general scarcity, attention on Islam, consumption, and the marketing relationship is even scarcer. The omission was partially related to the marginalization of Muslims as low-income and uneducated people who did not constitute a significant market for branded products. In this respect Muslims were similar to the world's poor, or what Prahalad (2004) labeled the 'bottom-of-the-pyramid'. Although many Kuwaitis or Saudis or other Muslims engaged in extravagant consumption and investment in New York, London or Paris, Muslims did not seem to qualify as proper consumers. As they were not worthy of attention economically, they remained unknown scholarly.

However omission was also due to the stereotyping of Muslims as traditional, uncivilized and even militant people. As Edward Said (1978) lucidly demonstrated in his book *Orientalism*, the prevailing Western view of Islam and Muslims as the inferior Other of the West has been a historical construct, a trope that was based on false and romanticized images of the Middle East and Asia. Said argued that Western writings of the Orient depict it as an irrational, weak, feminized 'Other' in contrast to the rational, strong, masculine West. Underlying this contrast was, according to Said, the need to create 'difference' between West and East that can be attributed to immutable 'essences' in the Oriental make-up (1978, pp. 65–67). In the business context, such Orientalist representations worked to produce and reinforce a view of Islam as incompatible with capitalist consumer ideology and gave way to categorizing Muslims as outside the values and practices of Western consumer culture. This incompatibility view had different justifications.

From the perspective of 'Islamic economics', a body of literature grounded in medieval Islamic thought (Kuran, 2004), the incompatibility has been necessary, deliberate and real. This scholarship has advocated the merits of Islamic economic institutions and values and argued that Islamic principles provide necessary guidance for today's economic practices (for example, Kahn, 1995; Siddiqi, 1992). In regard to consumption, there has been the tendency to treat consumer culture as crass, decadent and corrupting traditional values. Depicting consumer culture as wasteful, harmful, and immoral, fostering individualism and hedonism, the proponents of Islamic economics instructed Muslims to live modest lives and refrain from conspicuous and excessive consumption. Against the evils of a consumer culture associated with Western values, Islam has been offered as an antidote. As Kuran (2004, ix) argues:

Islamic economics has fueled the illusion that Muslims can solve a wide range of social problems simply by embracing Islam and resisting Mammon – the evils associated with immoral forms of economic gain. It has promoted the spread of antimodern, and in some respects deliberately anti-Western, currents of thought all across the Islamic world. It has also fostered an environment conducive to Islamic militancy.

While Islamic economics deliberately sought to set apart Islamic consumption values and practices from the Western consumer culture by denigrating the latter as wasteful, excessive and the root cause of many societal problems, several prominent sociologi-

cal analyses carried out in the 1990s propagated a similarly incompatible view of Islam and capitalism but due to a different set of reasons (for example, Barber, 1995; Bocock, 1993; Turner, 1994). Common in these studies was the focus on the rise of Islamic fundamentalism and its ideological repercussions. From this perspective, the problematic relationship between Islam and capitalist consumption, or 'Jihad versus McWorld' in Barber's (1996) famous phrase, has been related to the rise of Islamic fundamentalism as a reactionary response to the conditions of postmodernity, an effect of which has been the pluralization of lifeworlds through the spread of a global system of consumption.

For instance in his book *Orientalism, Postmodernism and Globalism*, Brian Turner argued that 'consumerism offers or promises a range of possible lifestyles which compete with, and in many cases, contradict the uniform lifestyle demanded by Islamic fundamentalism' (1994, p.90). According to Turner the cultural, aesthetic and stylistic pluralism fostered by postmodernism and the spread of a global system of consumption contradicted the fundamentalist commitment to a unified world organized around incontrovertibly true values and beliefs. While 'the consumer market threatens to break out into a new stage of fragmented postmodernity in late capitalism,' fundamentalism 'acts as a brake on the historical development of world capitalism' (Turner 1994, p. 80). Reminiscent of Huntington's (1997) 'clash of civilizations' thesis, these works reproduced a view of Islam as in clash with capitalist consumerism.

Accordingly for a long time Muslim consumers and businesses remained invisible. While the incompatibility view justified the lack of academic and managerial interest in Islam and marketing, the lack of interest further reinforced the incompatibility view. This cycle came to a halt in the last decade when marketers, rather unexpectedly, discovered the Muslim consumer.

Discovery

There have been several social, political, cultural and economic developments underlying the recent interest in Muslim consumers and businesses. Overall, in the past decades an increased centrality of Islam has become visible across Muslim geographies. In line with this, several studies in the social sciences looking at Islamic movements and examining the changing role of Islam have appeared (for example, Bayat, 2005; Dekmejian, 1995; Esposito, 1998; Wiktorowicz, 2004). These studies discussed political ramifications of these new Islamic movements as well as the effects of the Islamization of everyday life. The events of 9/11 inevitably had an important impact in this emerging interest. Initially, the attacks were read mainly as a reaffirmation of the insurmountable differences between Islam and the Western civilization, and a validation of Huntington's arguments. The attack on the World Trade Center was seen as a symbolic attack against global capitalism. However, the attacks also accelerated the interest in understanding Muslims and their social, political and cultural life worlds.

The emergence of new Islamist social movements (Bayat, 2005; Wiktorowicz, 2004) has been a key development shaping the political landscape in the last decades. In the aftermath of 9/11, understanding the nature and dynamics of Islamic activism has become an important concern. Earlier Islamist movements, such as the Egyptian-based Society of the Muslim Brotherhood, founded in 1928, and the Lebanese Islamic Association, founded in 1948, were rather homogeneous and static collectivities motivated by

resistance to Western-style modernization and secular modernity (Dekmejian, 1995; Esposito, 1998). New Islamist movements, on the other hand, (Bayat, 2005; Wiktorowicz, 2004) are not merely reactionary collectivities. Rather than being militant groups seeking a change of regime to *sharia*-based polity, new Islamist social movements are seen as strategic activist structures organized around loosely defined networks and groups that promote particular values through proper observance of Islam. As such they parallel the logic of new social movements and seek to create 'networks of shared meaning' (Melucci, 1996) through mobilization of various resources such as political parties, religious organizations, NGOs, schools, and social networks (Bayat, 2005; Wiktorowicz, 2004). These movements, such as the Turkish-based Gulen community, provide important strategic resources – financial, educational, cultural and social – to their followers (Agai, 2007; Mandaville, 2010).

Studies also indicate that market and consumption play important roles in the growth and spread of these movements (Boubekur, 2005; Mandaville, 2010; Sandıkçı and Ger, 2010; Yavuz, 2004). In the case of Turkey, for example, Yavuz's (2004) study showed how Islamic groups have benefited from the new 'opportunity spaces' created by economic liberalization. These market-oriented venues to spread ideas and practices, such as the media, financial institutions and businesses, have been instrumental in both propagating the Islamic lifestyles and generating financial resources for the Islamic movements. From a similar perspective, focusing on the change of the meanings and practices of *tesettür*, modest dressing, in Turkey, Sandıkçı and Ger's (2010) study documented how consumption and marketing of fashionable *tesettür* have contributed to the increasing visibility and growth of a new Islamic collectivity. Overall, research on new Islamist movements indicate that in these communities, the feelings of belonging happen less through formal membership in a hierarchical structure but more through engaging in shared patterns of consumption and everyday life (Mandaville, 2010). That is, the location of activism shifts from revolutionary movements to spaces and practices of consumption.

A related and equally important development has been the emergence of Muslim entrepreneurs (for example, Adas, 2006; Demir et al., 2004; Osella and Osella, 2009; Sloane, 1999; Wong, 2007). The term has been used in reference to a new class of business people, located both in Muslim majority and minority societies who successfully blend Islamic ethical principles and values with capitalist business practices. In the case of Muslim-majority countries, the emergence of this business class has been linked to the neoliberal restructuring of economies and the changing dynamics of religion-market interaction (Demir et al., 2004). In the case of Muslim-minority countries, it has arisen from the changing nature of the Muslim diaspora and their increasing confidence and political, economic, and cultural power (Saint-Blancat, 2002). In both cases, these new Muslim entrepreneurs appear to be well connected to the networks of similar-minded business people and benefit from their connections within the new Islamist collectivities and business organizations.

Some scholars liken Muslim entrepreneurs to Calvinists that Weber (1930/1996) discussed in his book *The Protestant Ethic and the Spirit of Capitalism* (Adas, 2006; ESI, 2005). Similar to the Calvinist work ethic, Muslim entrepreneurs 'sanctify hard work, economic success and pursuit of wealth as important religious obligations' and believe that 'a good Muslim should be an entrepreneurial Muslim' (Adas, 2006, p. 129). In pursuing their entrepreneurial goals they seek to combine religious and economic activities

through Islamic ethical values and norms. As Osella and Osella (2009) observe, these entrepreneurs ‘inscribe their specific business interests and practices into rhetorics of the “common good”’ (p. 203) and see combining material success with moral connectedness as the ‘exemplary contemporary way of being a modern, moral, Muslim’ (p. S204).

From Malaysia to Turkey, India, Syria, the UK, USA and Australia, these entrepreneurs design, manufacture and market products that are crucial to the development of modern Muslim identities as consumer subjects. Some examples that have received media attention include Turkish Tekbir, an Islamic clothing company; Syrian Newboy Design Studio, producer of Fulla dolls; Australian Ahida, marketer of modest swimsuit ‘Burqini’, a term derived from merging ‘burqa’ and ‘bikini’; and the UK-based *Emel*, a Muslim lifestyle magazine. In each case, an aspiration to achieve business success and help Muslims live properly Islamic lives underlines the entrepreneurial story: Tekbir’s fashionable clothes aim to ‘make covering beautiful’ and inspire women to adopt the veil (Gokarikel and Secor, 2010; Sandıkcı and Ger, 2007); Fulla dolls act as role models for Muslim girls, offering an alternative to the flirtatious and hedonistic Barbie (Yaqin, 2007); the Burqini acts as a ‘modernizing invention that brings Muslim women’s fashion and leisure pursuits (nearly) up to speed with those of their non-Muslim female counterparts’ (Fitzpatrick, 2009, p. 4); and *Emel* provides lifestyle tips informed by Islamic principles and ethical consumerism to its readers (Lewis, 2010).

Finally, there has been a growing recognition of a Muslim middle class, keen on blending Islamic values and a consumerist ethos (Nasr, 2009; Wong, 2007). As in the case of Muslim entrepreneurs, the emergence of a Muslim middle class is closely linked to the broader socio-economic developments. In many Muslim countries, neoliberal economic restructuring programs have been influential in creating not only new business domains but also opening up countries to foreign brands, shopping malls and various contemporary marketing practices. In countries such as Turkey, Egypt, Malaysia and Indonesia to name a few, accumulation of wealth concomitant with the increasing influence of Islamic movements has resulted in the creation of a new middle class ‘conservative in values but avant-garde in consumption practices’ (Sandıkcı and Ger, 2002, p. 467; see also Nasr, 2009; Wong, 2007).

Today looking over the marketplaces in Muslim majority and minority contexts as well as the digital space, one can observe a wide variety of products that are positioned as Islamic and *halal* and targeted at Muslim consumers. These offerings range from clothing to holiday resorts, food, gated communities, *hajj* packages, decorative objects, CDs, MP3 recordings of sermons, pop music, toys, lifestyle magazines, and TV and radio stations. Nasr frames the consumption demands of a global Islamic middle class as an economic counterbalance to China’s consumer power and asserts that ‘this upwardly mobile class consumes Islam as much as practicing it, demanding the same sorts of life-enhancing goods and services as middle classes everywhere’ (2009, p. 14). Overall, by harmonizing religion and consumption in everyday practices, the new Muslim middle class contributes to the making of a new and different performative Muslim identity that draws from multiple resources.

The corporate world soon attended to these developments. Since the late 2000s, consultancy reports highlighting the importance of addressing the Muslim market began to appear (for example, A.T. Kearney, 2007; JWT, 2009; Ogilvy and Mather, 2010). Common to these reports is the emphasis on the size of the Muslim market and its

purchasing power. Although it is acknowledged that much of the approximately 1.6 billion Muslim population is quite poor, the number of consumers with sufficient purchasing power is deemed as significant enough. Overall the goal of these reports has been to educate and instruct Western multinationals in Islam and Muslim lifestyles.

With the increasing corporate attention on Muslims as consumers, academic research in the area also began to intensify. Although there has been some research on consumption practices of Muslims (for example, Esso and Dibb, 2004; Mokhlis, 2006; Sandıkcı and Ger, 2010; Yavas and Tuncalp, 1984) and the implications of Islamic ethics on marketing practices (for example, Hassan et al., 2008; Rice, 1999; Saeed et al., 2001; Wilson, 2006), scholarly literature on Islam and marketing has been largely missing. In recent years, studies addressing different domains of marketing in the context of the Muslim markets, such as branding (Alserhan, 2010, 2011; Wilson and Liu, 2010), market orientation (Zakaria and Abdul-Talib, 2010), new product development (Rehman and Shabbir, 2010) and sales promotions (Abdullah and Ahmad, 2010; Yusuf, 2010) have begun to appear.

In general terms, the discovery of Muslims as consumers resembles the discovery in the US of non-mainstream communities such as gays, Hispanics, immigrants and blacks as viable market segments (Keating and McLoughlin, 2005). Since the 1980s there has been an increasing academic and managerial interest in these groups. In all these groups there has been a shift in meaning from 'disadvantaged' or 'marginalized' consumers to a lifestyle community embedded in the language of consumption. These marginalized groups gradually came to be seen as having significant purchasing power. For instance, as Halter (2000, p. 25) observes:

In the aftermath of reports from the 1990 US Census demonstrating that minorities represented the majority of population growth in the 1980s, one toy company executive declared: 'How can you ignore these ethnic streams of revenue? You can't. The color of money is green, and you get it from whatever skin tone has got it.'

Almost three decades later, A.T. Kearney, in a 2007 report titled 'Addressing the Muslim market: can you afford not to?' declares: 'At a time when many other large consumer segments are reaching a saturation point, Muslims are a new outlet from which to build a base for future growth' (p. 1). Clearly reflected in this and similar other reports is the notion that Muslim consumers, who were largely marginalized, can no longer be ignored.

Studies investigating the emergence of Hispanics, gays, blacks and other collectivities as consumer segments report that these 'segments' were not preexisting entities that marketers simply needed to appeal to but constructions (for example, Chasin, 2000; Davila, 2001; Peñaloza, 1996; Sender, 2004). In other words, there was no distinct gay or Hispanic consumer to which marketers could sell their products. Rather it was through marketing practices such as segmentation and targeted product development and advertising that gays or Hispanics came to be gay or Hispanic consumer groups. A closer look at the making of the ethnic and gay markets suggests that similar processes are in operation in the development of the Muslim market. For example, one can observe the emergence of consulting, research and communications companies or units within existing firms specialized in marketing to Muslims. Segmentation surveys aimed at profiling Muslim consumers are now being conducted. There is targeted

advertising appearing in specialized media. And there are lifestyle media, in both traditional and digital form, aiming to build a platform through which companies can talk to Muslim consumers and Muslim consumers and businesses can talk with each other. As Lewis also notes 'in non-Muslim majority territories, pioneering titles in the UK and North America seek to create a new niche media and readership just as the Anglo-American lesbian/gay/queer lifestyle press did when it emerged in the 1990s' (2010, p. 58).

Studies on ethnic and gay marketing also show that marketers represent these groups in an assimilationist manner and aim to create the image of a unified market. For example, when marketers refer to the 'gay market' they tend to conceptualize this market mainly as consisting of affluent gay men (Sender, 2004) or when they talk about the 'Hispanic market' they tend to gloss over many different nationalities that are included under this label (Davila, 2001). Clearly there is no single and uniform gay, Hispanic or black consumer collectivity and taste structure. At the very least social class, gender and age dissolve these collectivities into multiple overlapping as well as conflicting consumption tastes and practices.

When approached critically a similarly essentialist and uniform understanding of Islam and Muslim consumers appears to shape much of the contemporary discussions. This understanding becomes especially visible in two key areas: the focus on segmentation and the emphasis on difference.

Both academic and managerial writing on Islamic marketing tend to emphasize segmentation. Religion is regarded as the common descriptor that explains and potentially predicts behavior of Muslim consumers. Although there is a recent acknowledgment of inter-differences, such as those among Muslims living in different countries (for example, Nasr, 2009) or Muslims with different social class positions (for example, Sandıkcı and Ger, 2010), religion continues to be seen as the homogenizing force across Muslims. This perspective has two potential drawbacks. First, it leads to an overemphasis of religion at the expense of other aspects of identity such as gender, social class, age and their interactions. Furthermore, Islam itself is not monolithic and is constituted of many sects. How Islam is experienced and practiced in daily life can vary significantly across different sects.

Second, segmenting the markets by types of consumers may not always be the most productive approach. As Christensen et al. (2005) convincingly argue, segmenting around the job to be done rather than pre-defined consumer groups can prove more successful for companies. At the core of the authors' argument is the idea that when consumers need to get something done, they 'hire' products to do the job for them. For example, if they are looking for something that will ease their boring morning commute, they might hire a milk shake to do the job for them. Hence, as Christensen et al. point out the marketers' task is 'to understand what jobs periodically arise in customers' lives for which they might hire products that the company could make' (2005, p. 76). In the context of Islamic markets, adopting such a frame-of-mind suggests exploring the kind of jobs that Muslim consumers are trying to accomplish (for example, how to dress in a properly Islamic way and enjoy swimming) rather than merely profiling them along demographic, psychographic and behavioral characteristics.

In much of the academic and managerial writing there is also an overt focus on difference. In these writings, Muslims are generally depicted as consumers inherently different

from consumers in general. Here, similar to multicultural marketing debates (Burton, 2002), there is an underlying assumption that Muslim consumers have shared characteristics that set them apart from other (read Western) consumers. The emphasis on differences assumes a static model of culture where categories such as Muslim, gay or Hispanic come to be seen as essential and fixed. Such an approach offers only a surface level and stereotypical insight into identity and behavior and helps little towards the understanding of complex empirical realities of people. The focus on difference (re)produces an essentialist understanding of Muslim consumers as really distinct from consumers in general, as if they have no shared characteristics at all.

The emphasis on segmentation and difference is related to a normative view of Islamic ethics, that is, the conceptualization of Islam as a set of rules and norms that are unequivocally and indiscriminately followed by all Muslims. One good example of the limitations of a normative view of ethics and a resultant focus on segmentation and difference is the concept of *halal*. There is an insistence on *halal* in both academic and managerial writings. However, how *halal* unfolds in particular markets and product categories is very complex and dynamic. As religion and consumption intersect with each other, new consumption practices emerge, complicating and transforming the meaning of proper Islamic behavior. For example, in his study of Malay Muslims' consumption practices, Fischer argues that one such transformation is 'halalization', the process of 'the proliferation of the concept of *halal* in a multitude of commodified forms' (2005, p. 281). He further argues that 'this proliferation of halalization has incited a range of elaborate ideas of the boundaries and authenticity of *halal* purity versus *haram* impurity' (ibid). What his analysis documents is that different Muslim groups understand and practice *halal* differently (Fischer, 2005).

A similar complexity in deciding what constitutes the proper Islamic way surfaces in the case of modest dressing. There is a host of studies conducted on veiling and modest Islamic dress in various parts of the world (for example, Brenner, 1996; El Guindi, 1999; Gole, 2003; Mernissi, 1991; Sandıkcı and Ger, 2010). These studies indicate that what is deemed as appropriate religious clothing differs from context to context. Moreover, within one country, the meanings and practices of veiling vary across time and different social classes. For example, Sandıkcı and Ger (2010) show how a new form of veiling, referred to as *tesettür*, emerged in Turkey in the late 1970s/early 1980s and transformed tremendously in the next decades. In the early days *tesettür* had a rather uniform look, consisting of a long loose overcoat and large headscarf. This new veiling style was initially adopted primarily by young, urban, and educated middle class women who were formerly uncovered and whose mothers usually were uncovered. Their adoption of *tesettür* was seen as a symbol of growing Islamist opposition to secular, Westernized lifestyles. Despite the Turkish government's attempts to contain it, *tesettür* spread. Yet by the 1990s, its uniform look fragmented into a plurality of styles and a lucrative and globally connected *tesettür* fashion market developed. Today many different styles and expressions of *tesettür* circulate in the public space.

These examples indicate that although *halal* and modesty are common denominators of the Islamic belief, the ways in which *halal* and modesty are interpreted, negotiated and experienced in the daily lives of Muslims are complex and dynamic. At a deeper level, they also illustrate the multifaceted relationship between morality, consumption and marketing, to which we now turn our attention.

MORALITY, CONSUMPTION AND MARKETING

Obviously Islam is one among other religions; and religion is intimately and essentially linked to morality. Religion can be viewed to be one institution within the three facets of Foucauldian (1990) morality. For Foucault, a moral code is 'a set of values and rules of action that are recommended to individuals through the intermediary of various prescriptive agencies such as the family . . . educational institutions, churches' (Foucault, 1990, 25). The parts of such a regulatory compilation interact with each other, may contradict one another, and thus counterbalance and correct each other, allowing room for compromises and loopholes. Foucault identifies the second facet of morality to be the manner in which one deals with these moral codes – how one negotiates such codes and constructs one's own practices. The third facet is the freer mode of evaluating oneself where explicit moral codes are only distantly relevant. Prescriptive institutions include schools, medicine and family in addition to religion. We also have to consider other institutions and structures which transmit persuasive moral codes if not explicitly prescribe them: the pervasive global media including CNN, BBC, the Internet, Google, blogs, and YouTube, as well as international groups such as IMF and the G20. Such structures propagate values, ideologies and ideals – such as free choice, free markets, a consumerist ethos, freedom, democracy, health, and so on, which may or may not be consistent with religious codes. In other words a diverse set of discourses and counter-discourses circulates. Consumers and managers embedded in such a frame, evaluate and conduct themselves by using this multiplicity and negotiating the contradictions inherent in the moral codes and discourses. Thus religion provides yet another discourse, among many others, that frame, shape and legitimize consumption and management practices.

However the role of religion in marketing and consumption has been under-studied. Exceptions include investigations of consumption at religious times – Christmas (Belk, 1989; Hirschman and LaBarbera, 1989; Miller, 1993; Pollay, 1986) – and places such as a religious theme park in the US (O'Guinn and Belk, 1989) and the tension between religiosity and worldliness among nineteenth-century Mormon pioneers (Belk, 1992). Such studies indicate a merger of the sacred with the profane and a sacralization of objects of consumption, so much so that O'Guinn and Belk (1989) argue that 'not only has religion become a consumption object, consumption has become a religion in which wealth and opulence are venerated' (p. 237). The alliance of commercialism, consumption and religion has been emphasized further by an *éxpose* on the similarities among religious missionaries, monetary funds and marketers in the way in which they all promise 'paradise' (Belk, 2000). Other studies examined the differences between Jews, Protestants and Catholics regarding the types of brands or retail outlets they prefer and found that the degree of religiosity, regardless of religion, is a more reliable predictor of consumer behavior than religious affiliation (for example, Delener, 1994; Esso and Dibb, 2004; McDaniel and Burnett, 1990; Wilkes et al., 1986). However Hirschman (1981) found that compared to their cohorts, Jewish consumers displayed more information seeking and consumption innovativeness. Studies also reported differences in shopping and consumption behaviors of more/less or intrinsically/extrinsically religious consumers (for example, Esso and Dibb, 2004; McDaniel and Burnett, 1990; Sood and Nasu, 1995). More broadly, Belk et al., (2000) argued that religious systems shape and manifest differences in the nature of consumer desire. Hence the extant literature demonstrates

the interplay of the sacred and the profane and the influence of religion and/or religiosity on consumption. Not only the literature but also world history shows that, while all religions commend spirituality and condemn materialism, faith, commerce and consumption have always been intertwined. Yet that interplay has not been investigated empirically at length in the contemporary world.

The literature that pertains to morality beyond religion provides important implications for the interplay between morality and the market. One strand of research has focused on consumerist excesses and materialism versus voluntary simplicity and ethical consumption (for example, Shaw and Newholm, 2002). Another strand of research focuses on moralistic identity projects. For example, Luedicke et al., (2010) explain that Hummer owners use the ideology of American 'foundational myths', such as the 'rugged individual' to construct themselves as pro-American moral protagonists. Studies of brand communities reveal that community members rely on diverse moralistic distinctions, such as portraying consumers of competing brands as less enlightened, more conformist or more status conscious (for example, Muñiz and Schau, 2005). Thus, consumers draw from various morality-forming myths and ideologies as well as marketplace resources in shaping and manifesting their identities.

Such interplay between morality and markets is implicit in some of the current work on Islam and consumption and marketing. Despite the stereotypical perception of Islam as anti-consumerist and anti-capitalist, investigations of consumption in Islamic geographies indicate a consumerist ethos and lifestyle. Muslim consumers, whether they live in Dubai, Istanbul, or London, are just as interested in brands, designer clothes, plasma televisions, five star resorts, luxury homes and fast-foods as any other consumer (Godazgar, 2007; Navaro-Yashin, 2002; Starrett, 1995). Except in rare instances, most Muslims do not oppose consumption – they actively engage in consumption although in an Islamic way: for example, hanging a picture of the *kaaba* rather than a figurative painting on the wall. Likewise, Muslim entrepreneurs and business people, whether they operate in Germany, Kuwait or Malaysia, are as concerned with making profits in beverage, information technology, tourism, media and construction businesses as any other capitalist (Demir et al., 2004). Islam accepts that material things are important in life. However, it requires that acquisitiveness and competition are balanced by fair play, honesty, compassion, generosity, sharing and giving to the poor (Belk et al., 2000). Hence the practices of giving to the poor and discourses of honesty and fairness underwrite the competitive game Muslim firms engage in their markets, given the particular competitive structures and forces of their markets. Muslim companies practice capitalism albeit with some adjustments – real or rhetorical. Far from opposing capitalism, the so-called Muslim companies utilize capitalist tools and compete in domestic and international markets. Empirical research indicates that Islam does not necessarily oppose or offer an alternative to capitalism and consumption. Rather, Islam is deeply embedded in a consumerist and capitalist ethos. Consumption and marketing patterns can be and are appropriated into religiously acceptable styles without undermining consumption and capitalism themselves. The logic of capitalist markets and the ideology of consumerism coexist with the logic and ideology of Islam, constructing market practices that negotiate daily tensions. Privatization and the liberalization of local economies across the world coincide with and perhaps facilitate such alliance between Islam and the capitalism–consumerism twosome.

Historical studies demonstrate that consumption and market cultures have always been shaped by coexistent yet conflicting discourses: Calvinist and humanistic ethics in sixteenth-century and seventeenth-century Netherlands (Schama, 1987), the Protestant and Romantic ethics in eighteenth-century England (Campbell, 1987); and the Orthodox Islamic and Sufi ethics in the sixteenth- and seventeenth-century Ottoman Empire (Karababa and Ger, 2011). The Dutch humanist discourse provided legitimization for expenditure, rather than capital accumulation, as a way to free oneself from the suspicion of greed and promoted expenditure for the benefit of community (Schama, 1987). Similarly the Romantic ethic made room for hedonism in England (Campbell, 1987) and Ottoman Sufism supported leisure consumption (Karababa and Ger, 2011). As Karababa and Ger (2011) argue, 'the formation of market cultures and their consuming subjects is not only a sociocultural but also a political and moral phenomenon located in the broader public sphere.'

Thus, market cultures are co-created through discursive negotiations and practices (Peñaloza, 2000; Thompson, 2004) and a broad network of actors play roles in this co-creation. In addition to the usual marketer–consumer dyad, the network of actors includes the Internet (Giesler, 2008), science/medicine (Thompson, 2004), the state and the religion (Cohen, 2003; Karababa and Ger, 2011; Sandıkcı and Ger, 2010). Since individuals are moral beings who need to justify their acts (Campbell, 1987), discourses serve as justifications and frames as well as motivations for consumer and marketer practices. Moreover, multiple and at times conflicting discourses provide room for very diverse consumer and marketer conduct.

We have seen that diverse ideologies, discourses, ethics and morality in general shape and frame the way marketers and consumers think and act. Furthermore, in the global world, consumers and managers, wherever they may be, are exposed to similarly heterogeneous transnational flows of information, ideas, technologies and images (Appadurai, 1990). Islam, or more accurately, religion, is one among many such global flows and forces that construct consumers' and marketers' moralities, ideals, values and actions. Perhaps the world-wide growth of fundamentalisms across all religions (Almond et al., 2003) further motivates scholars to study the interactions between morality, consumption and marketing.

FUTURE OF RESEARCH ON ISLAM, CONSUMPTION AND MARKETING

It is our contention that understanding Muslim consumers and Islamic markets and marketers requires doing away with essentialist approaches that reify difference. What the examples and discussions presented above indicate is the necessity of adopting a socio-culturally embedded approach to Islam and marketing interaction. Instead of focusing on differences and imagining the Muslim market as separate from the market in general, we need to pay attention to how such 'differences' play out in the daily lives of consumers. In other words, we need to examine the religious, political, cultural and economic resources, forces, and tensions that consumers experience and negotiate as they (re)construct and communicate their identities as Muslims. Such an approach requires a focus on practices and discourses and their interrelationships rather than consumers in isolation.

Ethnoconsumerism (Venkatesh, 1995) provides a useful framework to develop a situated understanding of Muslim consumers. As Venkatesh explains, ethnoconsumerism 'is a conceptual framework to study consumer behavior using the theoretical categories originating in a given culture' (p. 26). It calls for studying behavior on the basis of the cultural realities of individuals rather than imposing pre-existing categories to explain that behavior. In order to achieve this one needs to study 'actions, practices, words, thoughts, language, institutions and the interconnections between these categories' (p. 28). Hence, from the perspective of ethnoconsumerism, while studying or addressing the Islamic market, asking the question of 'who is the Muslim consumer?' and trying to answer it only through the lens of religious norms and values produces only a limited understanding. Instead an ethnoconsumerist perspective urges scholars to concentrate on understanding particular Muslims in particular contexts and to examine the practices, discourses, power relationships and dynamics that characterize those contexts.

As we have discussed above, varying Islamic discourses interacting with other discourses and relationships provide different interpretations of religiously appropriate consumption. With multiplicity, tensions at individual and collective levels inevitably arise. Different understandings of Islam enable as well as constrain different consumption practices. As studies increasingly make clear, what constitutes proper Islamic consumption practice is highly contested, dynamic and negotiated. For example, how modest dressing is interpreted and experienced differs greatly across different Muslim communities and over time. Moreover, what came to be known as 'fashionable veiling' generates both praise and criticism, rendering the meaning of 'proper' Islamic dress even more complicated. Given such complexity and multiplicity, understanding the dynamics of 'Islam in local contexts' (Eickelman, 1982) becomes imperative.

A situated understanding of Muslim consumers also calls for attending to the interaction and intersection of religion with other identity variables. The communities of Muslim consumers are linked by faith but, like other consumer groups, they are also marked by gender, class, age, nationality, ethnicity, and so on. For example, consider Muslims in Germany, Turkish Muslims in Germany and Islamists in Turkey. Although Islam is the common description, identities, practices and dynamics are very different in each of these cases. Accordingly, future research needs to address how Muslim religiosity interacts with other ideologies, ethics, values and subjectivities rather than asking questions such as: 'Do all Muslims think the same? Do all Muslims behave in the same way? Do all Muslims want the same products and services? Do Muslims want Western brands or Islamic brands?' As the chapters in this book imply, they don't all think the same, they don't behave in the same way, they don't all want the same products, and they want both Islamic and Western brands. Studies that explicate the social, cultural, economic, political and historical dynamics and actors that have shaped and continue to shape the identities of Muslims as consumers will help render stereotypes redundant and provide novel insights into the religion-marketing intersection. In this regard, there is a general need for studies that examine the formation of consumers and marketers in different religious milieus – be they Muslim, Christian, Buddhist, Jewish, Hindu or any other.

From a critical perspective, future studies should examine how marketing practices help construct Muslims as viable consumer segments. Scholarship on ethnic and gay markets can inform the analysis of the making of Muslim consumer subjectivities.

Questions such as – What are the politics of representation of Muslims in advertising, media and other marketing spaces, and what purposes do they serve? What are the power dynamics involved in such representations, who benefits from them and who is excluded? – remain intriguing and challenging. While there are similarities between Muslim consumers and other non-mainstream consumer groups, the particularities of Muslims also needs to be evaluated. As racism and homophobia have played out differently in the construction of ethnic and gay markets, it is highly likely that Islamophobia will have unique effects in the construction of the Muslim market. On a related domain, the interplay between religion and politics needs to be unpacked. Understanding how Islam and marketing interact in contexts with different political ideologies and experiences of democracy presents interesting research avenues.

Certainly more research is needed on Muslim entrepreneurs, their motives, aspirations, and interpretations and implementations of marketing principles. While ethical and religious principles seem to be articulated loudly by Muslim business owners, to what extent words and deeds correspond needs to be empirically assessed. Furthermore keeping in mind that managers operate within the boundaries of the competitive conditions, how their practices are informed by market forces and structures should also be explained. In examining how MNCs compete in Muslim geographies as well as how Islamic companies compete against MNCs in both Muslim majority and minority contexts, researchers will benefit from adopting a situated and socio-culturally informed approach. Finally, critically informed comparisons of Islamic marketing principles and practices with those of green marketing, fair trade and ethical consumption initiatives constitute interesting research paths. Religion is a key force shaping the contemporary world and is likely to remain as such. Hence unpacking the religion, consumption, and marketing interaction will contribute not only to marketing theory but potentially also to our understanding of the world and its many complexities.

MANAGERIAL AND POLICY IMPLICATIONS

It should be clear by now that marketing managers should not assume Muslims to be a homogeneous segment. Neither should they begin from 'the Muslim segment'. Instead they should focus on the daily practices for which the product may be relevant and generate solutions through the product for everyday problems in that particular context. For example, the emphasis should be on the solutions that will help Muslims be better Muslims and live proper Islamic lives rather than focusing the attention only on achieving the 'halalness' of products. Moreover, such solutions should take into consideration that the interpretations and understandings of 'better Muslims' and 'proper Islamic lives' are multiple, dynamic, contested and negotiated. One-size-fits-all-Muslim products will be unlikely to deliver sustainable success. Instead companies that help consumers solve their daily problems and moral tensions are likely to succeed.

Accordingly managers and market/marketing researchers may have something to learn from the historical trajectory of ethnic and gay marketing and the research on ethnic and gay consumers. While earlier research emphasized the differences of ethnic groups and gays from the mainstream consumers, later studies elucidated the heterogeneity within such groups. Besides, while there are brands specifically catering to, for

example, Hispanics or African Americans in the US context, there are also brands providing solutions for consumers regardless of their ethnicity.

To understand Muslim consumers, market researchers need to go beyond a parochial reiteration of the pillars of Islam or demographics of Muslims in different geographies. Managers of Western companies need to develop a situated understanding of Muslim consumers as well as of the Muslim entrepreneurs who compete with them, just as the other way around. That is, they should approach each market considering its specificity – its competitive, moral, sociohistoric and political market context.

Muslim marketing managers will find the underpinnings of Holt's (2004) cultural branding strategy to be very useful in developing their own strategies. If national myths can serve to construct iconic brands, so can religious myths. Muslim marketing managers can potentially employ Holt's cultural strategy to develop more global brands like Al-Jazeera – the influential television news channel and website which broadcasts in English and Arabic and is watched by Muslims and non-Muslims.

In addition to the above managerial implications, there is also one potentially important policy/governance implication. Research makes it clear that Muslim consumers and managers share ideals and ideologies such as the consumerist ethos and capitalism with their cohorts. Moreover, Islamic ethics of compassion, generosity and giving to the poor seem to resonate with the notion of corporate social responsibility. Perhaps Muslim entrepreneurs and managers of MNCs can learn from each other and provide more effective and sustainable benefits to the societies in which they operate. Furthermore, in an era when multiculturalism is no longer embraced (if it ever was), focusing on the moral and ideological commonalities as well as global socioeconomic interdependencies may contribute to more peaceful inter-cultural, inter-religious, and inter-national relations. One might hope that highlighting and working with similarities, rather than differences, especially such shared crucial ideologies and ideals, will enhance a dialogue between 'civilizations,' in this era of growing fundamentalisms.

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